

This is the Do It Scared podcast with Ruth Soukup, **EPISODE NUMBER 56**. On today's episode, we are going to be talking to blogger, author, and supermom, Jennifer Roskamp, about daring to face life's biggest challenges head on and why you don't have to have it all figure out right now.

Welcome to the Do It Scared podcast. I'm your host, **RUTH SOUKUP** and each week on the show, we will talk about how to face your fears, overcome obstacles, and most importantly, how to take action and create a life you love.

Today's episode is sponsored by the Do It Scared Confidence Challenge, our five day bootcamp designed to jumpstart your self-confidence and overcome fear. I am not even kidding when I tell you that this incredible challenge will change you in ways you never thought possible and help you overcome some of your biggest limiting beliefs in just five short days. Best of all, it's completely free to join. Simply go to doitscared.com/confidence to get signed up and I will see you there.

Hey there and welcome back to the show. As always, my name is Ruth Soukup and I am the founder of Living Well Spending Less and the Living Well Planner, as well as the founder of Elite Blog Academy and the New York Times best selling author of five very, very, very soon to be six books. In today's episode, we are going to be talking to my friend and student, Jennifer Roskamp, who is a blogger at theintentionalmom.com. There, she shares all sorts of great tips and strategies for saving money and managing your home.

I have been so incredibly blessed to get to know Jennifer over the past few years through my blogging course, Elite Blog Academy, and it has been so fun to watch her grow her business from a part-time hobby to a full-time six figure business that supports her supersized family of nine kids. Her story is so incredible and she has so much wisdom to share about facing your fears, overcoming the scariest circumstances, and surviving those difficult seasons with grace and courage. I am telling you, this is one episode that you are going to want to take notes on because she is dropping truth bombs all over the place. But ultimately, that's exactly what this podcast is all about. It's about facing our fears head on and overcoming adversity so that we can create a life we love.

And in the end, courage doesn't mean that we're never afraid. Instead, courage is being scared, but taking action anyway, despite our fear. It's putting one foot in front of the other, even when we're not quite sure where that path is going to lead.

All right. So just a couple more quick things before we dive into today's episode. First, you can get all the show notes for this episode, including the links for everything we're going to talk about today by visiting doitscared.com/episode56. Once again, that's doitscared.com/episode56. Also, if you have any questions or just want to share feedback on this episode, you can send me a message on Instagram or better yet, tag me in your story and if I share your post, we will send you a Do It Scared T-shirt.

All right guys and now without further ado, I can't wait to introduce you to my friend and student, Jennifer Roskamp.

RUTH: Hey, Jennifer. Thank you so much for being here today. I'm so excited to have you on the show.

JENNIFER: Hey, thanks for having me. It is super exciting.

RUTH: So we have known each other for quite a while now. You joined EBA in what? 2014, 2015?

JENNIFER: Was 2015.

RUTH: 2015. Okay. So, for a while. And we had sort of met each other via Periscope I think before that. We had started ... that was in the days, that very brief instance where Periscope was a big thing. [crosstalk 00:04:16].

JENNIFER: Yeah. It was fun for a brief time there.

RUTH: Yeah. It was fun. It was a moment. It was good.

JENNIFER: It was.

RUTH: But then, I've gotten to know you really well over the last three years because you've been part of my VIP mastermind group, which has been so fun. So we see each other all the time now and I just have to say, every time I talk to you and ... yeah, every time you come to Florida, every time we're together, there's always something that you say that blows my mind. You're so incredible and the thing that I think that I inspires me so much about you is that you don't even realize how amazing and incredible you are most of the time. You just say things like they're normal, like everybody does them. And-

JENNIFER: Usually the rest [inaudible 00:05:03].

RUTH: You realize that people don't actually do that? You just approach the world from such a pragmatic perspective I think sometimes that's very ... you're very matter of fact and you just get in there and get it done. And you have an incredible story. So, I just want to start there with your story a little bit. And so, give us, for our listeners that don't know you, give us the little brief overview of who you are, what you do, and how you got to where you are right now.

JENNIFER: So I am a busy mom of nine and I didn't always ... a question I always get asked is, "Did you always know you wanted to have that many kids?" And the answer is always no. So, my husband and I got married young. We were 21 when we got married and we did the double income, no kid thing for several years. We took lots of vacation. We spent lots of money. We had lots of fun. Yeah, we both worked like crazy. And then, we kind of looked at where we were at and we thought, "You know." We were just renting at the time and we were like, "You know, we're going to have to start acting like adults."

JENNIFER: So then we figured out, you know, we wanted to be able to buy a house and have a family. So then we started to step back and started to get

super intentional with our finances. And so, we started saving a lot of money and then we got to the point where we were able to buy a house. We put 70% down on our first house that we built and then-

RUTH: Oh wow.

JENNIFER: It was time ... yeah. That was just our goal. I didn't ever want to have a ... the thought of a mortgage scared me. And so, then a little while after that, we had our first child and that was really fun and our first three came really close together. And then we kind of caught our breath for a little bit and so I had three kids in four years. So that was a lot.

RUTH: That's a lot.

JENNIFER: And yeah. And then we both came from families of three. So I think if you had asked us before we got married, that would've probably been our answer. We would've had three because that's just what we knew and so, but then I kind of always wanted to have more. Not always wanted to have more. I guess I should say for a while, I had been wanting to have more. So then we decided that four was good, that we would have the fourth. And then from there, that's where the really fun dynamic just kind of happened. I don't know how to describe it other than it just got really fun at that point.

JENNIFER: So then we were just like, "You know what, [crosstalk 00:07:32]."

RUTH: You hit the tipping point?

JENNIFER: We did.

RUTH: I've heard that.

JENNIFER: Yeah. I mean, it's where you just you know you are completely overrun by the kids and you know? You just give into it and you say, "This is so much fun and this is great." And then now we're up to nine and it's just been a fun road, you know, with that ever since. We homeschool our kids.

RUTH: Which is amazing.

JENNIFER: My oldest just graduated from high school and I [inaudible 00:08:02]. I can't even believe she's that old. I'm still kind of in denial about all of that. And the youngest is about ready to turn one and we have everything in between. So, in the middle of that, my husband went to school a lot and he worked a lot. And I started a blog and that turned into a business. And so it's been a really fun, not always easy ride, but that's the gist of how we got to where we are.

RUTH: Well you skipped a lot of parts, though. So I'm going to dig. I'm going to push [crosstalk 00:08:33]. I'm going to push you a little deeper into some of those parts because I know the backstory. And I don't know, I didn't ask [crosstalk 00:08:42]. I didn't ask you before we went live what I was allowed to talk about and what I'm not allowed to talk about.

JENNIFER: Oh, nothing is off limits.

RUTH: Nothing is off limits.

JENNIFER: You can just ask me [crosstalk 00:08:54].

RUTH: Okay. So there's a few different parts. So one of the things that's really cool about your story is that you started this blog, which your blog is theintentionalmom.com and you started this blog not really intending it to be a business or intending it to be a business at the beginning, just sort of as a hobby at the beginning?

JENNIFER: Yeah. It was like a goal, but totally a pipe dream goal for me to earn \$1,000 a month because ... and that was going to be specifically for a family vacation because with a family of our size, we need \$12,000 to take a family vacation. So, that is what I went into it thinking, "If I could get to that point, I have arrived and it is going to be fantastic." So that was the extent of what I had hoped for.

RUTH: And then about four [crosstalk 00:09:50] months after you ... not four months after you started your blog because you had already been blogging. Four months after you started EBA, right?

JENNIFER: Yep. It was four months after I started EBA. So I'd kind of been blogging for two or three months, then I took EBA and it was about four months after that that ... Well my husband was and had been in full-time school for about the two years leading up to that. And then about four months after I started EBA, he lost his job and he was in full-time school. And so, it was to the point where his full-time job, we had banked enough of his vacation time where he wasn't really working full-time. He was able to take so many, you know, paid days off to allow for school.

JENNIFER: So we weren't in a position where he could go out and get another full-time job because there was no way he would be able to get through full-time nursing school. I mean, it wasn't just school. It's full-time nursing, school rotations, all of that. And so, so it was the decision. School or work? And we had come that far and I said, "You know what? I know that I have all of the answers I need to be able to build a blog into something bigger and something that I can use, that we can use to support our family." And it was scary, but I knew that I had the answers and I knew that I could do it.

JENNIFER: I don't think there was a question in my mind that I wouldn't be able [crosstalk 00:11:15] to do it. Yeah.

RUTH: That's that pragmatic thing coming out again, but I mean [crosstalk 00:11:20], really when you think about it, it is scary. Here you are. You've got seven kids at that point, right?

JENNIFER: And I was pregnant. Yeah.

RUTH: And you were ... okay. [crosstalk 00:11:28].

JENNIFER: Six and pregnant for the seventh. Yeah.

RUTH: So, that's a lot of mouths to feed and all of a sudden, you're faced with the prospect that your blog isn't making much money at that point. And your husband loses his job and you have the choice to say ... he could've dropped out of school because, I mean, a lot of people probably would've made that choice like, "We got to feed our family. I got to get a real job. I can't stay in school. This is not sustainable." But you knew for the future of your family that him going to school was important and you fully supported that.

RUTH: And so [crosstalk 00:12:02] then it was, "Okay. Then I'm going to make this work and I have no choice."

JENNIFER: Well and I knew too, you know, because we had spent so much of our life at different times going through peaks and valleys, I knew that the money side of things, I could manage it. I mean I knew that I knew how to, you know, rub two pennies together and turn it into a dollar. You know?

RUTH: Yeah.

JENNIFER: So it was kind of both sides. I mean, I did have a moment. You know? I did have a day or two there where it was just despair, but then after that, it was, you know, pull myself up and just this is where we're at and so, there was no more looking back. There was only looking forward.

RUTH: That's amazing. And so, how long did it take at that point then from that moment of you weren't making anything, all of a sudden you were like, "Okay. It's on me." How long did it take to actually start generating revenue?

JENNIFER: You know, it's interesting because the month after that was the very first time I earned anything from the blog and it was my very check from Google AdSense.

RUTH: That's awesome.

JENNIFER: And I think it as \$100 because I think it's \$100 threshold for that. But you know, it was probably ... then it just kept going and going from there. Then I started getting into some affiliate sales and doing good with that. Then, you know, my blog started to take off. So then the ad income went up and I think it was within six months that I was already able to, you know, start earning really good money with the ads and everything just kind of came together within six months. You know where it was really only the first couple where it was a little shaky. Like [crosstalk 00:13:37], "Is this really going to work?" And yeah.

RUTH: But [crosstalk 00:13:40] you were like, "I don't have a choice but to make this work. So I'm going to do everything I possibly could." You know, that's ... I've really felt like that too. My story's not that extreme because my husband was working up to the point I quit, but when he did decide to stay home, it was still a pretty big leap of faith for us. It wasn't like I was

making crazy money on the blog. It was going to be a significant pay cut and we had paid off our mortgage. We were debt free so we knew could make it work if we were, like you, if were going to be frugal and be careful.

RUTH: But, I think that immediate mental shift for me of realizing that it was all on me and that I was the bread winner and [crosstalk 00:14:24] that I had to make work. Oh my gosh. That hustle was like nothing I have ever felt before and that pressure, like nothing I have ever felt before. And immediately-

JENNIFER: That is huge.

RUTH: Oh yeah. Our income I think tripled within two months of him quitting or my blog income tripled within two months of him quitting and then it never went down after that because I was just like, "I got to do everything I possibly can. I got to say yes to everything. I got to [crosstalk 00:14:52] work. Work harder, work." And some of that was not the best strategic decisions. A lot of bit was fear-based decisions. But at the same time, there is something to be said for that hustle because making that initial money gave me the opportunities then to take a step back and be more strategic going forward.

RUTH: So it's amazing, but-

JENNIFER: That was really the poin too where you and I really got to know each other where you were like, "Holy cow. You are just throwing spaghetti everywhere. You are just crazy. Like just ... let's take a step back and let's just try to evaluate things here a little bit."

RUTH: Well that's a good point and I'm glad you bring that up because that was ... because yeah. When you came into VIP three years ago, I think you were still in that survival mode. You had been in it for so long and you guys weren't actually financially really in that position anymore because your blog was making revenue, plus your husband had started working again. And yet, you still felt that, "I got to do everything." And you were working crazy hours and sort of saying yes to everything and that's where over the last few years, we've really pared it down and figured out what the things are that are the best things for you to focus on. And strategically, how to make that all work. And I think it's been really fun to watch your journey over the last three years.

RUTH: But, I think it's such an important thing to understand that it's okay to go through those season sometimes. Sometimes you will be in a season of hustle where it is hard and you are just doing whatever you can to make it because you know that you have to make it. And it's okay. I think sometimes, especially it's very in-style these days to listen to these type of podcasts where you're listening to people who have already made it. They've already made it past that hustle stage and then everybody's talking about, "Oh, well you need to have all this balance and you shouldn't work so much and you should be taking more time off."

RUTH: And that stuff is important I think sometimes and it's great to talk about

that stuff and it's great to want that, but it's not always realistic to think that you're doing something wrong if in the beginning, you're working crazy amounts of hours and you're just trying to do everything while you throw spaghetti against the wall to figure out what's going to work. I think it's okay to have those seasons of hustle. In fact, I don't know very many successful business owners who haven't had a season of hustle at some point in their life.

JENNIFER:

Yeah. And I mean that was certainly true for us too. I mean, I was this homeschooling mom. You know, I took care of everything around the house. I took care of the kids. I took care of the schooling. And then it got to the point where when we did role reverse where I was putting in the long work days and my husband took care of the house stuff. He did the cooking, he did the cleaning, he did the laundry, he took care of the kids. I mean, I was still there, but my role at that point was no longer those things.

JENNIFER:

And so, it was a season. And I think that's an important thing that always helped me keep perspective too is knowing that it would just be a season and knowing that it wouldn't always be this way. And so for me, that has always been, when life has been hard in different seasons, it's knowing that there is always a season. There will always be a time where it will be easier than it is now. And I think that, for me, really what helps me get through things like that.

RUTH:

It's so, so important to remember that. Because I think sometimes we lose perspective. No matter what season we're in, it feels like it's all encompassing and that's the only season that we're ever going to be in. That's sort of human nature to think that way a lot of times.

RUTH:

I mean I think about back to different seasons of my life. Like when I was pregnant, I was consumed with all things pregnancy related and would watch A Baby Story every single day or-

JENNIFER:

[inaudible 00:18:50] I love that show.

RUTH:

You know, especially with my first pregnancy and I was on these chat rooms all the time. And that's all I could think about. It was a full-time job just being pregnant. And then with my second, it wasn't so much a full-time job because it's that novelty has worn off and you're not in the same season. And you've had nine kids. For you, you're like, "It doesn't even ..." I mean and trust me, I've seen Jennifer now pregnant multiple times and pregnancy does not phase her one bit.

RUTH:

She just is like, "I'm [crosstalk 00:19:21]. I am not slowing down one bit." But I think that's just human nature. When you're in those seasons, you think that life in that season is going to be like this forever. When you have toddlers at home, you think life is always going to be like you have toddlers. And then all of a sudden, your kids are in school and you're like, "Oh my gosh. This is amazing. I have all this time on my hands." And then all of a sudden, you're like, "Now what am I going to do with myself? My kids aren't consuming ever waking moment of my day."

RUTH: So I think that it's really, really, really essential if you are in a hard season to always look at it from that perspective too. This is a season. This will pass. I can get through this. I am going to get through this. And you inspire me so much because you have such a fierce determination about you. You will not quit. You will not fail. Failure is not an option for Jennifer. [crosstalk 00:20:18] Do you feel that way?

JENNIFER: I do, but I do see that sometimes that's not always a good thing either. You know, I mean that has been a really good thing in my life for these kinds of challenges, but at the same time, I have had to learn how to channel that so that at times where failure does need to be the option that I take or I do need to walk away from something, it's hard for me to let that go because everything in me does not want failure to happen. So I have had to learn how to realize that it is okay to fail.

RUTH: And what do you think has helped you realize that? What have been some of the things that you've put into place to help you with that?

JENNIFER: Well I think and you have said this on one of your podcasts and I know we've talked about this in person too that I really have enjoyed getting to the point where I can look at a failure now and say, "What is the takeaways from this?" You know? "When I have this opportunity again, how can I do it differently so that the outcome won't be the same?" And so I think that has been ... just knowing that even ... giving myself the permission to fail and knowing that even if I do fail, I will learn something from it and even if I do fail again, I won't fail in the same way because I won't make those same mistakes again.

JENNIFER: Because [crosstalk 00:21:48] that is something that's kind of ingrained in me too. I might make those mistakes the first time, but I won't make them the second time. I am quick learner.

RUTH: So you're always failing forward on that? I think one of the great things that you've done too is you've set yourself up to have really great accountability in your life. And I think you've done that through the EBA mastermind. And where, like I said, when you were in that first year and you're in the season of hustle and you were not wanting to give anything up and you were clinging to ... remember that? You were just clinging to [crosstalk 00:22:22] everything that you were doing. Posting every single day. All of these things and you-

JENNIFER: I was like-

RUTH: The perspective. Yeah.

JENNIFER: I did. But at the same time, it was so freeing because not only did I get perspective, but I got permission that it could be a different way. I don't even know if I would not have joined the group at that point in my life. I don't think I ever would've let go. I think I needed that permission. I don't know if my personality so much needs that anymore, but at that point, I think I was just so stuck on the merry go round that I think the fear of letting just would've been too great that I don't know if I ever would've

dared to let go without somebody saying it's okay to let go.

RUTH: Yeah.

JENNIFER: And so I think it is important to find someone in your life who can help you do that because I don't think it's just myself who struggles with that. I think that is a struggle probably for a lot of people.

RUTH: I think so. I think it's something that we all struggle with. We all need ... sometimes it's really hard to get perspective on your own stuff. You can see other peoples' problems very clearly. You can see when other people come and talk to you, sometimes you're like, "Are you not seeing what I'm seeing?" But you're not. We all operate [crosstalk 00:23:44] my husband and I were just talking about this today. Everything exists on multiple planes of reality.

RUTH: And so, what I see versus what he sees versus what someone else sees is all skewed by our own beliefs and our own opinions and our own feelings of where we're at in life. And so without having somebody else's perspective on it, it's really hard to figure it all out and sort it all out yourself. So yeah. Oh I think everybody needs some sort of accountability in their life.

JENNIFER: Yeah. Definitely.

RUTH: So one of the things I love about your story and especially about starting your business in the midst of all of this is that first of all, you guys were really struggling financially from because your husband had lost his job and he was already in school so you had already been living on a fairly tight budget up to that point already. You had really worked on your finances, but things were tight. You were living on, what? At one point you guys were living on less than \$20,000 a year? Is that right?

JENNIFER: Yeah. That was our lowest point. Yep. Less than \$20,000 for a family of seven or no. For a family with what? We had seven or eight kids. So what would that be? A family of nine or 10. Yeah.

RUTH: Yeah. Which is crazy. I mean, most single people would have a hard time living on that much money. So, to have a whole family, a huge family. A family of 10 living on that. That was insane, but also, you didn't let that stop you. And also you had eight kids and you didn't let that stop you or homeschooling your eight kids. I think so often and you probably hear this too with your readers and stuff. I hear people making excuses, "I can't do this because I don't have enough money. I can go after this goal." Or, "I can't go after my goals and dreams because I'm too busy. I have to take care of my kids." Or, "I have to do this." Or, "I have to do this." Or, "I can't afford it. I can't afford to take that course." Or, "I can't afford to go back to school." Or, "I can't afford [inaudible 00:25:41]."

RUTH: And so many different excuses that stand in our way. Now, if anybody had every legitimate excuse in the book, it was probably you and yet, you were like, "No way. I am not going to let that stop me." How do you do that? How do you not let those excuses stand in your way? Is that a conscious choice? Does it just happen for you automatically or are you just superwoman? Or-

JENNIFER: You know, I think it's a little bit of both. I think it is easier for me than for a lot

of people. I mean, it's easier for me than it is for my husband. So I think some of it is just-

RUTH: Your personality.

JENNIFER: You know, yeah. Just ingrained in me that there's just this rise above. There's just pull yourself up by your boot straps. And so I do think that there is a part of that that's ingrained, but I think also probably because my husband is the opposite of me and he isn't the type to be able to ... he's not a solutions minded. He's all willing to go along with it, but when something happens that throws him off, he can't quite get back on his own, at least not nearly as quickly.

JENNIFER: And so, I think because in our marriage, I mean we are opposites in almost every way. And we've been married almost 25 years now. It's going to be 24 years in the fall. And so, I think part of that too, I have grown into that role kind of of just picking up and doing it without really thinking about it just because out of the two of us, that is one of the skillsets that I do bring to our marriage. And after being married this long, you figure that out.

JENNIFER: And then not only that, you know, I have all these kids. You know? I have to make it okay for my [inaudible 00:27:29]. You know what I'm saying?

RUTH: So that's your driver.

JENNIFER: Yeah. Is just people are depending on me. And so I think some of it's innate and I think some of it is just keeping in focus that I have to be the dependable person and [inaudible 00:27:46] for everybody around me. And that is actually a good thing. I think sometimes that can be something that could easily wear somebody down if they let it, but I think for me, it's something that actually makes me even more excited and makes me even more, just get out there and do it because I know that I can provide this stability. Even if I don't feel stable inside, if I look stable on the outside and if I make my kids' life stable and if I keep our family stable, we will be stable and I'll work the inner stuff out on my own.

RUTH: So it's almost like a fake it until you make it type thing.

JENNIFER: Yes. Totally. Totally.

RUTH: Well I think [crosstalk 00:28:32]. Oh with everything.

JENNIFER: I was just going to say, isn't it like that as a mom? Like-

RUTH: Yes.

JENNIFER: Yeah, "Oh that's going to be great. This is going to be so awesome that we don't have power and we're sitting and eating a meal by candle light. This is going to be awesome." You know? So your kids are like, "Oh, this is going to be awesome." You know? So I think probably the mom in me has probably learned that skill too.

RUTH: That's hilarious. Well I think it's kind of like that as a business owner too, the fake it until you make it mentality. You know, you're just like, "I'm going to

pretend like I know what I'm doing, even though inside I feel like I have no idea. I have no idea how this is supposed to work. I have no idea what's happening right now, but maybe if I fake it long enough, I'll actually figure it out."

JENNIFER: Yeah.

RUTH: I feel like that's probably 95% of my business life right there.

JENNIFER: Oh yeah. Well and there's always something new. It's as soon as you figure out this one thing, then there's this new thing that comes up. So then you're like, "Well, I got to figure this out." And so it is. Don't you think? It's just like a series of faking it until you make it.

RUTH: Yes.

JENNIFER: You know? Just as a series in your life. It's just one thing to the next, to the next.

RUTH: Oh yeah. And so one of the things that we joke about with you all the time in VIP is that you have very [crosstalk 00:29:52] low positivity. You know it's coming, right?

JENNIFER: I know it's coming. [inaudible 00:29:56].

RUTH: Positivity is what? Number 34 on your strengths? It's [crosstalk 00:30:01] your lowest. It's dead last is positivity.

JENNIFER: Yeah.

RUTH: And yet, you don't come across as not being a positive person. You actually ... It's so funny to me, but you're really not. You're not a person that has a false sense of optimism. And most of what you do is not done from an optimistic perspective. It's more from a, "I just have to do this." Perspective. Wouldn't you say?

JENNIFER: Yes. Totally. I think one of the things that works to my disadvantage and the reason why positivity is so low on my list is because I am just too much of a realist. I wish I wasn't so deeply embedded in reality sometimes. And so, I think that's where that comes from. But the interesting thing is that is something that people always find surprising is that positivity is last. But it's interesting because that is I think my nature, what I was born with. That is my nature go-to thing, but I can easily be swayed to be positive whether by myself or other people around me. Does that make sense?

RUTH: Yes. Yes. Totally. So, one thing that is very positive that just happened for you guys is that you just built a brand new house, amazing house, a house that you designed to work with your supersized family. It has some really, really cool features that you set it up with. It's got huge basement. I got to see the plans when I was up in Grand Rapids last year. I don't think you had started building yet at that point, right? And now it's all done.

JENNIFER: No. Nope we [inaudible 00:31:39]. Now it's all done.

RUTH: Yeah. Now it's all done. I'm so excited for you so. So how does it feel to have basically gone from a point a few years ago where you were struggling just

to get by, terrified of what was going to happen to you financially, and all of a sudden now to this place where you have built your dream home? What is that ... talk about that.

JENNIFER: Well you know, it's interesting because I think, number one, it still feels surreal. It was one of those things that is 24 years in the making really. From the time we first got married that we would ever come to this place where really, I mean we still are working hard, but it's just not the same pressure and it just feels weird. There's days where I walk in my house and I'll be like, "Wow. Is this really my kitchen?" You know? Or when I see it in pictures, I'm like, "Wow. That's my kitchen." You know?

RUTH: Yeah.

JENNIFER: And then just the other day too. I put on Instagram. I've been so busy with everything going on. We moved here 10 days before Christmas we moved here.

RUTH: Which is crazy. [crosstalk 00:32:49] And you live Michigan. So 10 days before Christmas, not a great time to move.

JENNIFER: Not the time to move at all. And then we got hit with the flu in our house that hit for three [inaudible 00:33:01]. So, you know, and then the new year comes and my oldest is graduating and just so many different things and that I just put on Instagram the other day that I was organizing my boys' closet. I finally got my boys all unpacked and all their stuff and it finally hit me that years ago, as I'm trying to cram all of my boys into one bedroom, small little bi-fold closet and I thought, "You know, someday I'm going to have a house where my kids can have a walk-in closet."

JENNIFER: And so I'm in their closet. I'm organizing. I'm not even really realizing what has happened until I went to look at the picture on Instagram and it hit me. And I said, "My kids have walk-in closets." I know that sounds crazy because we designed the house and all this stuff and of course I knew the walk-in closets were there, but it didn't really [inaudible 00:33:53] me until I looked at the closet and I realized we arrived. We actually arrived where we were trying to go.

JENNIFER: And it was a hard and long and very unexpected road to get there, but it was just the most surreal feeling. It took me aback and [crosstalk 00:34:11] it sounds so weird that it was a closet, but it was a closet that did it for me. So-

RUTH: I love that. That that was the moment where you're like, "Oh my gosh. This is everything I've ever dreamed of." This walk-in closet. Oh. So-

JENNIFER: And the non-positive side of me when I said, "All my kids are going to have walk-in closets." Never really thought it would happen, right?

RUTH: Yeah.

JENNIFER: I mean like-

RUTH: But that's interesting. I mean, you didn't think that it ... you never thought it would happen, but it did happen and you made it happen through a lot of hard work and a lot of hustle and a lot of scary times. What would you say to

the person right now who is sitting there listening to this going, “Yeah, well of course it happened for her, but it’s not going to happen for me?” I mean, speaking from a non-positive perspective, what would you say to that person?

JENNIFER:

Well I guess I would say first of all, I’m not anybody special. I mean, I don’t have a skillset. I didn’t, you know, go to finance. I don’t have a degree in any of these kinds of things. You know? And I just learned through life. And I guess I would say to that person too, I think it’s really important to understand that the circumstances around you ... it’s really hard when you’re going through trials to feel ... to kind of lose yourself in the trial. And I think one of the things that I think is so important to remember is that the circumstances around you don’t define who you are.

JENNIFER:

You might be in a really hard place where you are struggling to make ends meet and you’re trying to figure out how to make your family survive on under \$20,000 in a year, but you are not a struggling person. You have it within you to rise above that, even if you don’t feel like you do. I think we all have that in us. It’s just a matter of believing that we have it in us and then starting to take one step at a time.

JENNIFER:

There were some days there where literally I took life one hour at a time. And I would say, “I only have to get through this hour.” You know? “I just have to do these tasks for this hour and when the next hour comes, I’ll move onto the next hour.” You know? And so, it is always possible to determine yourself to rise above whatever surrounds you, even if you don’t feel like you can. We’re much stronger. I think all of us are much stronger than we ever feel like we are.

RUTH:

That’s so good. That’s so good. So, how would you feel that fear has ... What’s the role that fear has played in your life? What is something that’s really scared you and how did you move past that fear?

JENNIFER:

Well, you know, I think we all still struggle with fear probably on a daily basis. You know, for me, I see fear as a challenge to overcome. If I feel fearful about something, I know that that is something that I really need to focus on overcoming. But yet, on a daily basis, it’s really hard to give in to all those little fears, especially as a parent, right? I have all of these people depending on me and I have all of these people who I need to feed and I need to clothe. And not just me, my husband too, so you know, we have to feed and clothe all these people. We have to raise them to be responsible, kind, compassionate, loving human beings.

JENNIFER:

Our oldest is now an adult, which is just still so bizarre. You know? And so, I think we all struggle with, “What if I do it wrong? What if I do it wrong? What if I am totally messing all of this up?” I think it’s really important to be teachable and to ... to be a lifelong learner. When I feel afraid of something, I figure out how to become better at that thing. So if I feel like I’m struggling with my teen daughter, I’ll go out and I’ll find a resource like a book that would resonate to relationships with moms and teen daughters or something like that. You know?

JENNIFER:

I will find a way to learn more about what I’m afraid so that I can feel as though ... because I think knowledge is how we overcome our fear. And so, I’m just ... I love learning and I love trying to learn how to do something better. And so, I guess that’s how I approach fear. It’s not something that I’m going to let consume me. It’s something that I’m going to figure out how to overcome it

and do better with it. So I don't have to be afraid of it anymore.

RUTH: Do you feel like there's always an answer out there for every problem? Is that kind of [crosstalk 00:38:52]?

JENNIFER: There's always an answer. It might not be the answer. I think there's a lot of things, there's a lot of struggles, there's a lot of problems that we're never going to have a perfect solution to. But there is something that you can learn and that you do that will at least make you feel better about it and that you will feel more in control about it. But I think, especially as a parent, you know, man. I've got three teenagers. You know? This is scary business.

RUTH: Yes.

JENNIFER: But you know, I've got kids on the road driving by themselves. You know? And two more drivers coming up this summer. I mean, I could be all consumed by this fear. I really, really could, but for me too, I guess I have to also say that I'm a Christian person and so prayer is a big part of my life. And so, I know that I don't have to carry that all on myself either, that I can also turn that over to God as well as a Christian person. So that certainly is a part of the equation that I need to make sure I don't leave out.

RUTH: I love that. So, we talked a little bit about this. We touched just briefly about mistakes and there are no mistakes, only lessons. What is one of the hardest lessons that you've had to learn either in business or in life? Either a mistake that you made, a time that you were treated poorly by someone else, just something really tragic. What happened and what did it teach you?

JENNIFER: Oh boy. I could answer that a couple of different ways. I think [crosstalk 00:40:25].

RUTH: You've had a lot of mistakes, I think.

JENNIFER: Oh my goodness, yes. I think actually one of the biggest mistakes that I ever made was thinking that I could control my life. And that might sound like a crazy kind of pat answer, but you know, I'm a type A perfectionist, first-born only child. I do have siblings, but they're nine and 11 years younger than me. So I am just type A and then some on top of that. And so, for the longest time, I thought that I could control what happened to me. I thought that I could make all the rules. I thought that I could just plan everything out and map everything out.

JENNIFER: And I am convinced the more children that I have that the reason that God has put this desire on my heart to have this many kids is to show me that mm-mm (negative). You can't make all [inaudible 00:41:16] and you can't ... try as hard as you may, you can't control what happens in any given day. And so, that has been a really hard lesson for me to learn and I still have to relearn it a lot. But you know, I think for growing up and as a young adult and a young married person and into my 20s, I thought, "You know what? I get to decide. I get to map it all out and it's all going to follow this plan, this map." You know?

JENNIFER: And so I think those were all of my ... that was just very flawed thinking and just that was a [inaudible 00:41:52] hard. That was a hard thing for me to give up was that-

RUTH: I bet.

JENNIFER: You know, I can't control it and I don't make the rules.

RUTH: Because how things have turned out was probably very different from how you planned it.

JENNIFER: Yeah. Totally different. And I'm sure that will still happen. I have a lot of years left to live, you know? I'm sure I'm going to be learning [crosstalk 00:42:09] that one again. Yeah.

RUTH: Well that little one of yours is going to throw you for a loop. I have a feeling. She's so cute though. Oh my gosh.

JENNIFER: Man, our number eight, man she is the one. It took me eight kids before I had a true strong-willed kid. Man, she is that. And she is all of that and a diva and a princess on top of that. And I will admit that we made her that way. She rules our household. Anybody will tell you that that she is just ... she is pretty amazing, but she is going to give me a run for my money and that is going to be a unique challenge.

RUTH: Well that's something to look forward to. So, what are you working on right now that has you super fired up?

JENNIFER: Boy, you know, lots of things. I mean, I'm doing with my blog, The Intentional Mom. We're just redoing a whole, kind of just coming up with a whole cohesive plan in a cohesive roadmap of exactly what it is that we can inspire people with and what we really can help people overcome in their life. And so that's been really exciting just to have a cohesive plan for all of that. You know? And just looking forward to really inspiring people and we've been doing a really great job with money saving skills. We've been really helping and really been helping people with that. A lot of the lessons that I learned the hard way.

JENNIFER: So that has me fire up. I think just taking the things that I've learned and helping other people have an easier time than I did with things. That just [crosstalk 00:43:54] really, I discovered really ... yeah. It just really excites me. [crosstalk 00:43:57] I think we're all here.

RUTH: A pretty amazing community that you help people save money, right?

JENNIFER: Yeah.

RUTH: You want to talk about that?

JENNIFER: Yeah. I have a ... yeah I have a money saving community. It's called Thriving on a Dime and it's where we come together and it's ... I teach lessons. I teach them skills, but it's more than that. I've discovered after almost two years of doing this that the beauty really comes in the community aspect when we come together and we say, "Hey. We've got a Facebook group where people will say, 'This is what I'm struggling with.' Or, 'Hey, this is what I found works for me.'" And it's really being there for each other and really realizing how much we all have to learn from each other.

JENNIFER: And just, you know, handling money is hard. It's hard and it's not a fun thing.

And being able to do that together and bringing people together where we can do that all together has been ... it's been so amazing to see the difference that people have made in their lives just by learning some, pretty much some kind of basic skills, but having the courage to actually follow them through, having the self-confidence that they're actually on the right track. And then once you start seeing positive results and the needle moving forward in one area.

JENNIFER: You know, and then one member will see that. One member will see somebody have this \$10,000 paid off in debt and then it excites them and inspires them and they say, "I can do that too." And so that has all been a really fun, a really fun piece piece of it that kind of came as we went. But yeah. So that's become really fun is just the community side of it. And just learning together.

RUTH: Yeah.

JENNIFER: Yeah.

RUTH: And you've helped your people in your community save a ton of money. Amazing amounts of money.

JENNIFER: Yeah.

RUTH: So that's really neat.

JENNIFER: Yeah. We had one member last year. She's so wonderful. She saved, I think it was ... I think she paid off \$10,000 in debt and then she still had money left over to take a cruise over Christmas. So I will say, I [crosstalk 00:45:58] told her, "I am a little bit jealous about that cruise. I didn't take a cruise over Christmas, but I am so excited for you that you were able to do that." So yeah. You know, that's huge. You know, \$10,000 paid [crosstalk 00:46:13] off in credit card debt and then a vacation.

RUTH: That's huge.

JENNIFER: So I'm like, "Man, that is awesome." And it was so exciting to just be a part of that.

RUTH: Yeah. Yeah. Oh, that's awesome. So, how do you practice self-care in your life and in your business? What do you do to take care of you even having so many kids and so many responsibilities and so many things going on? I know you're actually really good about this. You want to talk about that a little bit?

JENNIFER: Yeah. I am a firm, firm believer that we can only pour into other people if we have something inside of us that we have put there, you know, and kind of filled our own selves up. So, I have what I call in my life, non-negotiables. I have things that are non-negotiable that I'm going to do every day. And one of them, for instance, is working out or running. I do triathlons. I do adventure races. You know? And people say, "How do you have time to do that?" I don't have time to do that, I make time. It's one of those non-negotiables.

JENNIFER: And I know that if I don't do that, that I am just ... Like on the weekends, I take the weekend off and my fuse is shorter with my kids on those days because I haven't filled myself like I normally do for that. And so, that's a big one is me

making time to exercise. I also make time to read because that's another non-negotiable for me. I need 10 or 15 minutes in the morning and 10 or 15 minutes at night to just kind of unplug and just unwind and just read, let my brain just kind of leave me. You know? [inaudible 00:47:43] read something else. And so-

RUTH: Do you read fiction or non-fiction or both?

JENNIFER: I mostly read non-fiction, but I will read fiction at times, too. But you know and you just ... you have to protect those things because you just can't do it any other way. I mean, my kids, we all have that. We all have demands. People are constantly demanding things of us and half the time, we're running around putting fires out all day, right? And so, those non-negotiables are what fuels you so that you can keep doing that. And I am a firm believer because I tried it for a very short season where I didn't do those things and that just ... it did not work.

JENNIFER: I mean, we could think, "I'm giving up an hour at the gym." But at the same time, I'm gaining back so much more time than that hour because I am a better person because of it.

RUTH: I love that. So, what is the best piece of advice you have ever received and why?

JENNIFER: Ah. Do I have to remember who it came from? I don't know if I remember who it came from.

RUTH: Not necessarily. No.

JENNIFER: I think the best piece of advice that I've ever gotten and this is going to sound so silly. Actually, I can tell you where it came from initially. I can't tell you who told this to me. But it truly is from Dory from Finding Nemo, which is just keep swimming.

RUTH: I love that.

JENNIFER: There are so many times where I am doing something and I literally will say to myself out loud, "Just keep swimming. Just keep swimming. Just keep swimming." You know, just keep doing it. So that's been a really big piece of more recent advice, but a same sort of thing I've heard echoed throughout my life even when I was younger, which is just keep doing it. Just do what you have to do right now and worry about the rest later.

RUTH: So good. It's so, so and so true. Just don't quit. Just keep going. Just keep swimming.

JENNIFER: Yep.

RUTH: I think that all the time. There's just the only thing that you have to do is not quit in life in order to make it.

JENNIFER: Yeah. Even if it's just ... And it applies in everything. It applies in business. It applies in life as a mom, you know, even if you're giving your kids cereal for dinner tonight because that's all you have left in you to do, you are still swimming, right?

RUTH: Yep.

JENNIFER: You are still giving your kids what they need. You know? You just keep swimming. You just keep, just keep on and no matter what that looks like.

RUTH: That's such a good way to finish up. So, final thoughts, anything else you want us to know? And then let us know where we can find you online.

JENNIFER: You know, I think the lasting thing I would say is just you can do it. I think that is so important. One of the things we actually just came up with with The Intentional Mom is our new, kind of overarching theme, which is I can, I will. And I think we all have that. We all have the ability. We just need somebody to tell us and to say, you know, "Just let this be your mantra. I can, I will." And I think when you say that to yourself, it just boosts you up and no matter what you have to face today, if you just close your eyes and say to yourself, "I can, I will." There's just something that comes up in you and your head picks up a little bit and your shoulders pick up a little bit and you're like, "Yes. I can." And then you say, "I will." And it just becomes magic. It's almost like magic.

RUTH: Again.

JENNIFER: So I guess that would be what I would say is we all can. You can, I can. And I will and you will. And just hang onto that. So-

RUTH: So good.

JENNIFER: So yeah. That's part [crosstalk 00:51:24] of whole new thing. I know. [crosstalk 00:51:28]. Totally. I know. [crosstalk 00:51:29].

RUTH: And yeah. So we can find you at theintentionalmom.com. Right?

JENNIFER: You can find me at theintentional ... yep. You can find me at theintentionalmom.com and you can even go to theintentionalmom.com/podcast and you can grab, we have what we're just coming up with which is our 10 power statements that are just like that. So-

RUTH: Oh, I love that. And we will make sure that we also link to that in all the show notes for this episode as well and we'll link to your blog and everything that we've talked about today. Thank you, Jennifer [crosstalk 00:52:01] so much.

JENNIFER: It's been fun.

RUTH: Yeah, this was so great.

JENNIFER: You are so welcome.

RUTH: All right, [crosstalk 00:52:04] well I will see you soon.

JENNIFER: See you soon.

Okay. So don't forget that if you would like to get all the show notes for this episode along with all the links to everything that we just talked about or if you would like to grab our free Do It Scared manifesto, you can find all of it at doitscared.com/episode56. Once again, you can find all the show notes and links on our website at doitscared.com/episode56.

And then whole you're there at doitscared.com, be sure to **PRE-ORDER** my new book, **DO IT SCARED**, if you haven't done that already. And also, be sure to take our free fear assessment to discover your own unique fear archetype. This assessment is so powerful and it will give you so much insight. And if you want the upgraded version, then you definitely should pre-order the book because one of our book bonuses is the premium report, which is a \$15 value for free when you pre-order the book.

So you can get all the information for that at doitscared.com. And then before we go, I just want to say as always, that I love hearing from you. So if you have any questions about what we talked about today or any other topics that you would like to see addressed on the Do It Scared podcast, any guests that you would like to see me interview, please feel free to reach out either via email or just by messaging me on Instagram.

And that about does it for this episode of the **DO IT SCARED WITH RUTH SOUKUP PODCAST**. Thank you so much for joining me today and if you liked what you heard, please leave a review on iTunes or better yet, share this episode on your Insta Story and tag me to let me know. If I repost your story, we will send you a Do It Scared T-shirt just for fun. Also, be sure to subscribe either on iTunes or Stitcher or wherever you like to listen to be notified of new episodes.

And speaking of upcoming episodes, be sure to join me next week as we chat about why action is the antidote to fear and how to actually take those very first scary steps. I am going to share some super practical strategies that you can start working on right away that will help you build the momentum you need to get where you want to be. It's simple stuff, guys, but so, so powerful. And I will catch you then.