

UNCONDITIONALLY WORTHY

The Podcast

Unconditionally Worthy Podcast EP 60: Don't Confuse Your Net Worth With Your Self-Worth with Dee Olateru

Adia Gooden: (0:00:00) This episode is sponsored by [Crys & Tiana](#), taking the guesswork out of launching your podcast.

Welcome to the Unconditionally Worthy Podcast. In this podcast, I will guide you on your journey to connect with the true source of your self-worth. Each week, we'll discuss barriers to unconditional self-worth, the connection between self-worth and relationships, self-worth practices you can apply to your life, and how to use self-worth as a foundation for living courageously. I'm your host, Dr. Adia Gooden, a licensed clinical psychologist, dance enthusiast, and a dark chocolate lover who believes deeply that you are worthy unconditionally.

Hello, and thanks for listening to another episode of The Unconditionally Worthy Podcast. Today on the podcast, we have Dee Olateru, who's the Founder of The Rich Immigrant, and we have a great conversation about the experiences and challenges that immigrants have, the challenges and problems with hustle culture, and what it really takes to build a rich life and rich in terms of finances, as well as in other aspects of our lives. It's a really interesting conversation.

And so if you have anything in terms of your relationship with money that you think might be a little bit off, if you are buying into hustle culture and feeling like you need to work all of the time, if you are confusing your self-worth with your net worth, this episode is certainly for you.

Dee shares a lot of wisdom. She shares some really important reflection questions that you can ask yourself to figure out why you're doing what you're doing and help you get out of this hustle mentality.

The reality is that living a rich life does not require hustling. I have certainly experienced that myself. And we want to help you get to a place where you're living a rich life without overworking. So this is a really interesting and dynamic conversation. I know that you're going to enjoy the episode, so let's get into it.

So today on the podcast, I am welcoming Dee Olateru and I'm really excited to have an interesting and engaging conversation with her. Dee is a CPA and an executive at a big four professional services firm where she spent 13 years serving a wide variety of multinational financial services clients, beginning her career in the US. She's gone on to serve some of the firm's largest banking clients on four continents, born and raised in Legos, Nigeria. Dee is passionate about closing the achievement gap and creating opportunities for others through education. She's a member of the Board of Directors of College Possible Minnesota. She serves as a mentor for female African entrepreneurs through AVAC. Dee also currently serves as a co-chair for the Dee and I Network. In the midst of Covid-19 June, 2020. She founded The Rich Immigrant, an online financial literacy platform and community established to empower first and second generation immigrants to attain financial independence, lead full lives, and live authentically in the new countries they call home. So thank you so much for being here, and welcome to the podcast Dee.

Dee Olateru: Thank you. Thank you so much for having me. I'm excited to, I'm excited about this conversation.

Adia Gooden: Me too. I'm wanting us to start where I start all of these conversations with my guests, which is by asking you to share a little bit about your own self-worth journey.

Dee Olateru: Yeah. And I'm like, wow, she starts with this really hard hitting question. The way that I, I would think about it is that my self-worth journey is, is ongoing. And I think for me it is a lifelong journey. You know, I think growing up we never had any conversations about self-worth. I mean, it was focused on your studies, do well in school, get a good education. And as I kind of grew up, I was never like the pretty one, or particularly the funny one though. Now I think, you know, I got jokes, but you know, I was never that person in the group and...

Adia Gooden: I would add that you got looks too.

Dee Olateru: Thank you. But I was never that person growing up. But I was one that put down her head and, and got good grades and, and worked hard. And without even knowing it, that became a part of my identity. And I think for me, it's really been over the last maybe 15 years, so I'm 36 now, so like 21 when I graduated from college. So over the last 15 years or so is when I've had, you know, life events that have caused me to sit with myself. And I'm an analytic by nature, right. So I love to sit with myself and think through things and look at patterns, right? And so for me, it's in those 15 years that I've actually consciously been on a self with journey. You know, I think for me, you know, it's involved facing my inner critic because nobody is more critical of me than me (0:05:00).

And, and, and I'll say that today, you know, I'm in a place where, you know, I know that even though in some seasons my self-esteem may hit rock bottom in certain aspects of my life or

certain regards, I can always sit in the knowledge that just by existence I have intrinsic value, and that I am good, and that I am good enough, and that I am worthy, you know, just as I am, and that I'm here for a reason, right. And that my thoughts about my self-worth are not by driven by, you know, what I do or how successful I am, or what my family thinks, or what my culture thinks, right, or related to any performance that I may put on, right?

Adia Gooden: Yeah.

Dee Olateru: And, and, and maybe the last thing I'll say about myself or journey is that it has changed, right? Knowing I'm worthy as I am has changed how I show up, how I make decisions, how I show up at work, how I show up, you know, in decision making, not making decisions from a, from a place of fear or lack or worry. It shows up in relationships what I'm willing to, you know, fight for and what I'm willing to let go of. And I think it's, it's shown up most importantly in how I see myself. And I look at myself now, I'm like, wow, man, you know, I'm glad we got here.

Adia Gooden: Yes. I love that. I mean, you touched on so many things that I think so many people can relate to. One, the sort of self-criticism which bogs us all down. It's so common, right? And...

Dee Olateru: Yeah, yeah.

Adia Gooden: ... we just get tore, we tear ourselves down, and we usually are way harder on ourselves than we are on anyone else.

Dee Olateru: Yeah.

Adia Gooden: And then also sort of the, the achievement, the sort of growing up feeling like, okay, by worth is dependent on what I achieve. Like I make my family proud, or I make myself proud by achieving, and that's what makes me worthy. And so it's really wonderful to hear that you've dismantled those things and that you connect to your worth as a human, your intrinsic value, and who you are and what you are here to, to bring into the world. So it's really powerful for you to, to hear you say those sort of affirmations of being unconditionally worthy. So I appreciate you sharing those with us. And, and then also highlighting that that has shifted how you show up in the world, right?

Dee Olateru: Yes.

Adia Gooden: I think sometimes people believe, well, if I believe I'm worthy, then I'll, you know, get lazy or, you know, then I won't show up. And it's just really selfish. But the truth is that when we embrace the fact that we're worthy, that actually helps us to show up and share our gifts and, you know, engage in the world in a much more helpful, fruitful way.

Dee Olateru: Yeah, absolutely. And I'll say, like I said, it's ongoing. There's still some patterns that show up, but at least I have the awareness to recognize it, right?

Adia Gooden: Yeah. Yeah. Well, you know, I'd love, since you sort of have this brand around being a rich immigrant, I'd love for you to just talk a little bit about how your experience as an immigrant has impacted your feelings of self-worth, your feelings of worthiness and, you know, how you engage right at work and sort of in school in all of these other spaces?

Dee Olateru: Yeah. And, you know, I'll say this that there are people, experts that study psychology of immigration and its impact on immigrant communities. And, you know, I'm sure they do a great job. Well, I'll share from my experience, right. So, so this month makes 20 years that I came to America at the age of 16, right? And, you know, maybe it's a couple of ways that it's impacted me, right? I grew up in the most populous black nation on earth, which is Nigeria. And so as a black woman now in America, right when I moved here was the first time I actually had to sit with the color of my skin and how the world might or might not receive me differently than, you know, when I was in Nigeria. And that was a whole new experience. I think being an immigrant has made me question whether I belong in, in certain spaces, whether people can first even just understand me when I came with my Nigerian accent, right, how can I, I express myself? Because I think one of the things that does is that you can start to lose your voice when you don't think people will give you the time and space to hear your voice. I think there's also been the pressure to assimilate, right? Yet hang onto my cultural identity and finding that balance. And I think that there is no playbook for navigating this experience.

Adia Gooden: Yeah.

Dee Olateru: And in my first years, I didn't even know that I was navigating this. I was just trying to survive. Again, it's when I graduated college and had to sit with all those things, and even George Floyd did a big, was, was a big, you know, reevaluation time for me as well, right? So those are just some of the ways being, being an immigrant has, has, has influenced myself with journey, or even what I thought myself with was, and how that that can change based on where you are.

Adia Gooden: Yeah. Yeah. It, it, it sounds like sort of finding who you are and how you feel about yourself in the midst of all of these different messages while you're also navigating a different culture.

Dee Olateru: Yes.

Adia Gooden: And noticing how other people see you in a different way than (0:10:00) you see you.

Dee Olateru: Yeah.

Adia Gooden: Right? Because as you're sort of alluding to when you were in Nigeria, you weren't like, I identify as a black woman, right? Like...

Dee Olateru: No, I mean, we were all blacks, so you know.

Adia Gooden: You were you, right. You were Dee, you know.

Dee Olateru: Yes, yes.

Adia Gooden: You know, navigating and maybe there was some, you know, cultural specificities and other parts of your identity that stood out for you, but the, the racial piece was not, you know, a big part of your identity. And then you're thrown into the deep end into a country where race is a big deal.

Dee Olateru: Race comes first in America. Yes.

Adia Gooden: And people talk to you and listen and think about you differently. And you're also in a country that is not so welcoming of immigrants, right.

Dee Olateru: Correct.

Adia Gooden: There's a lot of immigrants in the US, but unfortunately we are not, we don't open our arms wide to all immigrants coming to the United States. And so then that's another layer of what are, what are people thinking of me? And I think what you said about the, the risk of losing your voice when you're worried that other people won't hear you or won't listen to you, right? It's so meaningful, right. And I think there's probably a lot of ways that people experience that, even if they're not immigrants, this feeling like you have to hide or tone down your voice or tone down what you have to say, because the environment you're in is not welcoming who you are or what you have to say or what you have to contribute.

Dee Olateru: Yeah. Yeah. Absolutely. Absolutely.

Adia Gooden: Yeah. And I think, you know, in those spaces, it's so important for us to work to remind ourselves that just because this environment may not be welcoming or just because this environment may not accept and affirm who we are, that doesn't mean that who we are as a problem. It means that this environment has an issue, this culture has an issue. The issue is not me, the issue is the outside of me, and I can still affirm myself and find my voice and affirm my voice, even if the people in these spaces are not totally embracing that.

Dee Olateru: Yeah. And I think for me, I didn't always have the courage to do that. But I think, I think I, I think I tried, but I would always be in my head, like even like showing up at work Corporate America, you know, I've been there for now almost 13 years. I used to schedule out my hair appointment or my plan out my hair schedule for the year to make sure that the ones that were more acceptable were the ones when I was going to work. And then when I was going on vacation, ooh, I got wild with the collar braids, you know.

Adia Gooden: Yes.

Dee Olateru: And, and it's funny when I, I actually, I mean now at work, I, I have this conversations. They're not easy, but they're necessary.

Adia Gooden: Yeah.

Dee Olateru: And I think because I'm at a place where personally I'm okay to have those conversations because I know that somebody else that doesn't have the courage to or is not yet ready to be, to be, you know, because it, it's, it's, it's been vulnerable. It's emotional energy in a place where you don't know how it'll be received.

Adia Gooden: Yes.

Dee Olateru: And so I have those conversations and I talked about it at work, you know, to talk about, and maybe it was four years ago, I talked about how I planned my hair, my hair styles around work, and my colleagues mostly white were absolutely shocked. And the next time I show up with my purple braids, because you know what I, I, I want to get to a space where the next young black hire doesn't have to worry about this because they see me with my blonde hair and I just exist. And just by my presence, I empower them to be right.

Adia Gooden: Yeah. Yeah. And I think that's, so it is really powerful and courageous for you to have those conversations, right. And, you know, it's about hair, which we know for black people is a big deal, right. They just recently passed the Crown Act that says you cannot discriminate against us because of our hair, right. And the fact that that is even has to be a law enacted that we, you cannot fire black people because their hair doesn't look the way you want it to, is a big deal. And so the fact that you're saying, hey, I'm going to have a conversation about how I'm tailoring my hair, and then I'm actually going to boldly step in and come into the office with my purple braids or my blonde, whatever, and, you know, and that, that takes this courage to say, I'm going to be my full self here. And I think so often for us, we have to spend a lot of time building social capital, showing that we can do the work, showing that we are more than competent, showing that we can do all this...

Dee Olateru: That we are worthy.

Adia Gooden: ... exactly. And then we say, okay, I can.

Dee Olateru: Yes.

Adia Gooden: Then I can bring a little bit more of myself, because you all know for sure, without a shadow of a doubt that I can do the work and I do the work very well. And so you can't question that. And that often is the process that so many of us have to go through.

Dee Olateru: Yeah.

Adia Gooden: Yeah. I wonder if there were sort of narratives that you adopted yourself that you heard from your family or spaces you were in about being an immigrant that you needed to dismantle, whether there were either things that you wanted to embrace that were really helpful, or things that you wanted to dismantle or let go of?

Dee Olateru: I mean, I think there are lots of things to dismantle and let go of. And, and, you know, I think, I think one that I think I relate to and a lot of immigrants relate to is just that the

burden is on me to make certain sacrifices (0:15:00) worth it, right? And so my parents did not move here from Nigeria. They still live in Nigeria.

Adia Gooden: Okay.

Dee Olateru: But they sacrificed a lot for us to be, for me to be able to be here to get an American education, it was blood, sweat, and tears. Like everybody in my family contributed to my tuition. And, and, and, and, and it truly took the village. And there are other immigrants where their parents moved here and left their family and friends and everything that they knew. And so, you know, we often feel that it is the, the breeding is on us to make it worth it for them, right, especially by doing well in school and getting a good career, right. I think the other thing I've had to dismantle is, is, is that, you know, that I deserve to be here, right, especially in America. And, and I don't have to tick the boxes of a good immigrant because I think I went down the path of being that model immigrant, you know, getting the grades, not getting in trouble and doing all these things, you know. And I think, you know, the society isn't always, you know, welcoming regardless, I did all the right things. Yet it took me 19 years to become a legal permanent resident in America. And so I think for me, I, I learned actually, I left America to move for work with my firm to, to Europe. And I think, I think leaving America, I love America. I, I grew up here in a way, I became an adult here. But leaving America sometimes had helped me appreciate America for what it is and for what it isn't. And, and, and, and maybe solidify, solidified my sense that I deserve to be here, right. And, and, and I am worthy as I am, whether or not I tick this 10,000 boxes of what whoever decided a good immigrant is. Another thing that I had to, you know, dismantle was just that I have to prove a point to anyone to be successful, you know, to pick specific successful career paths, right? And, and this pressures can come, like I said, parental pressures or even just cultural, or even internal, because sometimes even where there is not parental pressure, sometimes there's something ingrained in us to, to be the best and keep pushing, pushing, pushing. That's just another example of what that comes to mind. I think maybe one more that comes to mind is maybe not specific to me, but I think in, in, in immigrant communities is quite common, is that the belief that we have to be, you know, better than the, the next person. Because a lot of our parents are always comparing us, right? And so having to compete with that next person, right. And even just, you know, dismantling the guilt from the pressure of navigating two different cultures. And the responsibility to be our parents', you know, retirement plan, because for many parents, that's, that's the, that's the belief, that's the expectation. And I think the last one...

Adia Gooden: You are who they invested in financially and the retirement is going to pay out eventually.

Dee Olateru: Yeah. Yeah. I think the last belief is just letting go of thriver's guilt. Because I think sometimes when you end up coming to the other side, and I think guilt is not always bad, because guilt can be a check to be like, you know, there's a healthy version of guilt that can of course correct your behavior, but there's unhealthy guilt that you can carry on and, and be a burden for forever. And that comparing to be like, oh, you know, I'm, I'm further ahead than this other person, You know, how should I do this? How should I do that? Or why did I survive? Why did I make it compared to this other person? So I think there's, there's a lot to let go of, like.

Adia Gooden: Yeah.

Dee Olateru: Feel like it's a long list.

Adia Gooden: Yeah.

Dee Olateru: Yeah. Yeah.

Adia Gooden: Yeah. No, I think that makes so much sense in your sort of connecting to this, your calling thriver's guilt, I've heard it called survivor's guilt, which is sort of, you know, how am I here and, you know, doing well when I have family members or cousins or just people in my community who are, are not, have not had the same opportunities and maybe struggling or having a hard time. And I think, you know, part of the challenge with sort of claiming our worthiness is, you know, or one of the sort of important pieces to remember is that you're not saying I'm more worthy than someone else. You're not saying I deserve this and they didn't, or I'm better than them and that's why I got this. You're saying I'm worthy and they're equally as worthy, right. Like, we're all worthy. It's not, you know, that I'm better and I can sort of hold and appreciate and have gratitude for these opportunities, these privileges, these blessings, while also feeling sadness for the fact that everybody didn't have these opportunities, right. And then I know really bright and brilliant and wonderful people who weren't able to come to the US or, you know, weren't able to go to this school or weren't able to do some of these things and this, the sort of task of holding all of that together.

Dee Olateru: Yeah. No, I think you nailed it.

Adia Gooden: Yeah. And so I'd love for you to also talk a little bit more about like, what does it mean for you to be a rich immigrant, right? So I love that you use that word rich, right? Like, what does that mean to you?

Dee Olateru: Yeah. And when I was thinking for a name for it, I thought, well, what's (0:20:00), you know, when we think about, you know, immigrants, you think about hustle and then hard work and multiple jobs and back breaking work, they might be some truth to that. And so I thought, well, how do I want to change the narrative of what it means to be immigrants? And so I said, well, we're going to be the rich immigrant. Because I think immigrants can, and when I think of myself as a rich immigrant, you know, I think of myself as someone that's empowered and informed to live a full rich life. I think when it comes to, I mean, there's, there's, of course it's a finance focus on that because I think, you know, I didn't know anything about money coming to America. Everything I learned, I learned by trial and error and a lot of error. And I know that there's a lot of shame around money and shame around not knowing about money. And so I wanted to create a platform where we could have these money conversations with, you know, to help first and gen, first and second generation immigrants just know how to handle money so that money is become more of a tool than something that controls us. But beyond money, just making sure we talk about all these things that can help us live a richer fuller life and just show up authentically wherever we are, right. So what's I think about.

Adia Gooden: I love that. I love that rich encompasses money and also a full life. And that it's sort of this counterpoint to hustle culture, always working, all this stuff, you know, my dad emigrated from Jamaica and there's a joke around about Jamaica is that they always have three jobs, right? Like, they're always, always going to have three jobs, can't just have one, you know.

Dee Olateru: Nigerians too.

Adia Gooden: Right. So, you know, it's, and there is, and I think I, you know, saw that and my dad, like he was always working very hard, right. And there also was like, he did very well for himself. He's, you know, built, you know, wealth. And I think that there's always sort of this underlying feeling of maybe it can be taken away, maybe it's not quite enough. You still got to be really conservative and he's, you know, very wise. But there is, I think that sense that comes with you around like, especially like my dad grew up pretty poor, right? So especially if you come from a community that didn't have a lot, or where your family didn't have a lot coming to this space of, you know, how do you embrace the richness? How do you embrace the abundance, right? And how could you sort of get comfortable with it and not sort of continue to feel like you've got to hustle in, in an unhelpful way even when you are sort of enjoying some riches.

Dee Olateru: Yeah. Yeah.

Adia Gooden: Well, you know, I think one of the things that feels interesting to me is that you sort of are at this intersection of, you know, helping people with their personal finances and the, but also working for a major company that does financial, you know, banking and financial things like a multinational company, right? And I guess I wonder if there's anything that you see that might surprise us. So like, I guess I'm, I'm thinking, I'm guessing that you might see scarcity, even when you're dealing with millions and maybe even billions of dollars, right? That even in, in that world, there's can be a sense of scarcity even though the amount of money that people have or companies have is, is incredible, right? For most of us. And then you also work with people to sort of embrace the richest of life and build a financial foundation in their individual lives. So the scale is much smaller. But I'm imagining that there are sort of some similarities that you might see. So I wonder, if you have any thoughts about that?

Dee Olateru: Yeah, I think, you know, I, I try to separate what I do nine to five from like my, my, my podcast and that platform. But, you know, I think it's, it's interesting. So I, I, I work, I'm in the audit practice, so I audit large banks. That's what I do. And so I get to see, you know, kind of what they're doing from a strategy standpoint. And also clearly I'm looking at their numbers and how they're thinking about that, that, and, you know, I think about how, you know, CEOs of companies think strategically and how they're trying to plan, you know, they're not just planning for today or tomorrow, they're having a longer term view, right? And I think when you're able to think strategically, you are able to make better choices.

And when I think about things from a personal finance standpoint in the immigrant community, like a lot of us are in survival mode. And when you're in survival mode, you're not able to think long term, right? And I think even companies that are in survival mode, they're just trying to make it to the next day and to not go bankrupt. And so for me, what I see is I want to, I want to

help our communities to always be able to be strategic and think long term and get out of survival mode.

(0:24:27)

Adia Gooden: Have you ever considered launching your own podcast but don't know where to start? Is your podcast idea still taking up space in your head and your launch to-do list too long and tedious? You need a gentle push in the right direction, and I highly recommend you consult the team at Crys & Tiana, a podcast launch production company, helping entrepreneurs like you and I launch podcast without the overwhelm. That way you can focus on what you do best, talking, connecting and sharing your special message with the world. Crys & Tiana allow me to (0:25:00) relax and focus on creating meaningful content that I'm proud of while connecting with all of you. They keep me organized and on track so I can spend less time on tedious tasks and more time in my zoning genius. Crys & Tiana's team will help you de-clutter your priorities, identify your most important podcast goals, create a plan for execution, and lead you to success. They'll provide you with the structure and accountability you need to thrive, which means you can use your newfound time to focus on growing your business, making a bigger impact and more money doing what you love. Whether you're a coach, entrepreneur, or lifestyle brand, Crys & Tiana will help you take your podcast to the next level. Book a podcast on strategy, call today, and start turning your podcast dreams into reality. Go to www.crysandtiana.com/launchstrategy for 25% off a launch strategy session. You can also find the link in the show notes.

Yeah. I so appreciate you sharing that. And I think, you know, where there can be sort of an intersection between the work that we do, you and I do, is a lot of the practices that help people to embrace their, their self-worth are grounding, soothing practices, right? When our nervous system is on edge, right? Like when our nervous system is activated and we think, oh my God, I don't have enough money. I don't know if I can make rent. I mean, I've experienced that. I like that experience of like, Oh crap, like is rent...

Dee Olateru: Are we going to make it?

Adia Gooden: Groceries, okay, ram it, right? Like that feeling activates your nervous system, right? And it tells your body, we are not safe, we're not okay, survival. And survival mode is important because if you need to survive on very little, it's important that you be in a space where you're not like, sure, I'll go get my nails done for \$50, I don't know if I can make rent, like there's some utility to it, but we don't want to be there long term. And also as you're saying, when we're in that activated state, we can't think strategically. We can think, what can I do right now? What can I do in the next hour and maybe tomorrow? But we can't think, okay, this is an investment, this is how I'm saving, this is right. And so some...

Dee Olateru: This is the big picture. You can't see the big picture when you're just trying to not die of hunger over the next week, right?

Adia Gooden: Exactly. Exactly. And so even the things of like, you know, slowing down, meditating, offering self-compassion, being kind to yourself instead of beating yourself up, like we were talking about earlier, that helps us to calm down and feel like okay, let me think through

this, right? Because what happens is when we're overwhelmed, let's say you realize your bank account is really low, and then you get overwhelmed and you, and then you start beating yourself up, right? Then it's really hard to think through anything. But if you could calm yourself down by saying, okay, it's okay, right? Like, you're okay, like everybody, many people have experienced this before, it doesn't make you bad or unworthy.

Dee Olateru: Yeah, yeah.

Adia Gooden: Then you're calm enough, your prefrontal cortex comes back online and you can actually engage in strategic thinking about, okay, what are the options I have to deal with this. And then beyond that, how do I want to build wealth? How do I want to build a rich life, right, and move out of the, the survival mode long term?

Dee Olateru: And, and one of the things I talked about, you know, when I said I was going to start a podcast, I said, the first thing I have to talk about is money mindset. And I kind of dug deep into that topic, and I actually end up calling my sister to just have conversations about how we grew up thinking about money and how that impacted us, you know, as adults. And I was even able to see that sometimes, of course, how we think about money, how we treat money, whether we have a scarcity or abundance mindset. A lot of it is rooted in, you know, how we were raised and, and what we experienced growing up. Like if you grew up in a time of war versus a time of peace, if you grew up in a poor household or in a country where, you know, where, you know, there were, there was no infrastructure. If you grew up with parents that, you know, didn't know how to manage money, or if you had one parent that managed money well, and the other that blew everything, you know, all of those things would impact how we react money, how we treat money, you know, how we see money, whether we're afraid of it, whether we are always trying to hoard it. And so I had that conversation with my sister and then came back and had a podcast conversation and just kind of talked through maybe just questions to think through kind of why we, why we've gotten to where we are. And, and some of it was rooted in how we grew up and our parents thought about money very differently. And I think that was helpful to see because I then chose even without knowing, and my sister was like, you chose to be more like mom when it comes to money versus dad, right?

And then I came to America and then I had instances like you're talking about where I could either pay rent or buy food, I couldn't do both. And I would choose one or the other, or I chose to pay the rent. And then, you know, I put groceries on my credit card. And so I've had, you know, I think it's how we grew up, it's the circumstances that then continue in our lives and, and, you know, things that work for us or things that didn't, that don't work out for us. They inform kind of how we treat money. And if we don't heal, kind of, if we have a, you know, scarcity mindsets (0:30:00) or, you know, and one that's rooted in a lot of pain and fear if we don't start at the core and heal that I think we pass it on to the next generation.

Adia Gooden: Yeah. Yeah. I, I think you're right. And I also think it, you know, the thought I'm coming up with, and I think you mentioned this earlier, is like the shame, right? And so often there is a lot of shame around money challenges around having debt, right? Around all of these things. And, you know, we don't, in a, in the US we don't really talk about money openly. And

then everybody, like, people are sort of like carrying credit card debt and feeling ashamed and feeling like, Oh gosh. And when we have shame, we want to hide things.

Dee Olateru: Yes.

Adia Gooden: But I'm guessing that in, in your work, it's like when you hide it, when you hide the credit card debt and you just don't look at the bill and you just kind of, ooh, pay the minimum, that's when it kind of festers, right?

Dee Olateru: Yep.

Adia Gooden: You have to start looking at it. And that's where self-compassion can be so helpful to actually turn around and like, let's sit down and look at it. And yes, you may have made some decisions that might not have been the most wise, or maybe you made decisions that were understandable, given like what you're saying...

Dee Olateru: The circumstances?

Adia Gooden: The family, exactly. The circumstances, the family you grew up in, what you had access to. So can you forgive yourself? Can you be kind?

Dee Olateru: Yes.

Adia Gooden: And then how do we take it from here?

Dee Olateru: Yes.

Adia Gooden: And that it sounds like a lot of the work that you help people do is like, okay, let's, let's moving forward, how do we create a path to a rich life?

Dee Olateru: Yes, absolutely. And I think I even talk about how when I was paying off debt, I still had that shame that I did not even tell my best friends. They did not know for two years I was paying off all my debt and I didn't tell anyone. I just put my head down and paid it off. And it was even like nine years later, or eight years later, one of my best friends and her husband were paying off their mortgage and she was like, oh, you're debt free. I'm like, I've been debt free for eight years. And she did not know. It just shows how, how bad it could be that even our closest circles don't even know.

Adia Gooden: Yeah. Yeah. It's huge. And so for you to create a platform where you're talking about it and helping people to talk about it, I think is, is really powerful. You know, I think there's, you know, on the surface, everybody, most everybody will agree like, yeah, I'd like to have a lot of money. I'd like to have financial independence. I'd like to be debt free. But I'm wondering how you see that relating to people being able to live authentically and live sort of the rich life beyond just the money piece.

Dee Olateru: Yeah. And I think, you know, before I dive into this question, I want to be clear, you know, that your net worth is not your self-worth. It, it, it never is. They are two different things, right?

Adia Gooden: Yes.

Dee Olateru: So don't go chasing the high net worth when you haven't worked through yourself worth. And ultimately, I believe that money is a tool and, you know, how can it help us, you know, live, you know, live rich lives or live authentically?

You know, I think money is a tool that can make a difference, but money is not the ultimate goal. And for me, a certain number is not the ultimate goal for me, right. But I think it is about the freedom and the power to make choices and decisions about your life, right. And your work and how you spend your time. Because I think when you're making decisions from a place of power, from a place of choice, you move differently.

Adia Gooden: That's a true money move.

Dee Olateru: That's, that's how I think about it. Yeah.

Adia Gooden: Yeah. No, I, I think, I think you're so right, is that it's, it's easier to step into your power when you're, when you're feeling worthy. And, and I also think that when you're in that space, that's when you, you're in a position to attract more money, to make more money, to earn more money with ease.

Dee Olateru: To do your best work. Yes, yes.

Adia Gooden: Exactly. Right to do it while also feeling good. Not like working yourself into the ground, you know, working 100 hours a week, exhausted and yeah, your bank account looks good, but like feeling good and making the money right. Like all of those things come together when you feel worthy.

Dee Olateru: Yeah.

Adia Gooden: And you know, I think the other thing is, I think often when people, if you feel unworthy of having money because you don't truly feel worthy at your core, you're probably not going to keep the money.

Dee Olateru: Yeah. You got it.

Adia Gooden: The money may come and then it may go real quick.

Dee Olateru: Yeah, yep, yep, yep, yeah. Because you'll be trying to prove that you deserve the money and, and then you won't keep it.

Adia Gooden: Yeah. Yeah. I wonder if there are other thoughts or things you want to share with people or if there are things that you sort of recommend to people, to the people in your community as you advise them on becoming rich immigrants that you think might be helpful for our listeners to hear.

Dee Olateru: Yeah. I think one of the things that I strongly recommend is to have money conversations, like, talk about these things. I think one, uncover the stuff in your past that may be impacting how you respond to money today, right. You know, stuff that happened with your parents, stuff that happened with you, you know, things that did not happen for you that caused you to be a certain way. For me, I think that is the most important starting point. And then beyond that, then talk about money. Like even when it doesn't feel comfortable (0:35:00), of course, you know, you don't have to, I mean, you'll know the people that you should talk about money to, because the people that just want to know how much do you make, what do you do, how much do you buy that? And that's not productive, right? But have the courage to have the conversation.

Ask people that are doing things that, you know, you're like, oh, I'd like to do that. Ask people how they, how they've done that? You know, just listen to podcasts and listen to people different journeys, right, because you don't have to do what others are doing. But I think I like to prepare myself for the next step, right? So what can I learn about from what this person has done? And I think about it like a buffet, right?

When I started trying to figure out how to pay off debt, there was nobody that had my similar life experiences, because I know immigrants have, you know, family responsibilities, all that stuff, immigration, paperwork. That also kind of impacts our financial journeys. But nobody in my world was talking about it. So I found people that were mostly white young people talking about budgeting and all that stuff. And yes, I couldn't relate to their life experiences. And they prob, most almost always had more money than I did. I was working in a factory making \$10 an hour as a college graduate at the time. But I think that there's always, I think of it as a buffet. You know, take what you like, take what serves you and leave the rest.

So I think have the money conversations, just make it part of kind of things that you do. And then pick up what serves you and leave the rest. And you don't have to be obsessed about money. You can just take what you need to learn and apply that to your life and automate it and, and just move forward. You know, there are communities that, you know, encourage people to have conversations, people talk about their debt and all that stuff.

So, you know, I think having a community, I think for me, would've made a big difference. And so if you can find a community, I would say plug yourself, you know, into one of those, you can talk about, talk to people and celebrate your journey, celebrate the milestones. And maybe just off, you know, I know you were going to talk about hustle culture among immigrant communities. Are you still going to ask that question?

Adia Gooden: Yeah.

Dee Olateru: You do want to talk about that. Okay.

Adia Gooden: Yeah. Yeah. Well, I'll, here, before you get into that, let me just say like, I think what you're saying makes so much sense is like figuring out what works for you and having conversations. I know one of the things that was really powerful for me and my journey with money budgeting finance, is that I, of good friend of mine and I decided to be budget accountability partners. So we would meet, I think it was either every two weeks or every month at first.

Dee Olateru: Okay.

Adia Gooden: And we'd like go over our budgets, talk about our challenges, talk about our savings goals, and we'd work on it together. And it was so helpful to just have somebody who I could honestly talk to about money and budgeting and the struggles and the challenges and paying off debt and all of those things. And so I agree with you that finding community can be really important and really powerful in the process. And then I think the other piece you're touching on is try not to compare yourself, right? Because if you are an immigrant and you are expected to be your parents' retirement plan, your goals financially and what you're going to have the flexibility to do are going to be different. Because that may be something that you really value wanting to take care of your parents, knowing that they sacrificed for you, that they poured into you, that that was a huge investment, and that you want to be able to take care of them when they're ready to retire or settle down. And so not comparing yourself to somebody who doesn't have that same responsibility I think is really important and not shaming yourself like, oh, well, I'd be further along or I shouldn't, like, you have your own unique experience, right?

Dee Olateru: Yes. Yes.

Adia Gooden: And there are values that you're holding and, and cultural mandates and family expectations that you're upholding that may be important to you that may be very different from somebody who grew up in the US.

Dee Olateru: Yeah. Thank you for pulling that out. Yes.

Adia Gooden: You're welcome. Let's get into the hustle culture please. Because I think that's certainly something that at least I've observed. Like I observe, I mentioned sort of with my dad and with immigrants, and I think it also affects a lot of people.

Dee Olateru: Yes.

Adia Gooden: So let's talk about sort of the challenge of hustle culture, especially related to finances. And I'd love to hear your thoughts on it.

Dee Olateru: Yeah. And this is a, this is one that I wanted to be, I want to be thoughtful and careful about because, you know, when I think about hustle culture, I, I think that it means, you know, doing everything fast, being busy at all times, sleeping less, buying more, leaving more. I mean, not living up to certain expectations, you know. It means, you know, being in the rat race forever and always after, always chasing after the next thing, right? I think it, it comes from a

feeling of, you know, that you're never doing enough, right. And I think as, you know, as immigrants, it's, it's, it's not uncommon for us to be working first, you know, you know, multiple jobs to pay for tuition, support family, you know, and so on. And, and, and, and we have had to do that just to keep our heads above water. You know, like I was in college, I was working on summer, sometimes I would work on a farm to get extra money. And, and I want to hold space for that because there's sometimes where you have to do that just to keep your head above water just to try to survive.

And as much as I understand and respect what we have to do in survival mode, you know, I think sometimes when we get to the other side we can fall into the habits of continuing to drive ourselves to death or continuing to act as though we're still in survival mode (0:40:00). And that can be because maybe that's what is celebrated in our communities. That's what's affirmed in our communities, or that's where we find comfort, because that's a zone that we've always operated in, right. And, and for me, when I, when I, you know, when I found myself just working myself to the bone, you know, I think I found myself to step away from being sucked. And there's a question I asked myself, you know, what am I doing to what end and at what cost? And that always helps me separate, you know, do I need to be doing this or am I doing it because I think I have to because of something I created in my, in my head, right?

And so I, I think it takes, it takes practice and intention and, and hard work to, to step away from, from the hustle culture, right? Because it's been ingrained in us forever. And, and when I think about America and immigrants in defining the good immigrants, the good immigrant works 10,000 jobs to make (inaudible). The good immigrants, you know, will work in a hotel and then go and clean and clean the rooms and will go and do all these things. That's how America has defined a good immigrant. It is, its backbreaking hard work.

Adia Gooden: Yeah.

Dee Olateru: But I think that we can, you know, I want to work hard personally, but I want to live fully, and so I fight to do both. I want to be centered in my values. And as part of that, I want to know how to manage, you know, the resources that I do have so that I can work smart. Because I think in the immigrant communities, we work hard, but we don't always take the time to learn how to work smart. And, and, and that's why my platform exists.

Adia Gooden: Yeah. So much of what you're saying is really powerful and impactful, right? I think it is important to acknowledge that often when immigrants come to the US, the opportunities for employment are underemployment opportunities, right?

Dee Olateru: Yes.

Adia Gooden: They're, they're under the level of education of training a skill of knowledge and expertise that an immigrant, that that person might have, you know, been able to do in their home country. And so often the jobs that are available are jobs that don't pay enough, and our jobs that don't adequately utilize their skills, wisdom, knowledge, training, and that creates a situation where you have to have multiple jobs, and work many, many hours in order to make ends meet and cover expenses in this country.

Dee Olateru: Yeah.

Adia Gooden: And I think it's important to acknowledge the circumstance that that's kind of how America operates, which I think is unfortunate.

Dee Olateru: Yeah.

Adia Gooden: And I think also what you're saying is even if you have to do that for a period, how do you come out of that space so you don't carry that same energy of like, you got to do all the things, right, into another period where maybe you get, you know, you get that full-time salary job after you graduated from college, grad school, whatever, right. Like where you, where you are in a space where you don't have to hustle in that same way. Let's not pull and carry that same energy, that same sort of anxiety and stress into that period.

And I think it's so insightful these questions you're saying, I think, what am I doing to what end and what is the cost, right? These questions, asking yourself those questions I think is so important, right? Because sometimes there are hidden costs, right. Mental and emotional costs that we have to continuing to do something. And also just, what am I doing to what end? Okay. So I'm doing this because I have to for this period of time because this is what's available to me, or I'm doing this because I have this idea that I should always be working and I don't know how to rest.

And I feel like that's what makes me worthy and that's the only way I can earn, right? So like, just taking the time to be analytical, as you said, you are to reflect and say, why am I doing this? What's the cost? Is the mental, the physical cost, the emotional cost? I think that's so helpful for people to start to just dismantle this culture that sort of can run us into the ground and end up making us sick, unhappy. And, you know, living the opposite of a, of a rich life.

Dee Olateru: Yeah, absolutely. That question has saved me a lot of heartache and has simplified a lot of things that I thought were more complex than they were, right?

Adia Gooden: Yeah. Yeah. Okay. So say the three questions one more time so people can be like, okay, I'm going to ask myself these.

Dee Olateru: So what am I doing to what end? Which is why am I doing it and at what cost? What am I losing by doing this? Because sometimes the costs outweighs the benefit. And, and, and we may not realize that if we don't pause before we put our all into certain things.

Adia Gooden: Yeah. I was at my last job and feeling miserable and I was talking, I talked to my friend who's also a clinical psychologist, and I was like, but I have, you know, federal loan repayment. Like, I need to stay at a nonprofit. I've got five more years. Like I'm miserable, but I've got five more years. And she was like, you know, Adia, I think you need to think about the emotional cost (0:45:00), and I was like hmm, I was like okay. So, yeah, I'll get the money, the loan repayment like that would be big, but there's a big emotional cost.

Dee Olateru: Yeah. And then we need to carry it for five more years.

Adia Gooden: Right, it's a long time, I didn't, I left in like a year. I probably left like around a year from that conversation but it was so powerful for me to say can I figure out how to pay these loans another way? And I'm, you know, I'm still working on it. I still got the loans, right? But to think about, yeah, this is going to take an emotional toll and I actually don't think I'm willing to pay that cost.

Dee Olateru: Yes.

Adia Gooden: I don't think its worth, it was such a powerful thing and I'm so grateful that my friend asked me that question. So I think these questions that you're offering to us are really important. I really hope all of those of you listening, if you're feeling like you're getting caught up in the hustle, like you feel like I have to do that. Because that's the other thing. We feel like we have no choice. I have no choice. And so one of the things that's really important is let's highlight the choice. I'm choosing to work at this job. I'm choosing to do these three jobs because in this short term period, I want this versus I have no choice. I have to, I'm a victim of it, because that's not helpful. So I think these questions you're suggesting Dee will help people to highlight the choices that they have and then they can choose with intention.

Dee Olateru: Yes. Thank you. Because I'm also super big on choices and evaluating all the alternatives and, you know, I think I've been having some things I've been thinking through in my life in the last year and, you know, a friend of mine brought up an alternative that I had never even considered. And I'm like, this is so, so black and white. I should have thought about this. But in my mind there was only one or two outcomes and, you know, I think that's also a benefit to having people that know you and just having just life given friendships and people that can pour into you and, and ask you good questions where they're not telling you the answer, they're giving you good enough questions that will give you pause and have you go back to your own drawing board.

Adia Gooden: Yes. Yes. And that I think is so important too. It's important to make your own decisions, right? It can feel easy when we're stressed to feel like somebody just tell me what the right answer is, just tell me what to do. But the real truth is that the right answer is within you and you are the only one who can come to it. And it does take slowing down, pausing, reflecting, asking your question, yourself questions and being willing not to know the answer right away. That's okay. So that you can come to a truth that does serve you.

Dee Olateru: Yes. Absolutely. Absolutely.

Adia Gooden: Awesome. Well, this has been such a wonderful conversation.

Dee Olateru: Thank you.

Adia Gooden: I also want to just say like, you know, you mention that you dove deep into sort of these money mindset discussions on your podcast. So I really think that that would be an excellent resource for those people who are listening. And you're like, you know what, this

conversation, this podcast episode is making me realize that I have some work to do in terms of my money mindset, my relationship with money. I think your podcast will be an excellent resource. So tell us about your podcast, the name of it, where we can find it, and then how people can connect with you in general.

Dee Olateru: Yes, I'd love to. So it's called The Rich Immigrant Podcast, so it's a podcast, Instagram and a website. So all is at therichimmigrant.com is the website, the Rich Immigrant Podcast on all platforms where you listen to podcasts, Apples, Spotify, Google, Amazon, all of it, or Audible, is that what it's called? And on Instagram, I'm [The Rich Immigrant](#).

And yeah, the podcast exists to just have money conversations. I break down a lot of money topics. And I also talk about just, you know, things like having money conversations and the money mindset was the very first episode, season one episode one, because I had to start there because everything else flows from that point. So the podcast comes back at the end of August and for season six. And so yes, you know, listen and let me know if you've got questions. I'm more than happy to, to answer any questions.

Adia Gooden: Nice. Thank you so much Dee, and I so appreciate you taking the time to be here with me and have this conversation. It's been really great.

Dee Olateru: Thank you so much. I enjoyed that conversation as well. Thank you.

Adia Gooden: You're welcome. Thank you.

(0:49:08)

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