



Podcast Episode 155
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“How I Grew My Blog into My Full-Time Job – Interview with Special Guest, Crystal Paine”

David Loy: Hi and welcome to *In the Loop* with Andy Andrews, I’m your host David Loy. And Andy we have a special surprise today.

Andy Andrews: I’m very excited about this, my wife is very excited about this. Polly is excited.

David: Yes, we have, this is a friend, I was about to say a new friend but you’ve known her now for gosh, over a year, but now she is local, to us. We’re just south of Nashville and Crystal Paine, Money Saving Mom, and her family have recently relocated from Kansas to Nashville. So, Crystal welcome to Nashville and welcome to our podcast. Thanks for joining us.

Crystal Paine: I’m honored to be here. Thank you for having me.

David: Absolutely.

Andy: I’m very excited. She’s not just a mom who saves money. She is The Money Saving Mom.

David: Absolutely. And if you’re not familiar, for out there listening, make sure you go to moneysavingmom.com, Crystal is first and foremost a wife to a great husband Jesse, a mother of three beautiful children. And by the way, she happens to be a New York Times bestselling author.

Andy: Yeah man. And because the book, I mean, the book came out in January, *Say Goodbye to Survival Mode*.

David: Yes, absolutely, a huge success. I guess, I don't know what the term is but Thomas Nelson published her book, Thomas Nelson publishes your book. So there's, you're related in that sense.

Andy: Yeah, they're scared of us. Because we know them too well, Crystal and I do.

David: Yes, absolutely.

Andy: So how did you get started with the whole thing? I mean, the whole, because your site is huge, your book is huge, and how did this all get started? Tell everybody Crystal.

Crystal: So my husband and I got married eleven and a half years ago. And when we got married, we committed to stay out of debt while he went through law school. And that was a very audacious goal, but we said, ok, we're just going to do this. And so we started and that's when the rubber met the road. And we're living in this little basement apartment, living literally on beans and rice and finding all these ways that we can stretch our dollars and stretch it as far as possible, because we had to. And I started blogging when we were in this little basement apartment. Had this little mommy blog because I had my first child. And one day on that blog mentioned something about buying all our groceries for 17 dollars that week. It was this offhand comment but people started coming out of the woodwork saying, oh my goodness, how do you do this? And I realized that there are so many people that they wanted to save money. They wanted to cut their grocery bill but they didn't know how. And so on that little mommy blog, started blogging about how

to cut your grocery bill, how to stretch your meat, how to save money on just everyday items. And people just kept asking more questions. And so that was in 2005, 2006 I kept blogging on that mommy blog about frivolous topics and all sorts of things. And in 2007, my husband and I said, you know, this needs a blog of its own, because there is so much interest in this topic. So we started Money Saving Mom in 2007.

Andy: And Money Saving Mom has become an industry David.

David: I was about to say, this is no longer a little mommy blog. This is the queen of all mommy blogs.

Andy: But the only reason, the only way that ever happens, is great value to people. You know, Crystal is providing a great value with what she writes, and with what she does, has a great value or people wouldn't be flocking to that.

David: And you're big on that, finding a way to add value to people's lives and clearly Crystal you have found a niche in doing that, and a massive audience in doing that. So talk about the growth since...

Andy: Yeah, how did it all evolved in what it is today?

Crystal: Well I think really having that platform of starting from, I already had established myself as an expert with through living so I had those readers, I had a few thousand readers on that mommy blog. They all came over, they started telling their friends, and within three months, we have 14 to 16 000 page views on that blog. Within a year, we were making a full time income off of this blog. And today we have about 1.5 million unique visitors a month, and ten team members. And it's just far beyond what we could've ever dreamed or imagined.

Andy: Oh my gosh.

David: That blows my mind. And all of this while still, and correct me if I'm wrong, but you are, you're still homeschooling your kids.

Crystal: Yes.

David: You're overseeing this empire, you're still being an amazing wife and I know that there is, you have a lot of vision for what you want to be doing in the future as well. That sounds like you have way too much going on yet you're finding a way to pull it off. So what's that like?

Crystal: You know, I think that a lot of times people can look at someone like me and you just see all these different balls that you're juggling. And don't realize so many people that are helping you carry the balls. And I try to really focus on only those few things that I can do well. And so for me that's being a wife, being a mom, homeschooling my kids, and writing and blogging and really delegating or deleting the other things from my life. So I can just focus on those priorities.

David: Wow. So how did you come across the people that are on your team right now? You said you have ten people that are kind of helping behind the scenes?

Crystal: Yes. You know, it's really been a process of just feeling like we have this need that we need to fill. And so for me just praying and looking for that person, I've never actually advertised that I was looking for a position. I've always just looked for a person, ask people and prayed. And God has always just brought the right person at the right time. Sometimes it's been like three years, and I wanted them a lot sooner but always brought them at the right time.

Andy: Right. So tell me about the book, because that seems like an obvious step, but the book was really, I mean, that hit bit. I blogged about it, when it came out, but tell me where that came from in your mind. I love the title, *Say Goodbye to Survival Mode*.

Crystal: You know, it really came out of two places. And one was, when I started blogging about how to cut your grocery bill and how to get out of debt, all of these families said, well that's great, but we're just trying to survive. And so realizing that we couldn't deal with these surface issues of helping them cut their grocery bill and get out of debt until we dealt with the deeper issues that they needed to figure out, what their life was about and get their life in order, and deal with the piles and the clutter and the chaos. And so, it came out of that place but also really came out of my own journey. And that was after I started Money Saving Mom, and it mushroomed out of control far beyond what I could've imagined. I didn't hire people on at first, because that was extravagant. You know, hello, I'm money saving mom, you don't hire people to help you. And then I had my second child, my third child and was just really overwhelmed. And came to this place where I'd taken on way too much. And so the book chronicles, that journey, my own personal journey of hitting rock bottom and the steps that I took to climb up out of that pit.

Andy: That third child, boy, that's the key, isn't it? I mean, you know, it's always amazing to me, I watch my friends, we have two, we have two boys. And so when you see somebody going to that third child, it's like the third is twice as many. You know, because people have one child and mom and daddy, I mean, they're double-teaming, right. And then, then they get two, now it's man to man. But you get three, man, your zone and they're running all over you.

David: Outnumbered, yeah, absolutely.

Andy: Oh yeah. I could see how all that could kind of melt down on that. I'm just, I'm amazed at what this has become. And David's right, I am big on, you know, I talk to people a lot about how to create their own businesses. Because I'll hear people say, I can't get a job, I can't get a job. And I'm like, the heck with the job, create your own business out of your passion. You know, I tell people, what would you do if money were no object? If money weren't anything that we even talked about in society, what would you get up every day and do? And then when you figure out what that passion is, what value does that have for other people? And the third part is, prove it. And you have really done that. I mean, you have obviously a passion for that, for the numbers and for other people and for making that happen for your family, and then turning that into something great for other families. And so, but the value of it, is huge. And I'm excited for you and your husband and your kids, because your kids are growing up learning some great lessons.

Crystal: Yeah, they also see mom fail, that's a part of life. And then mom has to ask forgiveness and so it's not all roses and rainbows at our house all the time. But it's, we're a work in progress.

David: And that's a good question right there, is that we, Andy had Patsy Clairmont on the podcast not too long ago, another great author and speaker, and great friend of Andy's. And Patsy is so open with and transparent about some of her struggles. You know, the fears that she's overcome, some of the struggles behind the scenes that she's overcome, in her writing and speaking career. As you continue to grow your business and as it's expanded faster than you expected, while you're still being a wife and a mother, what are some of those things that

you had to overcome and maybe didn't get right the first time, but are now, now you know or whatever. What are some of those things that you had to overcome?

Crystal: I think that really, humbling myself and bringing on help. Not only in the business but in my home, especially when my kids were really little, it was my laundry pile. My laundry pile was the straw that broke the camel's back. And it would just pile up because I'm really good at washing them and I'm really good at drying them and I'm horrible at putting away. And so it pile up. And every time I walk in my room, I would see this laundry pile and it would be pointing me in the face saying, you're a failure. And my husband said, well let's just hire somebody to do the laundry. And I said, we can't hire somebody to do our laundry.

Andy: That's a good husband, I'd just said, just kick it under the bed.

Crystal: And so we ended up, he convinced me, we had this young girl from church that came in and she helped us a few hours a week with our laundry. But that was very humbling for me. Because I had to admit I can't do it all. And so I think that's when a process for me, of being really authentic about the fact that I don't do it all. There's a lot of things that I don't do and just doing those few things well. So that's one lesson that's been really good for me to learn. It's also, it's been a journey of just growing as a person, putting your words out there for thousands and millions of people to read and you've got a lot of criticism. And learning to deal with that graciously.

David: Not everybody agrees with everything you write, is that what you're saying?

Crystal: Yes. And so, I'm learning grace and learning how to respond graciously and how sometimes you need to be ok with disappointing people because I've

chosen to disappoint particular kinds of people because I'm just going to disappoint them. For instance, the mom who feels like she should do it all and every mom should do it all. They're going to be disappointed with me because I don't do it all and so just being ok with that and also growing in putting myself out there. I'm very shy and introverted by nature, and so, getting me up on a stage to speak in front of people was so far outside my comfort zone. And that's been a journey for me, of just really growing and facing my fears.

Andy: See my wife was the same way. Polly has that fear of public speaking. And we were looking at a list that said, that fear of public speaking is a number one fear and number two is death. And Polly said, yeah, but when you die, you only have to do it once.

David: That's amazing. But you have started to speak more, is that right?

Crystal: Yes, I have, about four years ago. I actually always had said no to every speaking engagement. And this blogging conference asked me to come speak on a panel and I said, oh, you know blogging, I like blogging, panel, few people, you're sitting at a table, that's safe, I can do that. And so I said I would do it. And then three months later I found out I was actually billed as the opening keynote. So my very first talk that I ever gave, was the opening keynote for this blogging conference. And I read every single word of my stack of notes.

David: Oh no, wow. And since then, you've continued to do it. That didn't, you didn't stop after that?

Crystal: I didn't, by the grace of God I didn't stop because I realize when I got up that stage, that there was something inside of me that really actually enjoyed the experience. Even though it was the worst speech known to human man. And

realized that this is something I really need to work on. And so, hiring a speech coach and bringing people with me every time I speak, to critique me and just working on this.

Andy: Oh you're looking for punishment, are you? Hey, come on and critique me, just come on. Tell me, I'm already having people come in on my blog so come with me and tell me how bad I am in person.

Crystal: Well I hire the people, you want the right kind of people to be the ones that are critiquing you.

Andy: Yeah, the ones you pay to critique you at least have a little tact. You know.

Crystal: That's right.

David: Well I don't know, Robert, you work with Robert.

Andy: Oh God.

David: And he doesn't have a lot of tact. You've talked to Robert before, he does have a little bit of tact?

Crystal: He does.

David: Occasionally.

Crystal: Need to give him a benefit of the doubt.

Andy: What do you think that your readers, what are the people who connect with you, what is it that you think that they like most about what you do?

Crystal: That's a hard question but I would say that most of the emails that I get in are from people who say, we just appreciate that you are authentic and real. One thing that I've been working very hard on, on my blog. Especially in the past few months, is to be honest about my struggles and my shortcomings. Yesterday I had a really bad day and I blogged about it last night. And I just said, you know, I want you mom's to know that it is not all perfect and we don't have a rolodex in a row. So people write in and they say, I just appreciate that, I feel like I'm normal and that these struggles that I'm having, it's ok and we are doing the best we can do. And constantly working to be intentional and to improve our life. But that doesn't mean, that, you're in a place of perfection.

Andy: Crystal that's huge. I mean, that really is huge. You know, it's not a strategy, it's an honest statement about where you are. But if it could be a strategy, for speakers, it would be an effective one. Because I have watched speakers for years and communicators and authors, who have come across as, let me tell you how to do this, and let me tell you how to be successful in this area. And you know, when I started really getting into a groove with *The Traveler's Gift* and those seven decisions, I realized that probably the strongest and most connecting point of my time with an audience was when I told them, I would say, now maybe I should pause here and tell you, just because I know these seven things, it doesn't mean I'm great at all of them. You know, I'm a dad, I'm a husband, I'm a friend, and man I'm learning as hard and fast as I can and I'm trying hard too. But together I think we can explore these things and have a common experience. And when I was honest with that, which I mean, really, when you think about it, you're telling people something they already know anyway. I mean, they know we're not perfect. And so why shouldn't we say that. But I think that there is a resentment of people who maybe pretend they have everything together and Lord I certainly know I don't. So I appreciate that about you too. And I, what kind of things do

you have, what I call a resources, what resources do you have on the website, on moneysavingmom.com. What resources can people expect when they go visit you there?

Crystal: We really just try to be a one stop shop, especially for busy women, and we have a broad audience. We have a lot of guy readers, we have a lot of women who are not married, but really my core audience is those moms. Who, they're busy and they don't have a lot of time and they need to save money. And they want to have more order in their life. And so Money Saving Mom is just really helping you to get your life in order, because there's a lot with goal setting, anti-management and home management. And get your finances in order. There's a lot with coupons and freebies, and money saving tactics and tips. And lots that you can just comb through and decide, these are the things that work for our family. And then also for those who are interested in starting your own business, I also have a lot of resources on intentionally business and how that looks and why you increase your income. Because for me, saving money and increasing your income, it's not about that so you can have bigger and better stuff, and that you can go out and put your kids in the most prestigious college, that's not at the core of it. It's about giving. And that's really our heartbeat, is to help people to spend less so that they can give more.

Andy: Right, that is awesome.

David: That's fantastic. Andy that's one of the first things that stood out to me about, when we met Crystal and Jessie in person, several months ago or year ago, whenever it was. That there's been a progression from the explosive growth of Money Saving Mom, to now the New York Times bestselling author title. But they are already thinking, Crystal you're thinking way in advance, you have a purpose, you have a plan, where you're going with this. Can you share a little bit about

where you feel this business is going for you in the future, and kind of what else you want to be accomplishing down the road?

Crystal: You know, my greatest goal right now is to make sure that I have my priorities in order. And that I'm a good wife and mom, and that's something that it's a daily working on. So really make sure that I'm not chasing after all these things at the expense of my family. But my long term vision and dream is, I just want to impact as many lives and help as many people to get their finances in order, and to get their life in order so that they can live their life on purpose. And really seen, that if they can get these pieces in order in their life, then they're more effective and they can go out and they can influence their communities, they can go out and influence the globe. You know, it's a global sort of vision that I have. So we want to provide more resources, we're working on products and provide more resources, we're looking at starting our own events. And other things along those lines, so that we can impact as many people. But ultimately it's about, if we make more money, and increase the income so that we can give more. Have a whole lot of other things that I want to fund so I wanna make more money so that I can fund all those charities and different things.

David: Absolutely. Well and you can tell, anyone that's listening out there, why we were so excited to have Crystal on the podcast, because everything she just described Andy, is, it's very similar to your calling.

Andy: Yeah, that's us, that's definitely us. Polly and I have lived in the same house for 23 years. And you know, people say, don't you want something bigger? And I'm like, oh we like our house. And they say, but what about bigger? And I'm like, you know, bigger house, that's a longer walk to the bathroom.

Crystal: I was like, more to clean, you know.

Andy: Yeah. And you know, I would love to have certain things to be able to share them with other people. That's what I love. I love bringing people down where we live and feed them. And I also love having the opportunity to be able to quietly take care of some bills for somebody or quietly take care of you know, a meal. Because, we, I mean, you certainly know, I mean, I lived under a pier, right. So to me, I know what it means, what 30 dollars could mean to somebody. And so I love having that so that when I see that, because to me, I'm always kind of on a reverse Easter Egg hunt, you know, I'm always looking for people that. You know, I probably shouldn't even say this but the boys and I were in a store not too long ago, and there was a lady and her husband. And her husband was in a wheelchair, he had on a veterans hat, he was a veteran. And she was having, you know, she had some kind of crutches thing. And they were struggling with, struggling to put the stuff on the belt at the store. And I told one of the boys, I said, you see the man, see the hat? I said, he, when you watch those old movies and he was one of the guys who was really there. And now, they're living in this town. And so when the lady said, is this where your ends, know how the belt goes across there? And so she looked, and she said, yours or theirs? And I said, all this, actually all this is mine. And they looked up and I said, just keep rolling it through, bag them separately and you know, let me pay for it. And for a minute they were horrified, and I said, sir, I said, I see your hat, you fought for our country and I turn to the lady and I said, you had as much to do with it as he did.

I mean, during that time, man, everybody was working and I said, I want to be a great example for my boys like you have been a great example for me. And so, a way I can be a great example, for my boys, is to show you how grateful I am and I would like to take care of this if you'll allow me to. And so they were like, well thanks. But I mean, you know, people look sometimes and they go, oh, you know,

they're making money and bla bla bla. And I wanna say, look, if you don't have money, you can't give it away. You know, when I was growing up, I didn't really mean to get into this, but when I was growing up, my dad was a minister. And so I remember and Crystal this is something that I want you to go home and tell your husband, ok. Because you guys are doing a great works, and you've got great things ahead of you. But my dad was a minister, and I remember when I was a little kid, every now and then, something would happen and there will be a family that needed help and somebody would call my dad. And somebody's house had burned down or somebody had a wreck, I mean, there's always something going on and somebody needing money, and somebody needing help, and somebody in the church. And I noticed somewhere along the line that my dad never called the poor people. Because I'm assuming they would've helped. But it was the wealthy people at our church that had the extra money and had the wherewithal to say, that family is on the street tonight? You put them in a hotel right now, you send that bill to me. You make sure those kids have clothes, you make sure there are toothbrush, toothpaste. I mean, you know, there was somebody that didn't have to say, oh, now if I buy their toothpaste, how much will that cost? Right? And so Dave Ramsey is a buddy of mine and Dave always says, you live like nobody else will, so that one day you can live like nobody else can. And so, it is amazing to me that you and your husband started this whole thing by saving a little here and there and being very careful with money so that one day you didn't have to be careful with money.

Crystal: It's a really amazing place to be but it's also fun. I mean, it's, being in that place where you can just pay for somebody's groceries, there's so much joy in that, to give people that vision if you make that short term sacrifices, the long term benefits not only for your family but for a lot of other people as well.

Andy: Thank you for being here.

David: Absolutely. And Andy I think we want to give away a few copies of Crystal's book.

Andy: Absolutely.

David: If that's ok. So we'll post about that on Facebook, make sure you're following Andy on Facebook

Andy: And make sure you're following Money Saving Mom

David: Money Saving Mom as well, on Facebook and twitter. And it's @moneysavingmom, correct?

Crystal: Yes.

David: For both of those. @andyandrews, so make sure that you're following those and we will give you details as to how to register or enter to win copies of Crystal's New York Times bestselling book. And Crystal thank you again for taking the time to be here. And Andy as always thank you for taking the time.

Andy: Buddy thank you. Thank you Crystal.

Crystal: Thanks so much for the opportunity.

Would you like to run something by Andy? Contact us and your question might be featured on the show!

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