

JEWISH LATIN PRINCESS

MARA STROM
CREATOR OF KOSHER ON A BUDGET

EPISODE 53

You're listening to Jewish Latin Princess Podcast by Yael. Every week get your dose of inspiration from the world's most uniquely talented Jewish women and from Yael herself. Seeking profound and practical ways to live a joyful, richer Jewish life? Welcome to Jewish Latin Princess Podcast.

And now, Jewish lifestyle expert and bilingual blogger at www.jewishlatinprincess.com, your host, Yael.

[Theme Music]

Yael Trusch: Did you do an accounting of how much you actually spent this year on Passover? Did you go over budget? I did. My only saving grace is that my order for meat and chicken this year was large enough to last me 'til Rosh Hashanah so it all balances out. Now, budget for Passover? You are listening to Jewish Latin Princess. Welcome to the show, I am Yael Trusch, your host.

Yes, my guest today would tell you it is a wise thing to have a budget for Passover and for everything else. And I would agree. Although the word budget does not sound very princess-like, does it? My guest today claims budget and abundance can go in the same sentence. She says that we worked so hard on figuring out how to make money we need to also work hard in knowing how we are spending it. I have Mara Strom on the show. Mara is the creator of Kosher on a Budget. Mara and I talked about the incredible journey with debt that led her to the creation of this highly successful blog which has been a profitable business for Mara for a number of years. Mara, who made Aliyah last year, tells us how to plan financially for Aliyah, and what are the financial benefits of living in Israel. How scary was it to go public with her financial struggles especially living in

an observant Jewish community? How do we deal with the many expectations and pressures and I dare say, judgment that we may face as part of a close knit community when we are determined to take control of our financial lives and not keep up with the Schwartzes? Hmm? And what happens if we are not in debt or if we have gotten out of debt? Do we ditch the budget then? Or will it still serve us? Hmm? Listen to what Mara has to say. I suggest you download Mara's Ebook, [the Better Budget Guide](#), and use the code princess to get \$5 off the book and workbook price to get it for \$9.99. [The Better Budget Guide](#) will definitely teach you everything that Mara has been teaching for years about budgeting, how to feel good about it and succeed at it. And there is more. If you are ready to embark on this work full on and start seeing the savings immediately? And I am talking 30% savings just on your groceries alone, a month! And for most of us that's at least \$300 after tax money in our bank accounts a month. Hmm? You know what I can do for you when you are put into a low cost index fund? I have talked about this many times on the show, but yes, compounding, the eighth wonder of the world.

Anyways, if you want to learn how to save 30% on groceries a month and I am sure you do because we all do; head over right now and sign up for Kosher Grocery Academy at www.kosheronabudget.com/grocery. And I really mean hurry because unfortunately the doors for Kosher Grocery Academy close on Wednesday, April 11. And I wished I have told you about this before but there was a major holiday going on here, Passover, right? So I am telling you now. This course is beyond awesome so head over to www.kosheronabudget.com/grocery to sign up for Kosher Grocery Academy.

Here we go, ladies. This is super inspiring, candid, and insightful interview. I know you will definitely learn a lot. Here is Mara Strom.

[Theme Music]

YAEL TRUSCH: Mara Strom, welcome to Jewish Latin Princess. It is so great to have you!

MARA STROM: Thank you so much for having me, Yael.

Yael Trusch: I feel like you don't need any introduction because I mean, who doesn't know you? I personally had been following you since forever, right?

Mara Strom: Thank you.

Yael Trusch: And following your tips on what to buy, where the best deals are; but you are the mastermind behind the highly successful blog, Kosher on a Budget, and I want to start with this because I know that even though it is called Kosher on a Budget, you really teach people how to live an abundant lifestyle while sticking with budgeting, with meal planning, with savings; and in fact your tagline is, "Living fruitfully without multiplying your budget". And so what—

Mara Strom: That is right.

Yael Trusch: My question is, in a lot of people's minds, the word abundance and abundant lifestyle does not go in the same sentence as budget, so, talk to us a little bit about that philosophy?

Mara Strom: Okay, well, that is a great question. You are right. Budgeting really gets a bad reputation. People hear that word and they immediately feel confined, they have like a negative gut reaction to that. Where they think there is someone telling them what to do and they are going to be miserable, they won't have any freedom and they won't be able to be spontaneous; so to me budgeting is a beautiful word, obviously, and I have sort of flipped it on a tad because to me what budgeting means is not someone else telling me what to do, budgeting means me telling my money what to do.

It means that I am making purchases and saving money with intentionality. So often we are at the grocery store and we swipe our credit card and we sort of sign our name on the pad or sometimes we don't even have to sign our name anymore. Maybe it is a thumbprint or something and then we get in the car and if I were to catch you at that very moment and say to you, hey, how much money do you think you just spent at the grocery store? The vast majority of people wouldn't be able to say, oh, I spent \$80, oh, I spent \$90, oh, I spent \$32. They would really have no idea because we are just so focused on everything else except for what we are doing with our

money. To me, budgeting means that we focus on what we are going to do with our money and we do it with intentionality. So yes, you absolutely can live abundantly. You can live fruitfully, but it has to be done with intentionality because you can't do all the things all the time. You have to make choices. And so by being on a budget I allow myself to focus in and to really think about what's most important to me and then how do I prioritize those things in order to achieve my goals?

Yael Trusch: Yes, because there are tradeoffs, exactly.

Mara Strom: Absolutely! You cannot do all the things all the time.

Yael Trusch: Now Mara, were you always like this? Or did you—was this connected to a personal journey, your beginnings on *Kosher on a Budget*?

Mara Strom: Absolutely. You said was I always like this? I wish I had always been like this because I would probably have a big fat investment account right now if I had always been like this. But sadly, it took me until my mid-thirties to figure this stuff out. One of my biggest regrets is that it took me a long time of being adult until I could actually act adult with my money.

So the personal journey behind *Kosher on a Budget* is that my husband and I, found ourselves ten years ago actually, ten years ago pretty much this time, ten years ago, we found ourselves \$30,000 in consumer debt plus our mortgage. And we weren't making very much money at that time. We were making about \$40,000 a year, so our debt was almost as much as our annual income.

Yael Trusch: Whoa!

Mara Strom: And on top of that, when I sat down and finally calculated what was going on with our money, I realized that we were spending about a thousand dollars a month more than we were making. So every single month we were running a thousand dollar deficit which meant that we are adding another thousand dollars to our debt load. So that \$30,000 if we wouldn't had figured that out ten years ago and stopped things, it would have been \$42,000 or \$45,000 after another year, and it would had just

kept going up incrementally. You know, we were just spiraling down into this pit of debt and—

Yael Trusch: Right.

Mara Strom: Financial responsibility.

Yael Trusch: And assuming if you are putting that money in a credit card, forget it! Compound interest—

Mara Strom: Correct.

Yael Trusch: I mean I don't even want to think about the number.

Mara Strom: Correct. So it was not a good situation. I say that we were in a pit. It was very dark, there was a lot of stress, a lot of anxiety; and the thing that was maddening to me is that I couldn't figure out where it did come from? I mean I looked around my life, my home, my family. We didn't have extravagant purchases, we didn't travel extravagantly, I didn't have extravagant jewelry or clothing. We weren't buying brand new cars. There was nothing that I could point to and say, aha! This is where we went wrong. It was the slow accumulation of life that brought us to that point of consistently making choices or in our case sort of abdicating the responsibility to make choices that brought us to this point of spending a thousand dollars a month more than we were making. And what I realized is that our story was not especially unique.

While there was a lot of anxiety and a lot of shame for me personally around our story as I eventually started to talk about it through my blog, *Kosher on a Budget*, I realized, because I heard from so many people read my blog, that this is their story too. And really that is why I shared this story is a personal kind of embarrassing moment in our financial lives because I wanted other people to know that they aren't alone either. And so, although, *Kosher on a Budget* is very well known for all the amazing deals at Amazon, in Target, in online, in stores; and people loved it. They love to get great deals, I think the glue that sorts of binds us all together is this commitment to really figuring our stuff out when it comes to money and to finally being an adult when it comes to money.

Yael Trusch: Yes. Did you find that you are an Orthodox Jewish woman living a Kosher lifestyle, did you find as you were getting feedback from people out there that there was something, a common thread with this financial situation that many of us can relate to and this lifestyle? Because there are many people in America or maybe elsewhere who find themselves in this place. Is there something that you find that is unique to us?

Mara Strom: That is a great question. I think that you are right, that in the States, credit card debt is pervasive. It is very, very, common for people not to pay off their full credit card every month. I hardly know anyone who doesn't have a car loan. We were considered weirdos because we refused to have a car loan. We only bought used cars that we can pay cash for. This idea of living in debt is very common and very accepted in the States.

Yael Trusch: Yes.

Mara Strom: However, I think that there is a unique challenge for our community, for the Orthodox Jewish Community, because specifically, the lifestyle that goes along with our religious beliefs, tends to be a lifestyle that gets us into these mindsets of, well, this is non-negotiable, this is non-negotiable... so even if the numbers don't work and often times they don't, people feel like, well, we don't have a choice. And once you feel like you don't have a choice then it becomes either easier or harder, I guess depending on your perspective to make good choices in other areas as well. It is like, well, if I am already in over my head, why does it matter if I buy the new shoes, or the new purse, or the make-up, or go on this trip or whatever it is? Anyway, I'm the one who's going to dig myself out of this hole.

Yael Trusch: I see.

Mara Strom: So I think that there is something unique to our community between the costs of day school. I've heard that you need to make anywhere between \$250 and \$400,000 a year in order to afford to have three or four children in school.

Yael Trusch: A 100%. I have done the math. That is a fact.

MARA STROM: It is an outrageous amount of money and the reality is while many people can make salaries like that, even more people cannot.

Yael Trusch: Yes.

MARA STROM: And so we have this crisis really in our community where people feel like they are forced into certain decisions because of the ethos of the community and also because of their own personal value system, and then they are just stuck. There is nowhere to go. And you add to that the costs of *Smachot* and Bar and Bat mitzvahs and weddings, and hosting for the *Chagim* and just buying your sukkah, and your lulav and etrog every year and clothing for the holidays and if a woman wears a sheitels—I mean there are so many costs that just are really in that kind of non-negotiable category that it is very easy to feel squeezed even when you make what would be considered by any other standard a really, really, good salary.

Yael Trusch: Yes. So let us get back to you because you were able to turn the situation around and really—

MARA STROM: Thank God, yes.

Yael Trusch: Reevaluate the “non-negotiables” and just and really flipped the entire paradigm for you and your family and that must have taken a lot of mind set work. I always feel like money, these things, 90% of the work is internal and 10% is just numbers work, so how did it take you first of all get out of debt and throughout that process I'm assuming that there was a complete mindset as well as lifestyle shift?

MARA STROM: So you were right that there was a mindset shift and I think that the best way that I can describe it is I simply said that's it! We are not going to do this anymore. And it sounds easy to say like oh, yeah, I could say that too but nothing would change, but I had really reached sort of my rock bottom moment. I tell this story that I knew that something had to change when I was sitting at home in my apartment. We were living in Israel at that time, and I was sitting at home in my apartment and I heard the mail carrier steps outside of my door and my heart started to raise and my ears were ringing, and my palms were sweating and I was actually having an anxiety attack. Why was the mailman giving me an anxiety attack? Because I knew he was bringing a bill that I wasn't going to be able

to pay. We had been pushing, and pushing, and pushing things around and using one card to pay the next card to pay the next card. Our utilities bills were spread out over four, six, eight months.

We were going to be paying them until the summer and utilities that we had used in the winter—we were in a bad situation and I heard those steps and I thought, I actually thought I was possibly having a heart attack, I mean it was real bad. Thank God it was not. But that was sort of my rock bottom moment. I thought like I can't continue to live like this. I had a four year old and a two year old at home and we wanted to have more children and I thought what are we doing? They are going to go to school, they are going to have bigger needs, more expensive needs, we are eventually going to have bigger more expensive needs. We can't barely... we can't even afford our groceries right now.

So that was my rock bottom moment. And the mindset change really was just saying, okay, we can't do this anymore. And one of the first things that I did was I sat down and I calculated everything we owed, whether it is on a credit card or you know, in Israel you can have your account be in minus on your checking account that basically means that you had negative balance, so we had twelve thousand shekels in minus in our checking account. We owed money into my parents, they had given us money to buy a car. We owed money on an oven that we had to replace. I mean every single thing we owed money on I listed it out. Now some people would find this to be really overwhelming and depressing exercise, but I, a little bit strange as I said before, I actually found it very empowering because I believe strongly that knowledge is power. And when we are burying our heads in the sand, we are making ourselves less and less and less powerful. So once I saw those numbers written on a piece of paper and I said, okay. I know the magnitude now. I suddenly didn't feel like the victim anymore.

I felt like I was in charge. I was going to set out a course, together with my husband obviously, to change those things. So we did. We set out the course to change those things. We made some dramatic cuts in our lifestyle. Which again, we were not living so extravagantly but even small things like we were getting water delivered every single month from a bottled water company and so we stopped that and gifts for my children

when they had to go to birthday parties, we bought the most modest gifts. Like a five shekel, a \$2 limit on our gifts and we really just changed everything, but beyond that, I also really started to hustle to make more money.

Because we were only making \$40,000 or \$50,000 a year, an extra thousand dollars a month can change our life.

Yael Trusch: Yes.

Mara Strom: So if you are making \$250,000 or \$300,000 a year, the impact may be is not as great. It is still helpful but it is not as great. But for us, that was almost a third of our income, right there. So I started to really hustle to bring in more work and within a month, we had gone from spending a thousand dollars a month more than we are making to having a thousand dollars in a savings account and breaking even every single month with money left over to pay down on our debt. So we made about a \$2000 shift within that first month and then the ball just kept rolling and we were so committed and so excited and we didn't mind saying no to a lot of things that other people would think, how can you say no to that because we knew that we were doing this to change our future. We are going to live this way temporarily in the present so that our future would be better. I that was the [Crosstalk 00:18:45]

Yael Trusch: I think this is—

Mara Strom: Change.

Yael Trusch: Yeah, I think that is a very important point because it is— you have to have that goal in saying we have to have that goal very, very, clear in your mind and when you have that then making the tradeoffs and communicating to others that no, you are not hosting that party, whatever it might be, whatever the expense might be, when you have the goal in mind and you are very clear with your partner that this what you are working towards then it becomes a lot easier, right?

Mara Strom: You are right, definitely. And I think even today, as I said, that was ten years ago. Today, we have as much money as we were in debt. We have sitting in an emergency savings account today and every

single month we make a budget and it balances and we don't spend more than we make and we are very careful and we continue to save for retirement, and our kids college and future *simachot* and we have all sorts of savings goals that we have, but the one constant and has remained is that I continually evaluate the choices that we are making with our money. Just like what we did ten years ago when we had to live on almost nothing in order to free up as much income as we could to pay off that debt. The urgency is not the same necessarily because the debt isn't bearing down on us, but I still feel that sense of urgency to be as careful and as mindful and as intentional as possible with how we spend our money because what is most important to me, and I say this same thing to every single couple that I coach and reader that writes to me says, what am I supposed to do about my finances, I can't figure this out. You want to live your values, and often times people feel like I can afford to do whatever this really important thing is to me because there is just no money left. And I say, alright. Let us take a look at what you are spending your money on and too often we find that we are spending money on the things that are not actually our top priorities.

Yael Trusch: Right.

Mara Strom: What I encourage people to do is line up where the money is going with what matters most to you.

Yael Trusch: Yes, I often say, show me your bank statement, I will tell you where your values are and—

Mara Strom: You are so right. So, so right!

Yael Trusch: So—

Mara Strom: And sometimes we don't even realize that that is what we are doing.

Yael Trusch: Exactly! And so when you started Kosher on a Budget, okay, so you were going through this transformation and you start blogging—did you start blogging during the process of paying down the debt or is the blog born afterwards?

MARA STROM: The blog was born about a year after we had paid off the debt. And at that time that I started the blog we were just working on finishing up our emergency fund. And unlike the debt, which had never come back, the emergency funds has sort of ebbed and flowed over the past nine years. Sometimes when you have an emergency and we need to use it and so the net comes down a little bit then we have to work to save it back up, but I was closing in on the process of finishing saving up our emergency fund and that is when I started to write the blog. And really, the deal sort of go hand in hand with this philosophy because the impetus for me starting the blog was that I was at that time because we were still working very hard to save up for our emergency fund and although we were making more money than we had been the year or two previously we weren't. We certainly not hit six figures yet even.

And so I was very, very, careful with our groceries because I had realized that that was an area where I could really affect a lot of change in our budget. And again, just like I said, making an extra \$1000 a month can change your life so spending a thousand dollars a month less can also change your life especially when you consider that after tax money. So we were very careful and at that time I was only spending \$500 a month in groceries

Yael Trusch: Wow!

MARA STROM: Which is compared to some is a ton but in the Kosher community, I think that was pretty good.

Yael Trusch: That is pretty, that is really good!

MARA STROM: We have increased our budget since then but we had some serious goals and I wasn't going to let myself go at the grocery store and then not be able to achieve my goals so what happened when I started the blog, was a friend of mine had been asking me, Mara, how do you spend so little at the grocery store? Like where do you get all these great deals from? How do you get your toothpaste for free? And where do you get this toilet paper for almost free? How do get such cheap eggs and milk and so I said, oh, I read this blog, I read that blog and at that time there were a lot of sort of money saving blogs and a huge number of them, the

vast majority, maybe even 100% of them were written by Christian women who saw their blogs almost as an extension of their value system.

And so the blogs taught me a lot, but I still had to sort of read it through a filter. Well, first of all, because obviously, they were writing about products that weren't Kosher that I could never buy and also just their lifestyle and their values were really different than mine. So I sort of took what was useful to me and so I was recommending to my friend that she read this blogs and she said, Mara, you should think about starting a blog for the Jewish community. And I looked at her and I said, well, there is already so many blogs, what does the world need with another blog? And this was nine years ago when there is a fraction in the number of blogs that there are today, but anyway, what she said really stuck in my head and I kept mulling it over and eventually I started Kosher on a Budget, and that is really how it began.

Yael Trusch: And did you treat it as a or think of it as a business from the get go? I mean what were your expectations when you got started?

Mara Strom: That's a good question. So before I started Kosher on a Budget, I was working as a freelance writer and I know that you recently had on my friend, Abbi Perets.

Yael Trusch: Yes.

Mara Strom: The Master of freelance writing and she and I sort of share this in common, this way of making money from home and still being with our kids but making a decent income. So I was working as a freelance writer and one of the things that I was doing in that capacity was I was ghost writing blogs for big companies, non-profit organizations, and the like. And so I had a sense of how blogging works from the back end and similarly as I said I was following these other blogs pretty carefully and I knew that a lot of them were making money. I wasn't totally sure how they were making money but I knew they were making money. So when I started Kosher on a Budget, I understood that it would be possible to make money but I wasn't sure if I would be able to do that and I wasn't sure if anybody would even want to read the blog. So when I started the blog in my head I had this idea that if after six or nine months people were sort of

reading the blog and it was catching on, then I would try to monetize it. But I didn't do anything to monetize it at the beginning. And thank God, it did catch on.

Yael Trusch: Mm-hm. And so at what point did you start making money like serious money that your husband said, oh, you are really contributing? Keep it up.

Mara Strom: So I think around, I think at about six months I started to monetize the blog and one of the first things I did was I put advertisements on the side bar, I mean I was making—

Yael Trusch: Sure.

Mara Strom: Like \$20 a month. I mean, it wasn't even up to pay for one trip to the grocery store but slowly it started growing and the ways that I was monetizing the site expanded and I learned more about how people made money from their blogs and I started to try out those things and it was really a process of trial and error but as I made money on the blog and sought returning month after month, so eventually I would sort of let go one of my freelance clients because at that time I was making about \$3000 a month from my freelance writing and I thought I can afford to quit all of those clients and focus full time on this blog because what if I don't make any money and we needed my income. We couldn't live without it.

Yael Trusch: Right.

Mara Strom: So I think it took about a year, a little over a year, maybe 15 months for me to really fully wean myself off of those freelance clients and be focused exclusively on the blog. And then just sort of year after year, as the readership grew, and my ability to work efficiently increased the income did continue to grow from the site.

Yael Trusch: I love it. I love the story. I really do. And Mara, I mean I have to admit. There are so many tricks to doing what you do. Just understanding Amazon, I always marvel at you. How does she get it? It's not so commonsensical. I know you teach people how to do it but I mean... and you also produce a lot of content. You post weekly, sometimes several times a week, right?

MARA STROM: Well, usually I post a couple of times a day. Sometimes I post... I don't really post on Fridays, Saturdays, and maybe even none on Sundays. But Sunday through Thursday or Monday through Thursday, I'm posting at least five to eight times a day, yeah.

YAEL TRUSCH: Okay. So I get your newsletters with all the recap from the week and sometimes it's several of those with—

MARA STROM: Right.

YAEL TRUSCH: All those sales and the links. So how do you keep it all organized? How do you even find all of this out?

MARA STROM: So people always say that to me and I'm like, well, I spend a lot of time online. You know after nine years you've sort of figured out what are the ends and what do people look for and how do I set a price alert and I've also figured out what my readers connect with. When it comes to sales that I'm telling them about, what are my readers really want to know?

YAEL TRUSCH: Yes.

MARA STROM: One of the things that I discovered early on is that my readers are very interested in saving money on products for their households and they want to be able to do that online. And that they are willing to pay a little bit more, not a lot more, but a little bit more for convenience of being able to shop online and have it shipped to their home. And I always, this is an example that I use, that they prefer to that than let us say print a coupon and go to the store and buy a product with the coupon, even if it is the same product. One time, I remember, there was one week where there was a sale on Colgate toothpaste at CDS and there was a coupon for it. And if you printed the coupon and went to CDS, you could actually get the toothpaste completely free.

YAEL TRUSCH: Okay.

MARA STROM: The same week that same toothpaste was on sale at Amazon for \$1 per tube. So I posted about the coupon and I think maybe a dozen people printed that coupon. And then two days, later I posted about the tube of toothpaste for sale at Amazon, and 75 people bought a tube of

toothpaste for a dollar. And I thought, hm? I think I am on to something here. And so over time I realized that although there are maybe some readers who do kind of miss all those store match ups that I used to do, for me to spend the time, and obviously just to keep the balance, prioritize your budget, you have to prioritize your time as well, so I realized that I was getting more impact when I was focusing on ways for people can save money on line versus you know going to the store. And the other thing is that I have readers from over all the United States, I have readers from Canada, I have readers from Israel, I have readers in South America and most of those readers they don't all have the same stores they don't have the same schedules, the same flexibility, but they all have access to the internet. And so that's really where I focused a lot of my energy in the blog.

Yael Trusch: Yes. It's super, super helpful. Now, Mara you have been expanded since its early days. It's not just a blog were we get the deals and information, but you do coaching, you've published a downloadable book, right, recently, a couple of months ago?

Mara Strom: Yes! I did.

Yael Trusch: And now you're launched. Tell us about the book before we get to the course? What's the name of the book?

Mara Strom: The book is called, The Better Budget Guide and Work Book, and your readers can check it out at www.betterbudgetguide.com. This is a book that I've literally been writing for five years, and it's not because it's a 500-page-book. It's just I have this perfectionism disorder where like I'll stop doing something because I can't make it perfect. And finally a friend of mine, kind of give me a kick in the rear end, and said just published this, Mara, it's amazing. Just publish your going to help people.

Yael Trusch: Its sounds like something Abbi would tell us.

Mara Strom: In fact, it was Abbi!

Yael Trusch: See, I know my friends well.

Mara Strom: Oh, my, gosh! I hope she is listening to this. So, right! So she said, Mara, just do this. What is your problem? And I said, what is my problem? So I finally published it November and its really, it is everything

that I teach on the blog and that I teach to clients when I worked with them one on one. Or when I go and I teach courses, I've gone to also to different Jewish communities all of the United States and I've taught courses. This is what I teach distilled into a very easy to read, very easy to download book and workbook that goes together. So to take people through the process of how do you make and live on and actually stick to a budget, feel good about it, and succeed at it. These are all the lessons that I know about living on a budget distilled into one book. And so I launched that book in November and the cost by the way, I wanted to tell your readers that the cost of the book and the workbook together are \$14.99. But because I love you and I know you love a deal, and I assume your listeners are the same way.

Yael Trusch: Yes.

Mara Strom: I create a coupon code which is princess.

Yael Trusch: Oh, I love that!

Mara Strom: So if they go to www.betterbudgetguide.com and they enter the coupon code princess they will save \$5 which is a third of the price of the book and they'll get the book and the workbook together for \$9.99.

Yael Trusch: Thank you! That is awesome! I really think this book would be, I mean I know it's going to be helpful to me, so I can only—I mean this is going to be great for everybody.

Mara Strom: I know.

Yael Trusch: And just going back to the book and something that you mentioned before that I think it's important to highlight, you said before that, even though, even when the debt went away and you were already making more money, you still kept the budget in place.

Mara Strom: Yes.

Yael Trusch: You still check, you still keep yourself that discipline, I think this is important because very often, I find it's been true to me, it's one of the challenges, when you finish getting out of debt, because I have a similar story also, I also hit like rock bottom. I had a wake-up call, and we

got ourselves out of debt, and in a very tight budget and so on and so forth, but I find that there is a phenomenon that occurs as you are making more money you end up spending more money in particular when you're not... the sense of urgency is not there, so you've been very good about keeping that, and do you address that in the book?

MARA STROM: Well, I do talk a little bit about the longevity of budgeting and the mind set behind budgeting because that implies, you know sometimes a reader will say, well, I don't have any debt, does that still apply to me? Absolutely!

Yael TRUSCH: Absolutely! Okay.

MARA STROM: Because the money that we have we worked really hard to bring that money into our home, right?

Yael TRUSCH: Yes.

MARA STROM: Agree? Either we work a paycheck job, or were hustling as entrepreneurs, all these side jobs that we have; I mean, we were working hard and we are making sacrifices to work, I mean even though, we may love working, I mean I love working, I love what I do, but I'm also making sacrifices, right? And I'm staying up until two in the morning making my hamantaschen dough, well, you know, Purim is coming and it's a constant balance, right? It's not like just doing one thing and everything else just does itself. So we're making a lot of sacrifices and we are working really hard to bring that money into our home. And one of the things that I say in the book and I say to every single client that I coached, is you should work just as hard on how that money goes out of your home.

We're so focused on what we need to do educationally and professionally in order to increase our income and to be successful professionally, let's do the same thing with how that money leaves our home, leaves our households. And that is a mindset which is true whether you have debt, whether you don't have debt; it's very—even the people who are fortunate enough not to have debt oftentimes they feel like there's really big things that they can't do, because there's not enough money. And that's why you need to look at the priorities and figure out. Wait a minute, is it true that I

can't do this or am I spending money on things that aren't really reflecting my values?

Yael Trusch: Right. So Mara, tell us about your exciting new course?

Mara Strom: Thank you. So I recently asked all of my Kasher on a Budget readers, to complete a reader's survey. And one of the things I asked them was, what is the most important thing that you want to learn, which I can teach you, about saving money or living on a budget? And I listed on ten or fifteen different things. And the number one thing, far and away with over 65% of my readers saying that they wanted to learn this, was how to save money at the grocery store. It sort of brought me back to my roots, right. I mean Kasher on a Budget, people who are new sometimes look at it and say, oh, I thought it was all going to be about food and there's not a lot of food here, it's a lot of toiletries and household items, and toys and clothing, and electronics and technology—things they can buy online, but where's the food? So I said, oh, you know what? I think we're going to go back to our roots. So I created the Kasher Grocery Academy, which will teach students how to save 30% or more every single month at the grocery store.

Yael Trusch: Wow, that's a huge—

Mara Strom: They don't have to use a single coupon.

Yael Trusch: Oh... a sigh of relief.

Mara Strom: A sigh of relief. I heard it, that was a sigh of relief. Because we think like there's no way I can save money unless I'm going to spend hours every week clipping the coupons that is just not worth it. And I want to buy healthy foods and these foods aren't healthy and so what's the point of it, and you are right. You're right. That is a true and correct instinct you are having, so could you save more money clipping coupons? Yeah, probably, and I might even have a bonus feature in the course to teach people who really want to learn how to use coupons, so do it in the same way because couponing, kind of like budgeting, got a bad reputation from all those extreme couponers. But the truth of the matter is that you don't need to clip a single coupon in order to dramatically reduce the amount of money you are spending every single month at the grocery store. So all of

the secrets, everything that I know, all of the ways that I saved nine years ago when we're getting out of debt, until today, when we are staying out of debt and saving for our future, all of those things are distilled into this course.

So I am launching it next month, I'm furiously working on it now to get it ready to launch, and again, if your readers are interested in finding out more, they can go to www.kosheronabudget.com/grocery. And this is what I tell people, when you say 30%, people are like, well, I don't really know how much I'm spending right now. So most of the clients that I worked with and coaching, when we looked at their groceries, I have yet to come across a family with children, who's spending less than \$900 or \$1000 a month in the grocery store. Most are spending more, some are spending twice that much or more. So if you are spending a thousand dollars a month, and you learn all of my secrets, and now you can save 30% every single month, that's \$300 a month that you save. Three hundred dollars of after tax money that you're no longer spending on groceries that you can spend or save for anything else that matters to you. That's almost \$4,000 a year.

YAEL TRUSCH: Can you imagine putting that money into an investment account, I mean that's huge.

MARA STROM: Oh, yeah. And with compounding interest?

YAEL TRUSCH: Yeah!

MARA STROM: You're speaking my language

YAEL TRUSCH: Oh, yeah, I'm all about this. You know I'm taking this course. I want an extra \$300 a month in my investment account. That's for sure.

MARA STROM: And the beautiful thing about this is it does not take time, it doesn't take a lot of time. There is a bit of a learning curve at the beginning. The course itself is six weeks long. At the end of those six weeks you are ready to launch and to save money and it will not take a lot of time because to me saving time is almost as important as saving money.

YAEL TRUSCH: Yes. That is a big one. That is a good point. Now Mara, are you still doing this? How do you budget? Do you do it the old school

way with an Excel spreadsheet or are you into an app? Do you use Mint? What do you use? Give us the in. What does Mara use on the day to day to keep up with her budget?

MARA STROM: So for a very, very, long time I did use an Excel budget, Excel Cheats that every month I was updating and tweaking the budget numbers and I was using Mint to track my expenses. Tracking, by the way, is just as important if not more important than the actual budgeting itself, because if you are making a budget, but you are not tracking what you are doing with your money, then you have no idea if you are sticking to your budget or not. So then your budget is just some sort of aspirational document. I mean you may as well just make a vision board and stick it up in your bedroom because it is almost irrelevant to your life if you are not tracking.

So I was using Mint to track and Excel to budget and then I think it was three and a half years ago, I switched to a program called, You Need A Budget, YNAB. It is not free which is the downside, I think it costs \$50 a year. It's \$5 a month if you sign up for the year it's \$50 a year but it is in my opinion, a phenomenal program. And I absolutely, you know I'd already been budgeting at that point for over five years and I was pretty good at it if I do say so myself. And YNAB just completely tightened everything up. We were saving more money than ever before and we were more intentional than ever before. There is really a nice integration in YNAB, you know I don't make any money on this, I just love this program. There is a great integration in YNAB between the tracking and the budgeting. So if I projected that we are going to spend a thousand dollars at the grocery store this month and then I go to the grocery store and I spent, I don't know, \$150 automatically, I'll see that I only have \$850 left to spend.

There's an app for it, my husband has it also on his phone and it's synced up automatically and we just love YNAB. But whatever program you use and honestly the program that you use is less important than that you use something. And the best program to use is the one that you and your partner, your spouse will actually use. Because if you are not going to use it, again, we are back to the aspirational document stuck on a bulletin board in your room.

Yael Trusch: Right, right. Well, I have to check it out because I've used Mint before, we actually weren't fans of it and so we went back to the very old school way.

Mara Strom: Mint is glitchy. I don't know if you found that but I found it to be a little glitchy.

Yael Trusch: Yeah. And I also feel, yeah, I didn't feel like I was integrated with what was—

Mara Strom: Your budget.

Yael Trusch: Really going on with my money. With the budget, with the plan, let's just say.

Mara Strom: Yes. That was also for me, the downside. It was like I track in Mint and then I had to look at Excel it was a lot funky.

Yael Trusch: Yeah! It was clumsy, yes. So Mara, you recently moved back to Israel. Have you thought—yeah! I mean this is awesome. Have you talked to your audience about—what?

Mara Strom: Minor change in lifestyle.

Yael Trusch: Just a minor change in lifestyle. You are more of a traveler than I am and I have moved many places but I've moved many times, but I think you might taught me on this one.

Mara Strom: Yeah. I think, yeah, we have that wandering Jew thing in common.

Yael Trusch: Yeah, we definitely do. So Mara, did you talk to your audience already about how you planned financially for this move? Or how to effectively plan because this is a big change?

Mara Strom: Yes.

Yael Trusch: And I have a feeling that you were very intentional about how to do it to make it work financially.

Mara Strom: So I would love to say yes, we planned this very carefully, but the truth is, and I'm kind of embarrassed to admit this, but I'm going to

do it anyway. Oh, my god! We made the decision in July and came back in August. Hello!

Yael Trusch: Wait. What?

Mara Strom: Yeah. So, when we told people we were moving... so, okay. Just to give you the brief highlight. Nine years ago, okay, let me go further back. In 1997, I was single, I was in my early 20s and I made Aliyah.

Yael Trusch: Okay.

Mara Strom: And I met my husband... long story short, I met my husband, we got married, we had two children. And then in 2008, we moved back to the States for what was going to be two years, and then as life kind of happens it didn't work out to be two years. It was quite a bit longer. So we ended up being in the States for nine years and then we moved back to Israel in August of 2017. So, when we tell people we are moving back, I'd say, Oh, my gosh, it's so sudden and like when did you made this decision? And it was in fact somewhat sudden but also the most belabored decision I think any couple has ever made, because literally the day that we landed back in the States in 2008, we started having the conversation about when we are going back to Israel.

So I don't want say that it wasn't exactly spontaneous; it wasn't like we'd never considered it before, but the impetus, the push to finally just say yes, that was rather sudden. Although, I say to people because since we have moved back I have to say that I've heard from a lot of Kosher on a Budget readers, and this is so gratifying, this is one of the benefits and you know there is a pudding in your life out there like on the one hand it is super intimidating because your life isn't always Pinterest perfect, in fact—

Yael Trusch: Oh, yeah.

Mara Strom: Never Pinterest perfect, but the gratifying part about is that people connect to you because they are going through the same things that you are going through and then they see someone who is willing to talk about it openly.

Yael Trusch: Right.

MARA STROM: And some of the times these things that people are going through it's like their secrets. They are not telling anyone about this stuff, so I have actually heard from almost a dozen readers in the last six months since we moved back here saying, oh, my god, tell me everything because this is our plan too. So that is amazing. I love it. And you know one of the things that I've said to almost everybody who has reached out to me is look, at the end of the day, moving at all and certainly moving to Israel, it is going to require a leap of faith. You can come very, very, close to certainty that it is the right thing for you and your family and the right timing and you can have all your ducks in a row, but you are not there completely. You have to be willing to just walk off that little edge at the end and leap into the faith that this is going to be the right thing for your family.

Yael Trusch: Yes.

MARA STROM: And that is so frightening. Especially for a person like myself who is really like into a plan. I like to have everything planned. So I realized that somewhat incongruence were saying like yes, we decided in July and we came back in August and to say that I liked everything planned. The truth is that those six weeks were the most stressful six weeks of my life and I've gone through some stressful things in my life but those six weeks were just bananas. I mean, I my blood pressure was through the roof for those whole time because of oh, my gosh! Oh, my gosh! But as my husband gingerly pointed out, and he's not the type who needs to have everything planned, of course. He pointed out, he said, you know Mara, even if we had decided six months ago or sixteen months ago, so you would have been stressed for six months or sixteen months. That is why you are only stressed for six weeks.

Yael Trusch: Yeah. No, I could totally relate to that because we made a major move also within three weeks. It wasn't even a month.

MARA STROM: Oh, my, gosh.

Yael Trusch: In hindsight, I was happy we did it that way.

MARA STROM: Yeah.

Yael Trusch: For various reasons, one of them being exactly what your husband said. However Mara, I do have to say that, yes, it is a big leap of faith, but you did have certain things in place that I don't think should be overlooked.

Mara Strom: Yeah.

Yael Trusch: You weren't in debt, you had a solid six months or I don't know how big emergency fund but it was definitely an emergency fund, you are already investing for other goals so you worked towards this and I think that is something important to recognize.

Mara Strom: Absolutely. We had a lot going in our favor even though it was a sort of short decision making time window not only between things that you mentioned, but also both my husband and I worked from home, so we didn't have any gap in income. We knew that we would be working literally two days after we got here, basically as soon as we got internet hooked up.

Yael Trusch: Right.

Mara Strom: And that is a big piece of it for a lot of people who make Aliyah, when they need to make career changes or at least re-certify in whatever their career was abroad here in Israel. So that takes some time and so often times people need to have six months or more of living expenses sort of saved up. So we didn't need to have that because we had our income and the other thing is that for instance we had a big savings account for a car. You know I mentioned before that we don't take out a loan on our car. Instead what we do is we pay ourselves every single month into a savings account the equivalent of whatever we would pay for a car loan. Actually, not the equivalent, have less. I think I save about \$150 a month which I don't know many people who are only paying \$150 a month on their car loans but we have been saving up plus we sold the two cars, obviously they were very old and they had over 150,000 miles on them but we sold them and between the cash from those cars and the money that we had in the savings account, the car we were able to buy a car in cash second hand but we were able to buy in cash when we landed in Israel which is amazing because the cost of car here—

Yael Trusch: Yeah.

Mara Strom: Is much higher. So you are absolutely right. Just having this intentional lifestyle and intentional plan for our money meant that when we got here we weren't scrambling. And interestingly enough I've started working with two couples who are making Aliyah this coming summer, and they've asked me specifically to coach them to get them ready to come to Israel. Think about what are the finances going to be like for them? What are their expenses going to be like? How much money do they need to have in the bank? How do they get all their ducks in a row? What kind of credit card do they need to open in America before they come here? All of the financial pieces which I think can be very overwhelming if you don't already have a good system in place. And as I said to one of those clients, recently I said, you know, if you have a good system in place in the States, you will be able to transfer it to Israel. It will take some time and you won't need to allow yourself to spend more money than you normally would because listen any time you move—

Yael Trusch: Any move.

Mara Strom: Needs a lot of money, right?

Yael Trusch: Right.

Mara Strom: And anytime... making an international trip, move, obviously you are spending more on the move, on the tickets and I don't know. We ate out a ton the first two months when we were here. It took a month until our stuff even got here. I don't even have a functional kitchen for six weeks, so we did definitely spend more than I normally would have on a lot of those things although I do sort of want to make a blog for Israel because as we were talking about at the beginning, the lifestyle in America, in order to be a firm Jew, you know that stat that you need to make at least a \$300,000 or \$350,000 a year and to be able to afford to send three or four kids to the day school and that is just overwhelming and we have actually found that even though the cost of living is higher on a lot of things in Israel than it is in the States, right? Like cars, gas, housing is more expensive although I suppose if you come from very expensive area like the Bay Area or New York or the Tri-State Area. Maybe it won't be as much

if we were moving from Cleveland where there is a relatively low cost of housing, even despite all of that, we are actually spending about \$2000 a month less in Israel than we were in America.

Yael Trusch: Wow!

Mara Strom: And two big culprits for that, and this is my big push for Zionism, this is financial Zionism if I have ever said it.

Yael Trusch: We need to coin that term!

Mara Strom: I know, right? I'm going to go out right now and copyright it. The two big factors that I see are number one, the cost of day school. Even if you are receiving tuition assistance and we thank God, we were. We weren't making \$350,000 a year, believe me. So we were receiving tuition assistance but it was still a tremendous burden. It was, our monthly cost of tuition was almost double our mortgage. Okay, so one is we pay almost nothing for tuition, we pay a little bit for high school for my son. We are paying about \$1400 a year in tuition for my high school son.

Yael Trusch: What?!

Mara Strom: A year. I was paying more than that a month in America.

Yael Trusch: A month, I know!

Mara Strom: And two is the cost of health insurance. Because my husband and I were both self-employed in the States, we had very expensive health insurance.

Yael Trusch: Yes, that's a big one.

Mara Strom: Yeah. We were spending \$2000 a month just on our health insurance.

Yael Trusch: I believe it.

Mara Strom: So between, even though yes, there are some things that are more expensive here, no doubt about it. And also, I have been a little bit freer with the budget. If the kids want to do things and more activities and more travel and tourism things you know, at the beginning to sort of reconnect them to Israel and the land, in hiking and trips, vacations, and

whatever. We have been more free with that than we normally would have been in the States but still \$2000 a month less. So if anyone is thinking of making Aliyah and thinks, well, I can't afford it, I would love for you to reach out to me because you might be able to afford it and then some.

Yael Trusch: Wow! That was just great, Mara. You have been so much fun. Mara, let us do a little JLP fill in the blanks.

Yael Trusch: Oh, my, gosh! I'm so nervous!

Mara Strom: Don't be nervous, please you are going to be great at this. So finish up these sentences for me, okay?

Mara Strom: Okay, go.

Yael Trusch: I am Mara Strom, and I feel most spiritual when?

Mara Strom: Hm. I feel most spiritual when I'm divining through song.

Yael Trusch: Hm...

Mara Strom: Music really likes speaks to my soul.

Yael Trusch: Very, very nice. I wasn't expecting that one. And I'm very happy you didn't say shopping.

Mara Strom: No. You know what is funny is people saying that I love shopping. I actually really don't like to shop.

Yael Trusch: I actually—

Mara Strom: It is not spiritual.

Yael Trusch: Yes, I actually lost my light, I guess my love, I don't know if I ever loved it but definitely my affinity towards shopping over the years, I can't stand it anymore. When I was younger, I was just like, whatever. I just thank God now I don't really enjoy it.

Mara Strom: It maybe a young person's thing because I also remember being a teenager and in my early 20s and like going to the mall just to like hang out. I mean I would never do that now.

Yael Trusch: Maybe, yeah. Plus it's adult thing. Like I want to see my money go elsewhere.

MARA STROM: Correct.

YAEL TRUSCH: Not necessarily into my closet, like I don't really care much anymore, but okay.

MARA STROM: I'm with you.

YAEL TRUSCH: My favorite mitzvah or one I feel most connected with is?

MARA STROM: These are good. Okay, can I do two or is that going to like disqualify—

YAEL TRUSCH: Sure, go for it.

MARA STROM: Okay, so one of them is lighting candles which I realized is a sort of the quintessential woman's mitzvah whatever, but I will tell you that I had two sons and then I had a daughter. And my connection to that mitzvah like just radically changed when my now eight year old daughter was born and I saw myself as a Jewish woman in her and I just felt that I was connecting to it really differently after she was born. And it is still that way. I love it when she is with me when I light I just really like lighting candles. That is one. And the other mitzvah obviously connected to Kosher on a Budget, would be Tzedakah. And specifically I would say not just the requirement of my service but also really thinking about how can I give in ways that are giving of my money but also of like my physicality and my expertise and how can I connect to people and help them, the whole ethos of teaching a man how to fish kind of thing.

YAEL TRUSCH: Yeah.

MARA STROM: Some of the stuff that I do in terms of teaching, I don't know? Is this really a way to sort of help people in a more perhaps long term strategic way of Tzedakah. So that is the sort of how I look at it as well.

YAEL TRUSCH: Beautiful. My fondest, sweetest Jewish memory is?

MARA STROM: Ah, so I might say again, the connection with my daughter in the first time that I lit candles, I really do remember that for Shabbat after she was born was amazing. But another one that I would like to share is that my oldest had his bar mitzvah almost two years ago. And as I said, I

really connected, really feel spiritual connected through songs. So at the end of Shabbat, we had a [00:57:58] at our house. One of the things that we had are out of town guests and our close friends from Cleveland were there, and at the end of Shabbat, a very good friend of ours who is an amazing musician, his name is Binyomin Davis, he lives in Philadelphia, he was there with his son, his oldest son is best friends with my son, and he did a musical havdalah. He played guitar and he sang and then it was like it just morphed into this incredible kumzits. And he was singing and all the children were dancing. We like moved all the furniture out of my living room and people were like dancing and we were so *laybedick* and of all the things that we did that week and on the bar mitzvah, I actually wrote about this whole thing in my blog, All of the bar mitzvah festivities and how we saved money and what we did, and blah, blah, blah. This was free essentially, I mean other than Rabbi Davis's time, playing guitar.

Yael Trusch: Right.

Mara Strom: I mean he didn't charge me but let us say that it is not free but this was just such a spiritual high at the end of this incredible weekend and I think probably your first child's bar/bat mitzvahs very special. As a parent you know, you sort of seeing this life cycle events. Thank God it come to fruition. So you already are feeling thankful, and grateful, and blessed and everything and just that ending was such an emotional and spiritual high for us.

Yael Trusch: That sounds beautiful and amazing.

Mara Strom: It was. And it was so *hamish* just exactly what I love.

Yael Trusch: Sounds amazing. Something I wished I had learned about Judaism growing up is?

Mara Strom: Oh, gosh. There are so many things. So I didn't grow up religious. And I always felt very connected to the sense of community and again spiritually the songs, all of that brought me singing, davening, all that brought me to Judaism. I don't know, it just seems there was a bit of a hole there in terms of raising Jewish firm kids now. You know they know more about than halacha than I do. They knew more of the chagim than I do. It's much more intrinsic for them. They talk about the people and the Tanach is

like people in their lives. They talk about Moschiach coming is like an obvious eventuality to them which is not sort of an intimate connection that I had in childhood. I came through it more intellectually I guess from an adult lens than as a child who just absorbs these things absolute truism.

Yael Trusch: Yeah.

Mara Strom: I guess it's more of a *hashkafa* like an outlook than a specific thing I wished I had known. Having said that, I think I wouldn't be who I was if I wasn't raised in a family of origin that I was raised in so I don't regret those things. It's not like how I wished it would have been different, but I see now in raising my children just how different it is for them in terms of that.

Yael Trusch: Yeah, the gift of the Jewish education that we are giving them even though we've stopped being able to do their home works with them.

Mara Strom: Exactly. My kids' homework is in Hebrew. I mean my Hebrew is pretty good but you know.

Yael Trusch: So now you can't even help them with Math anymore.

Mara Strom: No, no. The third grader I'm still okay but the ninth grader, forget about it.

Yael Trusch: You know, I actually did not realized that about your background which makes the fact that you are doing what you do even more impressive because I do have to say, and you mentioned it before, that we lived in communities and plus the fact that their expectations of a more public life is like Pinterest perfect. You didn't—one might assume that okay, well, you go out on a limb a little bit about your financial life and there are taboos talking about money in society in general. You know, well, what? You are comfortable in a community. Maybe, you know one might think it's easier for her at the end of the day she grew up with this people, whatever. She grew up in this environment, but like you really didn't and you've made... you've been very open and genuine about the journey and the struggles and I think that is a really awesome thing. I mean, were you ever scared?

MARA STROM: Oh, my, gosh! All the time. And even just hearing you talk about this like my heart is kind of racing, I'm like oh, gosh, I don't really know if I want this to go live. It's kind of scary.

Yael Trusch: Right, it is really scary.

MARA STROM: It is scary.

Yael Trusch: There is always judgment.

MARA STROM: Yeah, a lot. So when I first started *Kosher on a Budget*, obviously, my mother and like two of her friends from synagogue were reading. It wasn't like so intimidating because nobody read the blog. And that's really, there's a story in the blog, if people want to read it, I call it my Jewish Dave Ramsey Story. He is a financial guru that—

Yael Trusch: Yeah.

MARA STROM: He is actually a Christian guy and I talked about how I decided to follow him even though his life mission is so different than my own, blah, blah, blah. So I shared this story in six or seven parts of how we realized that we were so in debt and the story of the mailman and how we got out of debt and how we saved and it was very tough for us. I'm letting you in on all of the... in some of the *kishka* of the story which frankly don't portray us in the best light, I suppose.

Yael Trusch: Right. And then you have to show up in Shul.

MARA STROM: Exactly! So when I wrote the story as I said no one was reading the blog. So it wasn't as hard then although I did every time I was going to publish another installment in the saga, I ran up by my husband first who is like the most supportive guy in the world I'd said you know it's your story too so are you okay with this? And he always said, yes. I think he was more okay with it than I was honestly.

Yael Trusch: That's impressive.

MARA STROM: He is amazing, but at that time we were living in Kansas City which is a very down to Earth not judgmental place to live.

Yael Trusch: Uh-huh.

MARA STROM: It didn't feel as intimidating and it is interesting because three and a half years ago, we moved from Kansas City to Cleveland which is also a down to Earth and not judgmental but the difference is it is much bigger and by the time I got to Cleveland, Kosher on a Budget is already a thing. People already like knew, "Kosher on a Budget," Sometimes people would be like, oh, my god! You are Kosher on a Budget! And I'm like, I'm just Mara. So then it became like really overwhelming because I realized all these people who I don't know, know me or at least whatever parts that I've shared of me on line. So that actually was kind of scary.

Yael Trusch: Yeah.

MARA STROM: I tried, and even just saying this about my background, I try to at the same time be very open and honest because that is the only way really to be and if I want to try to connect to people and have them know they are not alone. I can't be faking it and all cute and perfect and happy all the time. But on the other hand it's like you are still trying to guard the innermost parts of your life and your identity like people on the blog know that I have three children. They know that I have two boys and a girl. They know about how old they are but I never say their names. I feel like that I want to keep for them.

Because even if my kids think that it is so cool that mommy has a blog and people know who Kosher on a Budget is, it is like it may not always be cool to them. There may come a time where they are like ah, I am not sure I'm such a fan of that. Public face, for me, like visibly the whole world. So I do try to guard it and yet give to people in a genuine way. It is a very difficult balance and yes, I do get scared all the time and answered your question and I'm feeling scared right now.

Yael Trusch: You shouldn't. It's a—

MARA STROM: It's very gentle.

Yael Trusch: Yes.

MARA STROM: Thank you.

Yael Trusch: Finally, I am Mara Strom, and today I am most grateful for?

MARA STROM: I am most grateful for you, Yael. This was an incredible interview. I get super nervous about things like this in fact I say no to like 95% if they asks because I have such anxiety about it but you just were amazing! You just made this a joy. So thank you so much. I am very grateful to you for what you do and for being curious about me and being willing to share me with your listeners.

Yael TRUSCH: Thanks again to Mara Strom for stopping by. Her website is www.kosherinabudget.com. You can sign up for her newsletter to receive regular updates on every awesome deal pretty much on the planet. And if you want to save 30% a month on your groceries, seriously, head over to www.kosherinabudget.com/grocery now to sign up for Kosher Grocery Academy. The price of the course is only \$97 and it is super worth it. And I mean that. Bold letters, super worth it. Should I say that again? It is beyond worth it. You do the math! I mean \$97, you do the math of how much you are going to be saving. It's really, I've done it, it's really, really, good. You can also get your copy of the Better Budget Guide which distills everything Mara has been teaching on the blog, her lectures and to private coaching clients in one easy to download book and work book for the awesome price of \$9.99 when you use the code princess at checkout and thank you Mara for giving us these amazing resources. We are very, very, grateful. And to everybody out there, have a wonderful rest of your week.

[Music]

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