

NICOLE LAPIN

Nicole Lapin is a finance journalist, news anchor, author and money guru. Ten years ago, you could see her talking finance with the boys on network news channels such as CNN, CNBC and Bloomberg. Today, Lapin — a Northwestern University grad who got her start on the floor of Chicago's Mercantile Mart — is an entrepreneur who has taken her finance expertise mainstream with her media company, Nothing But Gold Productions, and her two books, *Rich Bitch* and *Boss Bitch*. *ChicagoMOD* caught up with the savvy businesswoman to discuss everything from demystifying the finance talk to being your own boss.

What inspired you to go into finance?

I totally fell into it by accident. I grew up in an immigrant family as a first-generation American, and we never talked about business or money or anything like that. I wanted to be in journalism. I went to Northwestern University. I stalked a station chief at a company in Chicago called Weigel Broadcasting. He asked me if I knew anything about business, and I knew nothing — I was super clueless, but I lied and I said yes. I figured it out the hard way. I learned the language of business and money on the floor of the Chicago Mercantile Exchange and the Chicago Board Options Exchange and the Chicago Board of Trade. I realized it's just a language like anything else. We just don't have a Rosetta Stone to be able to speak the language growing up. I not only learned to speak the language, but I spoke it to the world.

How did your experience on CNN, CNBC and Bloomberg lead you to create Nothing But Gold Productions and your own brand?

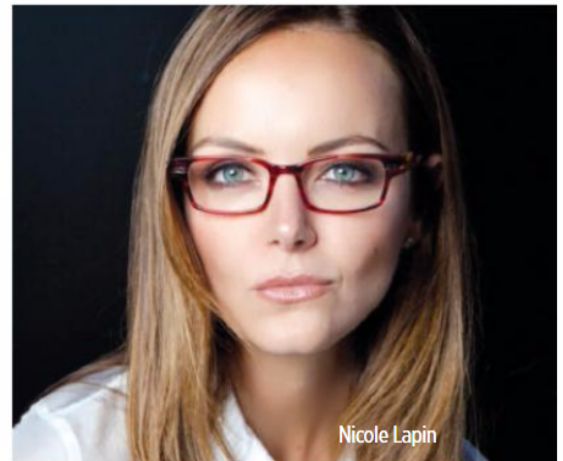
I was on network news reaching an audience that already knew about business. Anyone could tell you what the Dow and Nasdaq were doing overnight. My goal was to make that content accessible to a mainstream audience who wanted to know deep down about business and finance content, but wasn't given it in a way that was interesting, jargon-free, accessible and entertaining. My goal was to reach that audience, who I think was hungry, especially zeitgeisty. A lot of people want to be an entrepreneur, but we don't learn that stuff in school. I felt like there was a white space in the market for financial content to reach that type of audience, and I felt uniquely positioned to fill that.

Who is your audience and why?

I wanted to speak to myself, the girl that was totally clueless, and the girl who was smiling and nodding instead of joining money conversations. I wanted to democratize the information to an audience that actually needed it most. My audience is my former self, particularly a girl who is 18 to 35. Those are the audiences for my books, *Rich Bitch* and *Boss Bitch*, and my column for *Redbook*. I think that if you try to be all things to all people, especially in media, you're nothing to no one.

What are the inspirations behind your two books, *Rich Bitch* and *Boss Bitch*?

They can teach a lot. My latest book is 400 pages of a lot of lessons about being the boss. I



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think being the boss of you is something that's portable no matter where you go. Women in particular go through a lot of different stages in our careers. We can work for somebody else, we can start our own business, we can be the CEO of our family or lots of other permutations in between. The career well had is more like a rope swing than a career ladder, so owning that confidence, being a boss and having your own brand can take you anywhere.

What are some secrets to demystifying finance?

You can't bury your head in the sand just because it sounds like gibberish. When I started speaking the language of money, it sounded like I was in China and didn't speak Chinese. Once you learn the language, you can join the conversation. I think that's the biggest deterrent and the thing that keeps us from actually dealing with our own finances or our own career, because we're a little bit too scared. This is something that's easily figured out if you put a little more effort into it.

For this generation of career-oriented women, what are a few pieces of advice?

It's about treating yourself like a boss. If you don't, no one else will.