

Navigating Change and Unlocking Your Full Potential
with Melissa Glick

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With Laura Lynch



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Navigating Change and Unlocking Your Full Potential with Melissa Glick

It takes a brave and independent mindset to go tiny. If you are trying to figure out your tiny pivot, this podcast is here to inspire and connect you with the other unconventional, gritty, inspirational people within this community.

I'm Laura Lynch, your tiny house friend and host. On this show, we are always going to come back to money because, as a financial planner, this is the question I hear the most: How do I make this work for me financially?

Well, that's my jam. So jump in, let's go. New episodes drop every Thursday.

Laura Lynch: Melissa Glick, thank you so much for joining me on Less House, More Moolah. You are probably the first person that I have spoken with on this podcast who isn't specifically in a tiny house right this second.

But I just feel like that your business coaching expertise around helping people overcome change, or make change in their life and manage through that change, and motivate themselves and all of those things is so relevant for this audience.

So, thank you so much for being here. Transformational Business Coach, Peak CEO. Thank you, Melissa, for taking the time out to be on this podcast.

Melissa Glick: Well, thank you, Laura, for reaching out to me and for helping me make the connection, because at first, I thought ... I love tiny home living, and I've been a real estate investor for a long time, so I'm all about creative real estate solutions.

But at first, I couldn't quite figure out what is the connection, how can I be helpful to your audience? And we had such a

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great conversation where it really became clear to me what that connection was, and you had the vision for that.

So, thank you for reaching out to me, and I just hope that this conversation can be useful to some folks.

Laura Lynch: Yeah, and I think it so will, because as I mentioned to you, it's concentric circles of change. When you're changing, transitioning from a maybe a regular life to a tiny life, often that involves you peel back the onion and there's just so many other aspects of change.

And I feel like all that change compounded can be really like overwhelming for folks.

So, that's why I wanted to have you speak on change and how to manage through that and how to stay motivated, especially that transition to tiny living can be so complicated and really hard to navigate.

And so, staying on it and continuing to progress through it is probably a big challenge for folks.

So, as we're headed into this reflective time of year, we're kind of wrapping up 2023 and folks are thinking about where they want to go next. We tend to take stock of where we are.

And so, what do you think is a good way to start working on a change that we would like to make happen in our lives? Like going tiny or shifting our career to go tiny? All of those change. How do we sort of start working on that as we're headed into next year?

Melissa Glick: Yeah. So, if we just can rewind a little bit to something you just said about being reflective in that time of year where

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you're trying to kind of plan out what your next year is going to be like.

I think it's so important to have goals and to set big goals for yourself that can be a little bit scary because we all want to try and strive for something.

Especially those people who are looking to make a transformational change or any kind of a change. You want to do something different, and you want to create something new and exciting. And that can sometimes be scary.

And so, I like to coach people into creating goals that can be a little bit scary. But I think it's important that when you do create these goals for yourself, because you can start to think about what do I want in the future and what kind of path do I need to take to get there?

But if you don't fully understand where you are and who you are, then you can really easily fall off that path.

And so, I think it's important to start to understand like who you are and what truly is important to you in order to understand what the right goals are.

And so, I think that comes down to asking yourself what is most important to you? What are those values that are important to you? And this can change, it doesn't have to be a stagnant thing.

These values that are important to us, they can weave in and out of different times in our life, and as we meet different people and as we grow.

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And so, reflecting once a year, even every quarter, what are the values that are important to me? Has this changed since the last time I asked myself this question?

And for people who are watching this, those kinds of values could be things like financial stability, balance, ease of living, not having such complex things going on in in your life.

For me, when I took stock of the values that were most important to me after having owned a tech business and growing that for many years, and ultimately selling it a little over a year ago, my values today are so much different than they were three years ago, five years ago.

For me, financial stability is important, balance is important, health is important, family is important and joy.

So, all the decisions that I make in my life are centered around those values, and I try and make decisions that are in alignment with those values.

So, I think to answer your question, is now a really great time to be reflective of who you are and where you want to go keeping that in mind?

Laura Lynch: Yeah. And you're totally singing my song right now, because as a values based financial planner, I have a values based worksheet on my website, The Tiny House Adviser that folks can download.

And it's of course not all comprehensive. We all have different ways of perceiving values, but that values exercise of sitting down and understanding who you are at your core, and like you said, it can evolve over time, but really what informs your

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decision making and kind of the way that you feel most authentic.

And all of that is so important because there will be people out there where tiny living seems like a interesting idea, but it's not in alignment with their values for whatever reason.

And so, then they could get down that path and it could be totally incongruent, and they would feel uncomfortable there.

So, making sure that we know ourselves first is really important. But then there's kind of the sticking with the change over time that can be really hard.

And you're such a great example of what results you can get when you do stick with your change. So, what are the keys to sticking with a plan of change?

Melissa Glick: Yeah. So, one of the biggest transformational changes that I've made over the last, it's been about three years now, aside from anything related to business, was that I lost a significant amount of weight. I lost a hundred pounds.

And that was a big goal initially, and it was something that I couldn't even wrap my mind around how I was going to be able to accomplish something so big.

And I had an aha moment and a breakthrough, which is essentially where you have this moment where you have this clarity and you combine that with taking action. And that's when you can see a breakthrough, is when you do a combination of those two things.

And I had that moment in the early days of COVID when I realized how unhealthy I'd gotten and that I didn't want to live

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that way and I needed to make a big change. And it was to lose weight but I had so far to go.

And so, my best advice and what I did and what I talk about all the time is when you are trying to make a change in your life, the two and most important things, I think are to, yes, you have a big goal, but you break it down and you chunk it down into very small steps.

So, for me, yeah, sure, I had a goal of losing a hundred pounds, but that is not what I thought about every day. What I thought about every day was get on the treadmill and walk for five minutes, and that's where I started.

And then every day I got on the treadmill again and I increased my time, and I was consistent with that practice.

So, breaking it down into very small steps, because you can achieve such huge gains from making very small steps. And if you do that consistently, you will be able to stay on that path to reach your long-term goals.

So, those are my two biggest words of advice, is small steps and consistency.

Laura Lynch: Yeah, I think we see that in pretty much anything as far as whether you're trying to build a business or whether you're trying to build a following or whether you're trying to change your life.

It's that consistent small action that actually is more effective because we are not so great at big action for I'm sure lots of different reasons.

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And I feel like a lot of our challenge with managing ourself is around maybe our self-talk or our beliefs about ourself.

And so, sometimes I talk about self-efficacy. If you've seen yourself successfully do something big before that that can help you lean into another change.

What do you think about self-talk and those beliefs and how to overcome those, and even imposter syndrome so that we can stay consistent?

Melissa Glick: Yeah. I just had a conversation (it was like a follow-up conversation) with a client that I had worked with last year. And I checked in with him today and he said that he really still was struggling with imposter syndrome.

And this is a man who he's young, he's 30 years old, and he is built and sold multiple businesses already.

And I get it because he gets himself in these situations where he is working and surrounded with people who are much older than him and much more successful than him. And he struggles with imposter syndrome.

And this can happen to people all the time. It doesn't matter if you make 5 figures, 6 figures, 7 figures, or 10 figures. Billionaires struggle with imposter syndrome.

Everyone still has fear. Everyone wants to be seen. Everyone wants to be heard. It doesn't matter who you are.

And so, what we were talking about is, it is just as simple as when you start to have these feelings of, "I'm not enough, I don't deserve to be here, I don't deserve any of this. Who do I

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think I am?” Kind of a thing. Just make a list. Just write down a couple of reasons why you do.

For me, I struggle with imposter syndrome when I am producing content and I think, “Who wants to read what I have to say?”

Well, I receive DMs daily about my content. “Thank you so much for sharing that with me. That was really inspirational. I loved hearing that story.”

And it's just a matter of defending yourself. Because if you can't defend yourself and you don't believe in yourself and you can't stick up for yourself, why would anybody else?

So, just jot down a couple of the reasons why you do deserve to be there and have a place at that table. It's just as simple as that. And I have to do that for myself because nobody's immune from imposter syndrome.

Laura Lynch: Have you seen examples where people have written down reasons why they do deserve to be successful at X, Y, Z? What are our examples of those reasons?

Melissa Glick: So, it can be as simple as if a person is trying to start a business, for example, and they think, “Who am I to start a business? I don't have any experience doing this.”

So, being able to defend your reasons why you should be able to do this. “I'm a resourceful individual. I've figured out how to do life by doing this, this, this, and this. These people routinely come to me for my counsel, for my life advice.”

“I have successfully navigated this, this, this, and this. I've overcome failure by learning from my mistakes and going on to accomplish this, this, and this.”

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So, it really kind of depends on your specific situation and what your set of experiences is. But we all routinely are overcoming challenges in our life.

And that is what builds resilience. And that is what makes us strong and that is what makes us unique. And those are the unique things that build our character and give us the ability to deserve a seat at that table, whatever it is.

Laura Lynch: Yeah. I think that's so good because we have to look back on our past track record. I had a little bit of an aha moment myself not that long ago. I kind of wake up every day with this fear that I'm going to fall flat on my face with my business or my podcast.

And then I have to remind myself, "Are you going to act any different than you did the day before from a discipline perspective, and from a showing up perspective, and from an ethics perspective? Are you going to just suddenly change and turn into someone without any drive or work ethic?"

And I go, "No, I'm not going to change." So, then why do you fear that you're going to drive it all into the ground? If you have a track record of showing up and doing the things, then you'll probably continue to do that.

Melissa Glick: Yeah. And in this particular example, you are helping so many people. You probably get feedback from people specifically on podcasts that you've done, guests that you've hosted, people whose life you have impacted.

And whether it's one person or whether it's a hundred people, reminding yourself of those things, that's what I'm talking about.

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It's when we get into our head, and we start to have these fears as we tend to forget about all the great stuff that we've done. And it gets minimized because that little devil on our shoulder is like, "You're not good enough." When there's all this proof that we are.

Laura Lynch: Yeah. So, I want to talk a little bit about external challenges. So, getting outside of our own head. Not everything is easy these days. Stuff is really complicated.

And whether it's figuring out how to start a business, or how to learn marketing if you've never done it before, or how to downsize if you've never done it before.

Whatever it is that we attempt, there are external challenges. Life is complicated. Keeping homeowners insurance is really complicated.

So, how do we kind of tackle external challenges and not get overwhelmed?

Melissa Glick: Yeah. Well, I think it just comes down to taking the small steps. When you have a lot going on and it can be complex and it's things that are out of our control, focusing on the things that we can control, that's really all we can do.

We can't control how other people act. We can't control what the banks are going to do. We can't control what's going to happen with inflation, with the political environment, with the weather. Like we can't control any of these things.

But what we can control is how we act, what we think about, what we do every day, what our goals are, who the people are that we let into our lives, how we spend our time. Like those are the things that we can control.

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And so, I think really focusing on that and having a big goal in mind to keep us looking forward and where we want to go, but breaking it down into more manageable tasks, I think that's also very helpful.

Laura Lynch: Yeah, little bits of progress.

So, I want to talk about fear of the unknown a little bit. I've heard this sort of idiom that change is only possible when your discomfort in the current situation is more uncomfortable than the fear of the unknown.

And so, I feel like people a lot of times get stuck because they're scared of what's on the other side because they can't see it.

So, how do you talk to people about getting over that fear of what the future looks like if it looks like something different they've never experienced before?

Melissa Glick: So, I talk a lot about this concept of shaking the tree. So, I don't know if you've heard me mention this or seen any of my posts about this, but it's this whole concept that starts with this story about Sir Isaac Newton.

So, Sir Isaac Newton, as we know, is he stands under the apple tree. The apple falls hits him on the head and he has this idea for the universal law of gravity.

And what the story teaches us is that these great moments of inspiration can happen from very small observations, but that it happened by chance.

So, I like to say we can do better than by chance because our actions shape our reality. So, I like to go with this whole theory

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of shaking the tree, which is get up and shake the tree versus waiting for the apple to fall.

Like take control of your own destiny. Create those opportunities.

And so, when you're talking about people who are afraid of change because it's scary, it's scary to go into the unknown and it's hard to go into the unknown. But you want to know what else is scary and hard? Staying stuck. So, it's like pick your hard.

And if you want to create change, if you want to create transformation, if you want to get unstuck, shake the tree and then the apples will fall out. And the apples are all these amazing opportunities.

But you're never going to get the apples if you stay sitting down, waiting for some chance event to happen. Not everyone is going to be Sir Isaac Newton and have this amazing discovery by chance.

And so, that's this concept of shake the tree when I try and get people to be inspired to take action because action is what is going to get us down that path of that big goal.

Laura Lynch: Yeah, that's so interesting. There's so many great examples of taking action. just sort of reflecting on all the change that I've made in my life recently.

We went out and bought a trailer off of Craigslist. And that was the start of this tiny house that I'm sitting in right now. And that was just a small step. But that kind of locked you in step with this moving forward with this unknown thing.

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And when I listened to a couple podcast episodes about starting my own firm, that was taking some action, doing some research there. And that like created a snowball effect. And more actions came, and more research came, and more steps occurred.

And so, taking that first step is often the hardest part. Doing anything new, taking the first step is often the hardest part, but that is sort of shaking the tree and allowing the opportunities to fall on you.

So, Melissa, when you and I had a call a few weeks ago, we talked a little bit about your earlier experience with the housing market and some losses during the great recession.

And I thought it was really interesting that you sort of dove back in and took that risk again later in life. Because there's lots of people, when they lose out in a risk that they take, they're never going to go walk that path again.

So, share with us how you think about risk and how you kind of overcome scars of defeat that have happened.

Melissa Glick: Yeah. So, this was back in 2007, 2008. It was kind of in my early years of starting to buy real estate. And I had made some money on some initial investments and then I purchased a property at the height of the market and then it crashed.

And I lost all my equity and then I ended up having to move and I had to sell it at a huge loss. I had to pay a lot of money at closing just to get out of it.

And there was no question in my mind that I was going to get back into real estate because for me, it's a long-term thing. This

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is not something that I think about in terms of every year or every couple years. This is like a 30-year play for me.

And so, I realized that there's going to be peaks and valleys and there's going to be some investments that I do well on and some that I don't.

I like to diversify my portfolio and I have the same feeling about other investments as well. My stocks, my mutual funds. I mean, I keep track of it, but I don't freak out when there's a dip in the market, whether it's a real estate market or the financial market because this is a long-term play for me.

So, when I lost all that money and it was a significant amount of money in real estate, I said to myself, "I need to pay myself back for that loss."

And the only way that I was going to be able to pay myself back for that loss was to do something different. I didn't have the funds to just go out and buy another piece of real estate to replace it because I had lost my money.

And so, what I ended up doing that kind of set the stage for the next 10 years of my life was (and we talked about this) I bought a single-family home and I converted it into a duplex where I lived in half and I rented out the other half.

So, the rental income was able to pay for my mortgage for the entire property. And I lived there for 10 years.

And over the course of the 10 years, I was able to pay myself back plus some so that when I sold that property, I was able to invest in another property where I was able to build a home with an accessory dwelling unit and do the same thing again.

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Rent that accessory dwelling unit out, cover the mortgage of the entire property. Only this time it was a bigger property. So, there was more rent involved, a higher mortgage.

But I am able to live free now, by doing that because my mortgage is paid for by the rental income that I receive.

And that scenario I have now, replicated multiple times and it has really allowed me to grow my real estate portfolio.

Laura Lynch: And do you feel like that your original path that you were on in 2007 with that property, do you think you would have gotten that duplex arrangement and ADU arrangement if you had gone down the path and the market hadn't crashed? Did the crash create that idea for you?

Melissa Glick: Well, that's an interesting question because I like to think that wherever I am is a direct result of the journey that has led me to that point. And so, I firmly believe that where I am today is a result of everything that happened to me in my past.

So, today, I live full-time in Colorado, and I don't know if there was a market crash that I would've moved to Colorado because I was living in Chicago at the time. So, there's a bunch of what ifs, I don't know.

But I can say that yes, as a result of that market crash and as a result of me losing a lot of money, I took action. I shook the tree in a way that was different because I wanted to create a different result.

And that is why I ended up doing what I did. And that has always seemed to work out well for me.

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Laura Lynch: Yeah. I love that idea because sometimes I feel like I've changed directions a few times in my life and that maybe by wandering so much, I didn't take a direct route to something.

But at the same time, all those different ideas and directions and things that happen, they actually enrich the ultimate tapestry of your life.

And so, even bad things can create change or a pivot or a new idea to show up in your world that wasn't there before.

Melissa Glick: Yeah. I mean, I like to think of my life as being on this roller coaster. So, I didn't get on the roller coaster so that I could cruise on in to the exit sign and take off my safety harness.

I got on the roller coaster for the loopy loops, and the twists and the turns, and the upside downs, because that is the lessons, that's where you build the growth, and that's where you develop that resilience and you get the stories and you get the life experiences. It's on the ride. It's not the end.

So, we don't know what's coming around the bend. So, when you're on a rollercoaster, think about being on a rollercoaster at night in the dark. Like you have no idea what's coming, but that's the excitement and the thrill of it.

So, that's the journey that I'm on. I'm on the rollercoaster at night, and that's what kind of builds me into the person that I am and makes me unique and different and all of us unique and different.

And it's scary as hell, but we do it because that's ... I suppose there's people who are just like, "You know what, just send me into the end. I'm good, I don't want to go on the ride."

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But for people that want more, people that want change, people that want to get out of their situation, we're on a rollercoaster. So, buckle up.

Laura Lynch: Yeah, love that. So, you made such a huge change in your life. You mentioned it before and you kind of looked at your values around your health and aligned your career with that.

So, you had a huge successful business and then you opted to retool your entire professional career around your health goals. So, I'm sure that that was a really scary turn in your rollercoaster journey.

So, tell us a little bit about what enabled that change for you.

Melissa Glick: Yeah. So, not all of it is as planned as what you made it seem like it was.

So, I owned a tech company, so as a managed service provider, we were an IT solutions provider for small and medium sized businesses. And over the course of 15 years, I built the company and I sold it a little over a year ago.

But five years ago, my partner and I decided that we needed to start to plan for our exit. I think any business owner, if they are not planning their exit from their business, they're missing the boat.

And it doesn't matter if you have any intention of selling your business, this is a growth strategy that you need in order to understand what direction you're going.

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It's like what we talked about at the very beginning of this interview. It's setting the stage for what you want, where you want to go on your path.

And so, as a business owner, we said, "Our intention is to grow this business, and we're going to do it by getting investors, by getting a partner, or by an acquisition."

And we built our company to try and make it as valuable and attractive as possible to potential buyers, or partners, or investors. Over the course of five years, that's what we did.

And getting close to the time that we decided to sell, I was extremely burned out, just extremely tired building this business, feeling like I was doing it all alone.

The pressures of owning and running a multimillion-dollar business and having 20 employees, it was just a lot. And I was feeling extremely burned out. And by the time I made it through a successful exit, I was just exhausted.

And my intention was to take some time off and be okay with not knowing what my next chapter was.

But at the same time, I was a couple years into this huge health transformation, and it just seemed like as I was becoming healthier, as I was changing my body, as I was changing my mind, as I was overcoming a lot of these beliefs that landed me in the situation that I was in, it became clear to me that I love helping people.

And so, I got out of my business and shortly thereafter, people started coming to me saying, "Can you help me? How did you make this life transformation? Can you help me grow my business and not do it in a way that crushes me because you

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seem to have figured this out. Can you help me?" It just kind of landed in my lap.

And so, that's what I'm doing. And trust me, a year and a half ago, this was not even something that was on my radar.

I was living in my bubble of this is my tech business. I need to grow this business. I need to make sure that when we sell it, that my employees are well taken care of, that the customers are well taken care of.

And that is what I thought about. And I didn't intend to get into this business of coaching other business owners. It just kind of happened.

And I attribute that to living in alignment with my values and shaking the tree and the having those apples fall that are in alignment with what I need right now.

Laura Lynch: Awesome. Yeah, we all have plans and then there's the next chapter. And so much of our work life now, can really be pivoted over to very passion-based work. We all have more opportunity than ever before to do work that we love.

It's just a matter of getting to that work that we love and kind of figuring out what the exit strategy is. Whether you're an employee or a business owner, you got to figure out what that path looks like.

So, I wanted to ask you specifically about women a little bit. In the tiny living space, the largest majority of tiny homeowners are women. So, I think it's good to focus on this a little bit.

And I am just guessing that women are probably good at major life transitions out of necessity. We have major life transitions

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that come to us biologically. And so, I'm sure that there are areas where we excel and areas where we need support.

So, what are your thoughts about women in particular making big changes and where do they get support?

Melissa Glick: Yeah. So, I love working with women, I would say most of the women that I've mentored and coached.

Because while I haven't been a business coach for more than a year, because I've been a CEO and a business owner, I have coached and mentored hundreds of women in the community, women that have worked for me over the years.

And I think that just by nature of biology, women are more resilient. I mean, look what we do with our bodies, we create life and then we bounce back.

I think we're created for change. I think women seek out change. I think they're more comfortable doing it and getting in touch with who they are, which is a necessity for making change.

I think it's just more natural for women to be able to get comfortable with making changes like this.

But it's hard too, because not a lot of women are feeling independent enough to be able to make the kinds of decisions. They're not financially in a position to be able to make these kinds of positions.

More and more so they are, but there's still a lot of women who are dependent on somebody else to make decisions in their life.

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And I'm single, I've never been married, and so that hasn't been a problem for me. I'm a very independent woman, but not all women are.

And so, I think that having support for a place, having like a woman community is really important because I think women are more comfortable with other women in sharing their stories and getting support and encouraging each other.

I think it's just more comfortable for women to do that amongst other women. And so, finding those spaces to do that, I think is really important.

About 10 years ago, I felt like there wasn't a community of like-minded women where I lived, and I said I want to do something about it.

And so, I created a nonprofit for professional women so that it was a space specifically for women to share stories, encourage each other, and to be amongst other like-minded women in a safe space.

And the first event, I had hundreds of people poured through the doors, and this is in a small town in rural Colorado. And it grew to be the largest nonprofit for professional women in the whole southwest part of Colorado.

And so, the need is there. It's just finding it. I think women need the support of other women, and I think women are primed for making a transformation. It's just taking that action.

Laura Lynch: Yeah. I see lots of great female supportive Facebook groups of women solo RV groups and women very active on the different tiny house Facebook groups.

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And I think there's a lot of good support there for women tackling things that they didn't tackle ever in their life, like plumbing, and solar panels, and trucks and ...

I'm broadly generalizing, but I think that there are some great communities out there and seeking out those relationships with other women can be really helpful.

Melissa Glick: Yeah. I mean, women can do anything. It's just feeling comfortable doing it and getting the support to do it. Anything.

I'm a feminist and I'm also, a very independent woman, but I will encourage women all day to go shake that tree and go after what you want regardless of who else is in your life.

Laura Lynch: Yes. Awesome. Yeah, there's so many great examples. I'm always out there looking for women who did their own van build or built their own tiny house.

Like just always trying to show examples of independent women doing their thing their way, because we can never see enough examples of that. So, if any listeners have a great story, hit me up, I would love to hear it.

But thanks for your thoughts on that because I do agree, I think women are much more natively able to create change in their life. And so, it's just a matter of getting over that fear of the unknown and shaking the tree and taking action in little steps.

Well, Melissa, it has been such a pleasure hearing your wonderful coaching thoughts on making transformational change in our lives. Please share with audiences where they might follow you or reach out.

Less House More Moola with Laura Lynch
<https://thetinyhouseadviser.com>

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Melissa Glick: Yeah, sure. Thank you for having me. It's been great talking about this in such a casual way, just like friends trying to encourage each other and help other people along the way.

That's what's so great about podcasts, is it's just so informal and you just share from the heart. And I think that's the way to really learn about people and find people that inspire you and make change that feels good to you.

So, I'm on all major social media platforms. I'm on Facebook, Instagram, LinkedIn, Melissa Glick. The company is Peak CEO, P-E-A-K-C-E-O, and the website is thepeakceo.com.

Laura Lynch: Wonderful. Well, we'll make sure that those links are in the show notes. And again, thank you, Melissa, for your wisdom today.

And hopefully, that will inspire and motivate a few folks that maybe feel a little stuck about making change in their life in order to align with their values.

We're here for you, we're cheering for you. So, get out there and shake that tree.

Melissa Glick: Yes, shake the tree. Thank you, Laura.

Hey, I'm honored that you listened to this episode of *Less House More Moolah*. I hope something in it will help you continue to move toward a life aligned with your values.

Every algorithm out there is trying to tell us what to prioritize, but we get to choose. If you haven't ever identified your key values, I have a free resource on my website to help you.

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You just have to go to thetinyhouseadviser.com. It's the tiny house A-D-V-I-S-E-R dot com.

At the bottom of the page, you can grab the tiny life values worksheet. When we design a life around "what is our core truth?", we shortcut to deep fulfillment.

See you next Thursday.

Please see the show notes for an important disclosure regarding The Tiny House Adviser, LLC and this episode.

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