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All About Choice

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Suze Orman spreads her financial gospel in her books—five have become best-sellers—columns for *O*, *The Oprah Magazine*, Yahoo! Personal Finance, PBS specials and weekly CNBC-TV show that airs on Saturday night.

Ms. Orman sat down with WeightWatchers.com to discuss how smart choices are vital for both a healthy weight and money health.



WeightWatchers.com: On the surface, it's not apparent what the relationship is between weight loss and money. But, after I read your new book, *Women and Money*, I saw several relevant themes. One had to do with making choices.

Suze Orman: I went to South Africa, China and India two years ago, and I seriously splurged on food. I gained 15 pounds in essentially one or two months. I didn't fit into my favorite clothes, I was not happy, and it took me a long time—a *long time*—to undo the ridiculous choices I made when I was traveling.

The same is true of money. It will take you one second to go out and charge a \$5,000 flat screen TV or to sign a \$60,000 car lease. They produce incredible *immediate* gratification but incredible long-term ramifications that could take you years to get out of.

WW: You also mentioned in your book that shame holds women back from tackling things in their lives, like money. That seems to hold true for weight as well.

SO: I'm a perfect example. When I gained those 15 pounds, I was ashamed to go to the gym. I didn't want people to see me in my workout clothes, I felt so fat. Well, guess what. When you don't go to the gym, it's very difficult to lose weight. So the shame that I had about the weight I gained kept me from getting rid of the weight. Now the way I was able to conquer that is I got [fitness] machines and I worked out in my basement. But what if I didn't have that luxury? I probably would still be where I was two years ago.

WW: Weight loss has certain costs associated with it, whether you're paying for Weight Watchers, buying healthy food or fitness equipment, or joining a gym. Spending money in that way is really about investing in ourselves, isn't it?

SO: I'm not sure I would use the word "investing." But it's definitely a choice, a wise expenditure.

You're spending money on who you are today and who you want to be tomorrow. I suppose you could say it's an investment in your future. For you to look in the mirror and like what you see is priceless.

WW: How did you come to value yourself?



SO: That's a long answer because, honest to God, it didn't happen until a few years ago when I, for the first time, made the decision that I was not going to start my 50th year in a lie. I wanted to be in relationships with people I valued and who valued me; I wanted everybody in my life to be somebody I chose to be there and not because I was afraid to get rid of them.

WW: So even, and maybe especially, if other people aren't valuing you, you have to value yourself.

SO: You can tell if a woman values herself by the decisions she makes in her life. And I was not making good decisions. As soon as I decided to value who I was and not care about what other people thought of me because I knew who I was, I seriously cleaned house. And the amount of money that was attracted to me or that I attracted...oh...my...god.

WW: Any final thoughts?

SO: I really think we need to understand that our wealth and health are the exact same thing. So if it's at all possible to work on both things—weight and money—at once, I think you'd find it a tremendously rewarding experience. If we were really smart, we would institute at all Weight Watchers meetings a wealth watch: "Lose weight, gain money." I am not joking.

Listen. Money is nothing more than a physical manifestation of who you are. You've got to spend your energy to earn money. You've got to spend energy to lose weight. When you've earned a paycheck, you're the one who decides what you're going to do with it. Are you going to save it? Spend it? Invest it? Waste it? When you get food, you're the one who decides: What do you eat? How much do you eat? Why are you eating?

They're identical. Money can't jump out of your wallet and go spend itself. Food can't jump off the plate into your mouth. Money can't do anything without you; it flows through people. Food can't do anything without you; food flows through people—literally.

(Laughter)

But you've got to decide: Are you going to have potato chips or the orange, apple or carrot? Are you going to put the money in the savings account or are you going to spend it? They're identical. So when you don't have money in your life, you're the reason why. When you have weight on your body—in most cases, not always if there's medical reasons—you are not a victim of circumstances, you have chosen to do that to yourself. They are absolutely identical in nature. Identical.

WW: So the bottom line is: It's all about choice.

SO: All about choice.