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[00:00:11] ST: Welcome Nation to the Financial Rockstar Show. I'm your host Scott Alan Turner, ready to help you get out of debt, save more money and retire early. If you missed the last show, I shared with you the one behavior that can cost you tens of thousands of dollars over your lifetime. Please go back and check that out to make sure you're not someone making that mistake.

Today we have a special guest for you nation. I used to play in a band with her mom, Wendy. I met her five years ago when she was only eight years old, and I've been following and watching her crush it in the music and entertainment industry. When I was brainstorming about what the show was going to look like and started to think about interesting guest I thought, "I wonder what this young lady knows about money?" Turns out, quite a bit.

So if you have kids who don't wanna listen to you, have them check out this interview. They might pay attention to someone their own age who has some great advice. And if you're an adult, you're going to listen to this story and think to yourself, "Man, I wish I did that when I was a teenager!" Wisdom comes in all ages. So let's listen.

My guest today, Marlyh Murphy began acting when she was three and drumming when she was five. She's performed on multiple professional theatre pieces, short films, and drummed in a national Target commercial. She is part of the recurring cast on "Kids React" on YouTube, and the series "React to That" on Nickelodeon. Her bands have played South by South West and Lollapalooza.

Her most recent work allowed her to combine her love of acting and drumming as a star in the new Amazon pilot, A History of Radness.

[INTERVIEW]

Welcome to the show, Marlyh Murphy. [00:01:46] MM: Thank you so much Scott.

[00:01:48] ST: So my earliest memory of you is actually five years ago. You were playing in a School of Rock band at the Pizza Hut Park up in North Dallas and I was in a band with your mom Wendy at the same time and I remember seeing you, you were a lot smaller then, behind the drum set and struggling to reach the drum peddles. I think it was you playing a Led Zeppelin song.

But it was funny these group of teenage boys were walking by as you guys were doing your set, and one guy he elbows his friend and he says, "Dude, check it out! There's a girl playing the drums!" And I just had to laugh because they all turned around and looked and just couldn't believe the awesome job that you were doing behind the drums.

[00:02:29] MM: Yeah that sounds about right that I was playing a Led Zeppelin song. [00:02:32] ST: Tell us the story behind getting picked for the Amazon Pilot, The History of

Radness.

[00:02:37] MM: Sure. Well I mean I'd heard rumours about the show from one of my acting coaches actually, who thought I would be perfect for the job but I hadn't been called in for it yet and I was really bummed because I'd heard so much about it and I really wanted to go in for it. But when I did get an audition I went through the exact same process for any other job. I mean including auditions, call backs and testing. And actually at the testing I did several scenes with the group that was finally chosen to do the show, which I thought was interesting because we all had a great chemistry.

[00:03:10] ST: Bring us to the moment where you go the news. What went through your mind?

[00:03:13] MM: Well I was at home when I got the call. My agent called and asked to talk to me and I just had this feeling that it didn't happen because she was acting really serious on the phone and when she finally told me I was laughing and

then I was crying and then when I got off the phone I turned on celebration and I started dancing and singing to it. So it was a good day!

[00:03:37] ST: That's great. Now you've been drumming for a long time. Take us to the moment in time where you had your worst experience in front of an audience, and tell us the story of what happened there?

[00:03:46] MM: Well there have been a couple of tough learning moments. We did our first tour as Pretty Little Demons last summer and had multiple breakdowns in our RV. We ended up having to leave it in Lubbock, Texas and rent a minivan instead for the rest of the tour. But show wise I can remember playing a roller derby a couple of years ago with my first band, where we ended up having to load in our gear from about a block away cause that was the only place we could find parking. and then since we were playing on a slick floor at a roller derby, everything kept sliding across the floor. So my mom ended up having to kneel next to the kid and hold my base drum in place while I played the whole gig.

[00:04:33] ST: Now you are a drummer and drum sets are heavy. You don't have any minions yet to carry all your equipment in for you.

[00:04:38] MM: Yep, I just got my parents as roadies.

[00:04:42] ST: Now this is a money show, primarily, so tell us about the first show or you

actually made some money playing at - chips or a paid gig?

[00:04:50] MM: Well I can't really remember specifically where I was playing, but I remember I was playing with Zippos, which is my Led Zeppelin cover band, but we actually weren't expecting to get paid. So our guitarist just ended putting his guitar case in front of us while we were playing. And it was at like some bar in downtown Dallas. We had played for maybe two hours and we ended up having over \$350 in tips. It was really exciting! Not every gig is like that, but first experience. It was really cool.

[00:05:21] ST: Sure that's a good take for a gig like that. Now what went through your mind when they handed over the cash? Or did mom take it and say, "Well this is going to cover the next 10 pairs of drumsticks I bought for you.

[00:05:31] MM: Well yeah it was funny because every time someone would come and put a dollar bill in, everybody would applaud them, but it was exciting to realize that people appreciate it and are willing to pay us for it to show their appreciation. It was really cool.

[00:05:47] ST: In your music and acting career, what are some of the best advice you've ever received, and who gave it to you?

[00:05:53] MM: Well I think that my parents have actually given me the best advice. I mean they've always been there to tell me to treasure my success, to never get my heart set on a job and every experience, whether it feels like a bad situation or good, always leads to another opportunity. And they've always been true.

[00:06:13] ST: What are some lessons that you've learned about money so far, even at your young age, that you could share with us?

[00:06:17] MM: Well having a savings account and chequing account for use. I only put a small percentage of anything I make into my chequing and then everything else goes in savings. I also use an app on my phone to track what I spend so I know what I'm spending and spending on. But that also helps me recognize if I have any bad spending habits.

Secondly trying to avoid impulse spending, which is a problem for me. I always wanna make myself think through a big purchase first, which has actually save me from buying multiple drum kits. And then finally planning for the future. I mean I wanna go to college and it's expensive so I know that everything I can save now will help me later on. But I also have a

Coogan account which is required for LA actors, so basically a percentage of money I make goes to this account and no one can access it until I turn 18.

[00:07:08] ST: Oh okay. What is the app that you use to track your spending?

[00:07:11] MM: I don't know what it's called, but in my home menu it says "Accounts" so I

dunno? Yeah. It says accounts and has like a picture of a bank on it. But yeah! **[00:07:23] ST:** As long as it works for you, that's what's important.

[00:07:25] MM: Yeah.

[00:07:26] ST: Do you friends have similar money habits?

[00:07:28] MM: Well I mean I think as kids some of us aren't always aware of the cost of things, and how much money is actually spent. But I've noticed that many my friends aren't managing accounts yet. I mean they're just getting money from their parents, spending it, and then going back and getting more. I just feel like it's kind of hard to understand the value of money when you do it like that.

[00:07:49] ST: Yeah absolutely. So kudos to your parents for teaching you those good lessons early on.

[00:07:53] MM: Yeah definitely.

[00:07:55] ST: What's the earliest money lesson that you remember hearing from your parents?

[00:07:59] MM: Saving for sure. When I was little my parents would buy me all of these piggy banks in all of my favorite colours and I would collect all of the coins I could find and put them in those piggy banks as well as any money I got from birthdays or holidays. But we would empty them every couple months and change the coins out for dollars and then I'd shove the dollars right back into the banks again.

But luckily now I have a savings and chequing account so I don't have to try and pull my money out of the little holes on the bottom.

[00:08:28] ST: Sure. That's great advice for parents out there today. I've got little kids too. **[00:08:32] MM:** Oh awesome.

[00:08:34] ST: My advice I got from my parents was, "Don't buy so much candy."

[00:08:37] MM: Yeah. That's a good one!

[00:08:39] ST: What's your dream? Where do you want your career to go?

[00:08:42] MM: Well I mean I think one of my dreams as an actor is a lot like other actors. I mean I wanna someday have my big break like that one job that finally puts you out there and helps you establish a career. I mean I guess music wise it can be hard to make money in the music industry so I'd like to become a studio musician as well, which will give me an opportunity to experience people's different takes on music, which is one of the things that I actually enjoy most about this industry.

But this also means extra work for me as a musician. I mean I've had to learn to read music and work on learning different styles of drumming. I've also learned piano, guitar, base and flute so I can understand the role and dynamics of every instrument within a piece of music.

[00:09:29] ST: Well that's awesome that you've learned so many instruments thus far.

[00:09:33] MM: Yeah, a pretty quick learner.

[00:09:34] ST: If we're young, and this applies to people no matter what age they are really, when I look at you I think, "Wow, she is rockin' it! She get's to do exactly what she loves." What advice do you have for us if we wanna pursue a passion that we have but we haven't got there and made the leap yet?

[00:09:48] MM: Well I guess my piece of advice is to take advantage of every opportunity to learn. I mean I try to learn from as many musicians and actors as I can either as a student or just by observing them. I mean I don't think you can ever stop learning, and there's always someone better or trying just as hard. But if you're doing what you love, then the work doesn't feel like work.

[00:10:11] ST: Exactly. Right. What's your biggest strength as an actress and musician?

[00:10:15] MM: Well I mean, okay this may seem kind of sad, but after being in the acting business for 10 years, I'm used to rejection. Which I think is something that everybody in the entertainment business needs to be able to understand though. I mean you have to be able to separate yourself from the rejection and not take everything personally. And I mean I guess another strength as a musician and an actor is creating a picture within a song or a script, which I believe is interesting to the audience because it's your own take on the story.

[00:10:49] ST: When you've been rejected for gigs or acting gigs as well, what attitude do you have now that you can share with us, for somebody that might get rejected from a job that they're trying to apply for?

[00:11:00] MM: Well whenever I get rejection now I always think back to my parent's advice, which is kind of what I said earlier. I mean if something doesn't work out, another door opens. If one closes, there's always another door to open. You know, I always wanna be optimistic about that so that's normally how I act.

[00:11:18] ST: What do you think your biggest weakness is?

[00:11:20] MM: Weakness is general, just Starbucks, and anything that has fur on it.

[00:11:26] ST: I saw on your Twitter account that the new barista did not spell your name properly today.

[00:11:33] MM: Yeah, I have a regular Starbucks that I always go to, and then I saw a new barista and they thought my name was "Marlene". So that was a new one.

[00:11:46] ST: What's your favorite thing to get at Starbucks?

[00:11:47] MM: I think a peach green teat, also the mango black tea lemonade, this new one.

That's really good.

[00:11:53] ST: I'm a fan of the frappuccinos.

[00:11:55] MM: Oh yep, their frappuccinos are good. I got the blueberries and cream frappuccino yesterday, that was the drink that I had yesterday. They only have it for like a week.

[00:12:06] ST: Oh well, I guess I missed out. Unless it's still going to this week? Maybe I'll have to run in there right after this and see what it tastes like.

[00:12:11] MM: Yes!

[00:12:12] ST: What's one of your personal habits that you feel contributes to your success?

[00:12:15] MM: Well I'm a perfectionist by nature, and I think this can be a good or bad thing sometimes. But I think it's one of the things that keeps me focused and working hard and giving my best performance every single time.

[00:12:30] ST: Alright Marhly, it's time for our lightning round fill in the blank. I'm gonna read you a sentence and then I want you to answer the first thing that comes in your mind after the end of it.

[00:12:37] MM: Okay!

[00:12:38] ST: One thing I like to buy is _____.

[00:12:40] MM: [Inaudible] striped fruit. I kind of have an addiction.

[00:12:44] ST: One thing I wish I had never bought is _____.

[00:12:46] MM: Miscellaneous clothes and shoes. I'm pretty tight with my spending, but on occasion there have been some that I bought and then realized that I didn't like.

[00:12:55] ST: If I won a million dollars, I would buy _____.

[00:12:58] MM: This really pretty led weight drum kit that I found at the pro dum shop here in LA. Probably some pizza and more gear too, and then the rest would go into savings and charity.

[00:13:08] ST: Good for you. And as a big fan of Ben & Jerry's ice cream, if Ben & Jerry's named an ice cream flavor after you, it would be _____.

[00:13:18] MM: Well I mean they already have a Rockin' Blondie, which is kind of perfect for me. But I mean people sometimes like to call me a Swiss Army knife. So that might be a cool ice cream like the "Swirl Army Knife", and ice cream with every thing, I would eat that.

[00:13:36] ST: That sounds excellent. Marhly, thank you so much for this conversation, it's been amazing hearing the things that you've done at such a young age, and I know your story's gonna inspire other young people as well. Where can people find out more about you and get connected with you?

[00:13:48] SH: Well my Facebook is _Marhly! and that spelled M-a-r-l-h-y! And then my Twitter and Instagram handles are Marhly — same spelling _M. And we're actually still working on finishing up my website, whcih is MarhlyMurphy.com.

[00:14:05] ST: Excellent. And we'll have those things in the show notes. Awesome Marhly, thank you so much. I appreciate it and look forward to watching your continued success.

[00:14:12] MM: Thank you so much Scott.

[END OF INTERVIEW]

[00:14:14] ST: Alright, hope you enjoyed hearing from Marhly. Next time, and I'm very excited about this, I'm starting a series. The seven deadly sins of financial freedom.

[00:14:26] ST: No this is not gonna be a religious discussion, but it was such a cool name I couldn't resist. Learn about some of the financial sins I've committed and how you can avoid them. That's it for this episode, I'm your host Scott Alan Turner, Rock Star Katie is my producer. All the links mentioned in the show are available in the show notes at ScottAlanTurner.com.

Today's episode, as always, powered by Ben & Jerry's ice cream. Thanks for listening!

[FINAL MESSAGE]

[00:14:52] ANNOUNCER: You're not alone on your journey, deliver financial Rock star life! That's why we put together a free eBook just for you. Go to Financialrockstar.club to receive your free guide on how to save \$1,000 in one week and start getting out of debt, saving more money and retiring early. See you next time.

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