**Motivational Mondays interview:**

**Andrei Cherny – *Airing* 04.26.2021**

**Max Irzhak** [00:00:02] My next guest has spent his life fighting for what he believes in.

While still in college, he was handpicked by Bill Clinton to become the youngest White House speech writer in American history.

He prosecuted financial crimes as an Assistant Attorney General.

And now he’s flipping the banking industry on its head by changing the way people think about their money — and showing us that you *can* do well, and do good at the same time.

Thisis Motivational Mondays. I’m your host Max Irzhak, and joining us is the CEO of Aspiration Andrei Cherny.

**Andrei Cherny** [00:00:30] Hi Max.

**Max Irzhak** [00:00:32] When leaders try to create change, many times they’ll face resistance.

With Aspiration, you’re literally trying to change how people think about their money, and their spending habits. Now that’s no easy task.

What’s your advice to aspiring leaders on chasing what they believe in and not giving up — even if the task seems impossible?

**Andrei Cherny** [00:00:51] I would say the impossible tasks are the only ones really worth taking on. Of course when you’re trying to do something big and hard and different, there’s going to be a lot of resistance. If it weren’t the case, then somebody would’ve already done it. And what i think is important to realize is number one, the more that people tell you you’re crazy, the more that you know that you’re onto something. And number two is ... change is hard. The bigger the change, the harder it is to bring about. And if you look at any change that’s happened in our economy, in our society, in our culture — any progress that’s happened, the truth of any of those stories is there was a lot of moments along the way where it felt like things wouldn’t happen, and you wouldn’t be able to make that change, and progress wouldn’t occur. In fact, the story of all of those types of transformations is that for almost all of the time that somebody was working on it or some group was working on it, it felt like things wouldn't happen. But they only occur because people stuck to it. And so, my advice to people would be if you’re committed to making change, first of all thank you because we need a lot of change. And number two is fight your hardest when people are telling you that change is out of reach.

**Max Irzhak** [00:02:20] You were handpicked by Bill Clinton right out of college to become the youngest White House speech writer in American history.

Can you tell us that story? And what’s your advice to people who might be nervous about jumping into unfamiliar territory?

**Andrei Cherny** [00:02:34] It was really a story of right place right time for me. I’d been from a very young age — 12 years old, if not earlier, really interested in what was going on in government and politics. Was volunteering on campaigns every 2 years from that age onward. And then in college was the election columnist for my college newspaper during the presidential race. And shortly after the presidential election, then White House communications director was on campus for an event, happened to pick up a newspaper which happened to be carrying one of my columns, and really liked the column. Liked it so much that he passed it on to President Clinton who really liked the column. And President Clinton passed it on to his Cabinet to read. And all of this was of course happening unbeknownst to me, and long story short, I got a call from the White House one day saying that President Clinton wants you to come work here. And a very surreal experience, and twists and turns along the way. But ended up starting in the White House working for President Clinton and Vice President Gore as senior speech writer 10 days after I graduated from college.

And I remember of course being super nervous about jumping into a role like that, but of course excited as well. And my advice for people is when you’re facing a chance like that, is to jump — and to jump in completely. And know that you are, as the saying goes, jumping in on the deep end. And you’re going to thrash around a little bit. But as everybody of course knows, that’s a lot better of a way to learn how to swim than stepping in on the shallow end and trying to learn over time.

**Max Irzhak** [00:04:27] Throughout your career you’ve advised and worked with many incredible leaders including heads of major companies and United States Presidents. If you think about the greats, what is one thing that makes a great leader?

**Andrei Cherny** [00:04:40] I think it’s the ability to have a kind of vision that is not just seeing what’s coming up. It’s not just seeing what’s off in the distance. But it’s the ability to see around the corner. And to see things that do not yet exist. And then have the gumption and grit to bring those about. And that’s pretty rare, but that really to me is the definition of what a leader is — is somebody who can really imagine things that are beyond the scope of what’s apparent anywhere right now. And who has the followthrough to actually then bring those ideas, and bring that vision to life.

**Max Irzhak** [00:05:26] If you could travel back in time and chat with young Andrei who’s still in college, what advice would you give him?

**Andrei Cherny** [00:05:33] I would tell him that things are absolutely not going to turn out the way that he thinks they are, and that he should care more about *where* he’s going than *what* he’s doing. You know when i was in college like probably a lot of people i thought that by age 25 i wanted to do this, and by age 30 i wanted to do this — and almost all of those things didn't come to pass. And during those times, I was pretty down about that, and pretty disappointed. But whatever small amount of wisdom one gets after 25 years, and the ability to look back and have some perspective, is that while the path wasn’t what i thought it was going to be, i've still been able to sail in the general direction of that destination.

**Max Irzhak** [00:06:25] Many of our listeners will soon be graduating from college and applying to jobs.

When you’re looking for new people to join your team, how would you describe your ideal candidate?

**Andrei Cherny** [00:06:36] I was looking at something earlier today on LinkedIn and it was one of my connections was saying he was looking to hire somebody for his company. And what he said was he was looking for somebody with low ego, high maturity, and a blue-collar work ethic. And i thought, especially that last part was interesting. Maybe that’s what i look for as well. Yeah looking for that person who's brilliant, looking for that person who's insightful, looking for that person who has incredible ideas. But in any role, especially in a role early on in your career, but i don't think it necessarily changes all that much — the person who’s going to get stuff done is really the person that I’m always looking to hire because whatever you’re trying to do it’s great to sit around and think about the big picture — and that matters … you have to have a sense of innovation and inventiveness and ingenuity. But ultimately it is the person who is in a very old-fashioned way, maybe going to be the first person in the door and the last person out every day. That’s a person who over the long term is going to succeed. And i think we have a culture now where there’s a lot of pushback on that notion, and there’s a sense that that is old-fashioned and that it is not the way the work world should work — but in everything i’ve seen in many many different industries and areas of life, that is still the greatest predictor of success.

**Max Irzhak** [00:08:22] We’re experiencing this massive shift in how consumers think about their spending. A lot of people are starting to shop at brands that *truly match* their values.

For example sweatshop-free t-shirts. Companies that give back to charities. Brands that treat their employees with respect.

Can you tell us more about the Aspiration Impact Measurement score and how it helps people make an impact with their wallet?

**Andrei Cherny** [00:08:43] You’re absolutely right. We have enormous power as citizens to cast a vote once every two years, or once every four years. And so we have even more power as consumers. American consumers spend 36 Billion dollars every single day, and when you as a consumer make a decision to go shop, to go spend your money in a business that does better, and move away from those businesses that need to do better, that is a powerful powerful way to make an impact. And that was really the insight behind building the Aspiration Impact Measurement — which we call AIM, which is built into our Aspiration debit cards or Aspiration credit cards. And so what it does is, really very uniquely, provide consumers with a way to see their own daily sustainability score. Think of it as like a Fitbit for sustainability where every day you just see how you’re doing. And the way we calculate that is we look at where you’re spending and how those businesses do when it comes to people, and the planet. And that empowers those consumers that you’re talking about to have the real information that’s not just company advertising, or branding, that’s not just a gut view — but real information about how those businesses are acting. And so you can walk down the street and there’s a CVS and a Walgreens, or there's a McDonald’s and a Burger King, or a Taco Bell and Chipotle, and you can make decisions on where you’re going to go and where you’re going to spend your money based on how those businesses are treating their employees and based on how those businesses are treating the environment. And nothing else like that really exists out there that is tied into your own daily spending. And so it really has empowered a lot of people who are using Aspiration as a way to put their values into action on a daily basis.

**Max Irzhak** [00:10:48] What is one final thought you want our audience to walk away with? What is some *actionable* advice?

**Andrei Cherny** [00:10:55] Well first and foremost, they should open an Aspiration account as my best advice for them. Go to Aspiration.com or download the Aspiration app onto their phone.

But beyond that, my advice would really be to spend your life on causes and beliefs larger than yourself. And that can be in government, that can be in building businesses, that can be in building a non-profit, that can be in the arts. It’s wherever you are to get swept up by larger forces, and then be able to over time play your own individual role in directing those forces as well. And be able to know that because of that you’ve made a contribution, made a contribution to something beyond your own personal happiness and personal well being. That to me is success. And my advice is maybe where we started, is to jump into those battles, and jump into those great causes, and know you’re going to be bloodied along the way, but get right back and keep on going.

**Max Irzhak** [00:12:09] Aspiration has been an amazing partner of the NSLS, particularly because we’re so aligned in our missions of creating a better world.

I want to remind our *members* listening today that Aspiration is actually supporting your leadership training by reimbursing 75 of the 95 dollars that you paid for your NSLS membership.

If you haven’t already taken advantage of this, just follow the link in the description below to learn more.

**Max Irzhak** [00:12:35] Andrei, thank you for sitting down with us today, and for showing that it *is* possible to do well and do good at the same time. I truly hope you’ll continue fighting for what you believe in and I can’t wait to see what you accomplish next.

**Andrei Cherny** [00:12:48] Well thank you, and thanks for the fight that you’re in, and your members are in. We’re excited to be allies in this.

**Max Irzhak** [00:12:55] And as always, a huge thank you to all of our loyal listeners who join us each week.

We’ll see you next time on Motivational Mondays!