

Matt Bowles: My guest today is Vangile Makwakwa. She is a location, independent entrepreneur, real estate investor, world traveler, and the founder of wealthy-money.com, a company that helps women of color heal ancestral money trauma so they can fall in love with their bank accounts, increase their income and live their best lives. She is the author of three books and the host of two podcasts on money, finance, and investing. Originally from South Africa, she has been running her business remotely while traveling the world for the past 15 years.

Vagnile, welcome to the show.

Vangile Makwakwa: Thank you for having me, Matt. This is awesome. I'm excited to be at the show.

Matt Bowles: I am so excited to have you here. We just missed each other because I was in your amazing home country of South Africa just last month. We are not in person for this interview. Unfortunately, I am now in Luanda, Angola, still on your amazing continent, but we are in different countries because where are you today?

Vangile Makwakwa: I am actually still in South Africa. I am in Mpumalanga. This is my fourth month here. Honestly, I've been trying to decide where I'm going to next cause I thought I was heading back to Central America and now I'm like, I think I want to go back to Southeast Asia.

Matt Bowles: The struggles of being a nomad. So many amazing choices on this incredible planet we live on. Well, let's contextualize your travel journey. And I want to start all the way back because you were born in South Africa. First of all, where in South Africa exactly you were born. And also, the time when you were born, because you were actually born under the apartheid regime in South Africa. Can you share a little bit about what it was like growing up during that time?

Vangile Makwakwa: Yeah. I mean, I didn't really experience apartheid as intensely as my parents did, because by the time I was in grade school, it's the nineties and it was already falling. I was born just 15 minutes from where I'm doing the podcast now, which is at Mfuleni Hospital here in Mpumalanga.

Nobody ever knows where this is, so I'll give context. It's about 45 minutes from the border of Swaziland. So, a lot of us here, we speak Siswati, and people know a lot about the chiefs and the king of Swaziland in this part of town. But it's really cool. The village is a really nice place. But my generation was the first generation to go to basically now legally integrated schools that were not run by the Catholic Church or the Anglican Church.

But the first part of my schooling was going to boarding school run by Catholic nuns, because interestingly enough, the churches in South Africa were the ones that were often not associated with apartheid or they allowed integration in education because the mandate of the apartheid government was to have Bantu education and Bantu education was basically mandating that different races in South Africa get Different types of education, because then it becomes easier to oppress and control us.

So, we're not learning the same things and you're basically pushing black people into particular areas of study and you're pushing white people and Indian people and colored people into particular areas of study. Studies. So, most people are probably like, I thought black and colored were the same. While South Africa actually created a different race, which is basically if you're colored, you're mixed, right? You're mixed with different races. So, you wouldn't like in other parts of the world where you'd just be considered black. So, they just created a different race altogether.

So, all of us were getting different types of education. And as you can imagine, under Bantu education, you're getting. The worst education as a black person. So, our parents at the time, as soon as about date ended. So, for me, I was already in a Catholic boarding school, and I was already doing the whole integrated learning experience, but for most other South Africans, it was all segregated. So, think of like the sixties in the U. S. and suddenly, Integration is allowed to happen, and we are all the first to go into white schools in my generation, so called quote unquote white schools.

So, there was a lot of change. And until this day, there's so much going on in terms of the education system in South Africa. I mean, it's not going to happen overnight. So, there's been a lot. And just observing that, I think also being the first generation, it was really challenging, I guess, for my parents, just my own personal experience, because they're just like, what is going on?

Now you have these children having all these new Western ways of thinking and upbringing. You're going to school; you're learning all these things. I remember being in grade nine and getting myself into therapy and my parents were like, what? Because my school had a school therapist and I came back and I'm learning all these new terms and I'm like, this is what's wrong with me. I'm depressed. Now there's family therapy. There are all these new ways of doing things and just different activities.

Our parents were growing up under apartheid South Africa. Their entire mission in this world was to have freedom and to be free. Now you've got these kids suddenly free, and they can do anything. And now they have to learn how to communicate with our friends who were white, and their parents were white. You have to go to dinner with these people. They have to drop you off at sleepovers. It was insane. It's a whole new thing because before they couldn't talk to them. You couldn't even look at your peers in the eyes.

And now your kids are like, yeah, we're going to do sleepovers. And I'm sure for my friend's parents, my sister and I were talking about this the other day that in primary school, her friend, her best friend was white. And she was saying, it was also so challenging for her friend's parents because now they had to have a mindset shift like this because they like what is happening, what's going on, our daughter is bringing this girl home, they're playing together, there's play dates. So just looking back at that time period, the nuances were a lot, but I think you don't actually realize just how much is going on for your parents.

Matt Bowles: And speaking of education, I mean, this was obviously all the way up and I know that you eventually ended up doing some work at Stellenbosch University. Before you talk about your experience there and what you were doing, can you just contextualize in the history you're describing about the role of Stellenbosch in particular, and the extent to which there was white capital and political influence really highly concentrated there, and then within that context, the role of the university historically, and then ultimately what you ended up doing there.

Vangile Makwakwa: Okay, so, Stellenbosch University is the university where the thesis on Apartheid was written. So, every single president under the Apartheid regime came from Stellenbosch University. You had to go there to be taught a particular way of thinking to see the world in a particular way. So, you can already imagine. And the thing that sparked the radicalization of black students, the youth of 1976 in South Africa at the time was because the apartheid government wanted every student to learn in Afrikaans. So now you already have the students terrible Ubuntu education. Now you have to learn everything in the language, as they said, quote unquote, at the time of the oppressor.

So, one way to fight oppression was we can use our own home languages, or we use English. That was the agreement. Then the government starts to change that. So, Apartheid, that's radicalization of this entire thing. That's when black South Africans went straight to become much more radical and violent because it was seen at the time and still to this day that the one way that we get out of poverty as people globally is through education.

So now you're making it even harder. Now, Stellenbosch University for the longest in a while has been staunchly Afrikaans as a university and if you've been to the town of Stellenbosch then you know it is staunchly Afrikaans and I think that makes South Africa very layered is that white South Africans for the longest time also don't get along like the English and Afrikaans also have a very contentious history but it's a very intense country because there's so many layers you think that all white people are banded together they are not so Stellenbosch is deeply Afrikaans, so for the longest while, they couldn't get a lot of Black students.

And I think even now, if you go online, there's so many racial incidents that happened because of this history. So, Ed Rittenhouse, Mind Money, they say, see me on TV of all places and they decide they need a young person, and they want more young black people to come to the campus because in South Africa, the universities do get government funding and they also get alumni paying to them, but they do get government funding.

And part of the government funding obviously is that you want to have a certain number of kids on campus who are black. So, they hired me because we need someone who is representative of the demographic that we are trying to get into the university to come on board. But not only that, we also need funding to be able to make this happen.

So even though we get government funding, there's not a lot of funding. We think that black donors would be more willing to pay for students and to get students on board. You guys now know the history, right? And you know that most of the black donors have lived through this history. So, when you go to them, yes, they want to educate black students, but there's so much that you still have to work through and say, yes, they are changing. Yes, this is happening. But change is not fast.

So, let's just put it this way that by the time when I left that job, I actually hired a coach to help me work through racial trauma. I was so deeply traumatized. I had six months of just racial trauma work. It was crazy for me. I learned so much about trauma and gender. It was out of this world. I found terminology. I read papers cause wow. It is so challenging working in an environment that has that kind of history.

Matt Bowles: Once you had that experience and then you worked through that, what were the lessons or reflections and also just give folks like a sense of what things are still like today in terms of these institutionalized dynamics, the way that racism still functions in South Africa.

The way that wealth inequality is still very much present and institutionalized in South African society today. And then when you got exposed to that with the intensity that you did, what were the reflections and analysis that you came away with of present day in South Africa?

Vangile Makwakwa: I did not have a good view of South Africa when I left Stellenbosch. That's why I went back to traveling and became a nomad. Because when I moved to Stellenbosch and I got the job, I bought an apartment in Strand, which is in the Winelands. I still have that apartment. A huge part of it was that I was very excited. I was like, I love the Western Cape. It's still my favorite province.

I'm planning to move back there and make it my base as I travel again. Love it. But I did need to distance myself because I was deeply traumatized. I had to leave. I feel like if I didn't leave South Africa, I'm going to become completely radical and be chanting a lot of the freedom songs from the 70s. I was like, I'm going to leave this country.

There was no other way. Let's just call this quits. Like, I do not see how we work as a people, and I needed that level of distance. So that's how upset, angry and hurt I was so for example I remember once being in a meeting and then they just dropped this bomb that they found Study behind one of the shelves at Stellenbosch University, where one of the lecturers had been studying human brains and was trying to prove that the black brain is not as superior to the white brain and was studying eyesight.

I'm like, what? All my other white colleagues are laughing at this. And I like literally stand up and have a whole eruption. I'm like, this is not okay. You are triggering all of us here. What is this? And they're like, no, it's so funny because it's so stupid. No, it's not. Literally, the entire country was run on this.

You are reminding all of us that this is what happened. So, little things, and I think this still happens in corporates, where conversations are started without any understanding of how they will trigger other people of color in that environment. And then now I have to go out of these meetings and go and smile at black donors and be like, yes, sandbox really is changing. No, they are triggering me every day.

So, at some point I actually went to the black donors, and I went to some of them, and I said, listen, if you don't come on board, I am going to die and be buried alive at that university. I'm going to need you to come to some of the meetings. I need support. I can't do this on my own. I was like, I'm way out of my depth in terms of how to manage this because I've never had to go against white men that lived and been teaching these policies since the 70s and now, I'm the one that's going to try and change them. That's insane. That's crazy I can't do it I remember being in a meeting one day and I'd written a paper and one of the things I said was that I feel like a lot of black donors would be really, really happy to come on board at Stellenbosch University and sponsor black students.

If the university could just offer an apology, we're asking, Black people who have made their money by working hard and sometimes working under a regime that literally oppressed them. They're like, can we just accept the university has played a huge role in oppression? And can there be an apology offered?

And I did an entire report on how I saw that happening. I wrote about how we could do it at dinner speeches that could be made just acknowledgements that I think would be important and actually taking accountability. That was met with so many vermin, like one of the vice directors, actually, I was in a meeting, and he literally accused me of having something against Stellenbosch University. I was like, what?

And I literally came out of that crying. My boss at the time just looked at me and said, Van, pack your things, go home, take a day or two, you've faced enough racism for the day. That's literally what she said to me. And she was like, yeah. It's been too much for you. You don't have to keep doing this. That's why I went back to traveling.

Matt Bowles: So, you start traveling and as you travel the world, you've been traveling for 15 years now, and I want to get into some of your travel journeys and some of the different experiences that you've had. I know there have been a number of pivotal moments along that journey. And I think the one I want to start with is when you went to Trinidad and Tobago, can you share that story and the impact that that had on your life trajectory?

Vangile Makwakwa: Okay. So, I was working on a cruise line in Florida. I met this guy, we fall in love. I'm like so deeply in love. Then he quits the cruise ship, but we keep in touch. At first, I was like, oh, not a big deal. Cheers. Go bye. After like We start touching base. We really miss each other. I love you, but okay, I'm not coming back to the cruise line. I think I'm going to move to London instead. So, he's Trinidadian. He's like, I'm back in Trinidad. I'm going to be living in Trinidad.

We kept in touch throughout my stay in London. I'm like, you know what, let me move to Trinidad. Let's see if this is going to work because I'm so deeply in love. I am selling everything of mine in London. I quit my job, which is a waitressing job, give up my apartment, everything. I only have 400 pounds to my name.

I have a ticket that has me returning in three months. And this was also the time when South Africans still needed visas to get to Trinidad. We no longer do. So he'd helped me apply for my visa. He'd written my visa letter, my invitation letter, passport, everything. So, I'm good on that front. We have time to meet.

We're going to land in Tobago. We're going to do romantic getaways in Tobago. When I get to Trinidad, we're going to have a blast together. And I'm going to move in with him. Cool. So, it has never entered my mind that I need more money for this for whatever reason, I'm trusting this man completely. Get to Heathrow, open up my laptop and would you believe it? I have just been dumped. Sorry to those poor people on that flight. I cry for a full eight hours. Land in Tobago. I just booked a random place to stay. I don't even know where I'm going. And I don't even ask many questions. I just ask, where do I get alcohol? Go get myself a whole bottle of whiskey. Cause I'm crying.

So, I'm just drinking whiskey alone in my room. I sleep cause I'm thinking this is the worst decision ever. So, I woke up. Like, what, this is like the most incredible thing ever. Like I've booked myself and some beachfront stay. I made friends on the first day. And honestly, within three weeks in Trinidad, I've made friends. I'm partying away. I ended up on MTV Caribbean. I'm performing my poetry. My life just changed. It was one of the best decisions I've ever made in my life. And honestly, everything that I have accomplished and done in my life is from that one decision of hopping on the plane. Because when I was there, I needed a future plan. So, I was like, I'm going to go do an MBA.

Matt Bowles: Well, that also led you on a nomad journey. And I know that you have lived all over the world in some amazing places. You've spent a lot of time in Korea. You've spent a lot of time in Sri Lanka. I think the next place though, that I want to ask you about is your experience in India.

Vangile Makwakwa: Okay. So, I've been to various parts of India. I've been to Delhi, Rishikesh. I've been to Goa. I really love Goa. I keep going back, but I think recently I've decided I'm going to give Kerala a new try because Goa has changed a lot. Before Goa was just hippie heaven. It was just a bunch of us hippies just there dancing in Arambol. And now it's like, there's casinos, there's all sorts of things going on.

So, I want to see what Kerala holds, but I love India. I call Rishikesh a spiritual Vegas. Everything that you need, every kind of spiritual experience that you ever want to have been in Rishikesh. It's crazy. It was so overwhelming for me. I was just like, nope. All I did was just like, stay home, ride my motorbike and just go to the Ganges River.

Matt Bowles: So, I want to ask you a little bit about spirituality stuff. And I want to start with your own history and traditions and maybe even before. You talk about your family; can you just give people some larger context of the cultural and historic significance of shamanism in South Africa? And then talk a little bit about your family and your upbringing and how that impacted you?

Vangile Makwakwa: There's a law that was passed during the Baatein times which made it illegal for us to practice our cultural, spiritual practices. I think it's called the Witchcraft Act, where everything to do with cultural, traditional, spiritual practices that were African were considered witchcraft by the government.

And if you continue to practice that way, you will be arrested. So, as a result, during apartheid, a lot of black people were scared to practice our own traditional practices. And we stopped. Doing things in families where someone would Twassa, which is being initiated into shamanism, a lot of families wouldn't do that.

And to just stay alive, people would adopt Western religions. This is why now people are always like, oh my gosh, South Africa, a lot of the younger generation, my generation, and the generation coming after is really taking to that and trying to figure that out. My family, especially my mother's side of the family, my maternal family has always practiced. So, my sister and I and some of my cousins were very, very lucky because we grew up always knowing a lot of these practices and my mother in particular has always practiced and she always passed down the practices. So, we've always known how to talk to our ancestors.

And this also becomes crucial because how we talk to our ancestors, Uwupatla, that's what it's called, which is ancestral liberation or talking to ancestors, is how the family tree was passed down from one generation to the next. So, a lot of African traditions are oral traditions, right? So, you would be told from one generation to the next.

So when we pass out, we call all our ancestors from previous generations so that way you can know this person is who begets this person who begets this person who gets this person who gets this person you would do it on the maternal side and the paternal side now when that was made illegal and suddenly you're accused of witchcraft for talking to your ancestors, a lot of black people in South Africa have lost that ancestral thread and that connection.

And to remember who our ancestors are, even six or seven generations back, I consider myself very lucky because I know who my ancestors are from six, seven generations back. And that's because my mother continues to recite and remind me.

Matt Bowles: When you travel to places like India or Bali or some of these other spots, I am curious about your observations and other places around the world, Peru and other things like that, because it strikes me that increasingly there is a cultural expropriation and a commodification. And a marketing, particularly to white western people, of this sort of new age spirituality. And I'm curious about your take on that as someone who actually comes from a shamanic tradition.

Vangile Makwakwa: I've seen it so often and I remember having a conversation with my mother and she just laughed. She was like, oh, what do they really know? But it does a lot of damage. What I've experienced, I've been in spaces where there's been portals opened, and they were never closed because there's not a lot of training.

So, for example, things that I have seen online where someone says they do like a course in shamanism, I have a one-week course to make you a shaman and I'm like, wow, how fam? How's that even possible? Or like it's six months to be a shaman and I'll do it virtually. And I'm like, well, I don't know about that. But what I do know is that people here go to initiation schools. There are things that are done. You learn a lot about protocol ancestors. You're taught about the plants of the land.

You're taught about how to talk to ancestors. And even before the initiation starts. And I've spoken a lot about that this in South Africa, we have a saying that a general translation is you wash an ancestor, but what it is that not all ancestors are good ancestors and some ancestors you have to heal first before you work with them.

So, I've often said to people online. How are some white people who come from a lineage of oppression working with their ancestors? Have you worked with your ancestors to really decolonize them? Because now these ancestors are coming through, they are sharing wisdom, but can you trust that wisdom? So even before we can talk about ancestral healing, you need to be willing to look at the ancestors that you're talking to and that you will be working with, even if they are the female ancestors of your bloodline.

You need to start doing decolonization work. And a lot of ancestral work is also healing what was done in the past, with us in particular. So, when people Twasa in South Africa, often the ancestral work that is also done is that there is an understanding that There's a lot of things that our ancestors have done that are now having an impact in this particular generation.

So now they come through and they tell whoever has Twasa the shaman to help even the family members and other members outside as to how do you heal this thing that was done that is now causing so much tension and issues so that families outside can also be repaired. So that's super, super important.

This is why I ask also about the importance of decolonization, because you can imagine if our ancestors are here, not just to help us thrive, but to also write the things that they did wrong when they were walking this plane so that they can also ascend. This becomes a very important conversation, which I often do not see happening in spaces where white people are working with ancestors. I've always just been that person that just puts my voice out there and says, what is happening? Can someone please help me understand? Because this is how I understand ancestral healing to be happening within our communities.

Matt Bowles: Well, I definitely want to build on this concept of ancestral heritage. and generational money trauma is one of the main things that you teach about now and work with people on. And we have all of this background that you've given us so far and I want to now take it into this realm. You have a degree in finance, you have an MBA that you got in the United States and now you're really putting All of this to work in this one particular area.

And I'm wondering if you can just start off by contextualizing this and explaining the connection between generational oppression and generational money trauma, and then maybe share a little bit about how that manifested for you and your journey with that.

Vangile Makwakwa: Firstly, I want to say money trauma is not limited to just people that have the history of oppression. I think all of us in this world have some history of oppression. I want to acknowledge that. But there are systems of oppression, like when we talk about sexism or patriarchy, and then we talk about racism, that have had a much more impact on people. So, when we talk about trauma and systems of oppression is that systems of oppression have often told us when you are a person that has a lineage of racism or sexism in your lineage, then what you've often been taught is that because of how you look, you are now inadequate.

And for whatever reason, you cannot make money, or there have been systems that have been put in place to stop you from making money so that it becomes much more difficult for you to actually earn an income, save money, or work. Or even invest money. So, an example of how oppression would play out, how

trauma and oppression are interlinked, especially for South Africans. And even I know this is the same for African Americans. In South Africa, when black people had built their properties, and if the houses were nice and the neighborhoods were nice, the apartheid government would just evict them overnight. No explanation. No anything.

And for example, if you were in Soweto to be able to renovate your house, if a window was broken, you had to apply to the Apartheid government to be able to fix your window, and then in two years, they would give you the approval. By then, something else in the house is broken down. And if you go ahead and you fix that window, then you go to jail. So now this becomes a thing within our communities is that that trauma, for example, I'm going to go with the trauma of losing your property overnight. That trauma is so deeply embedded because why would our ancestors have continued to build beautiful spaces?

If you know that the more beautiful and epic it is, the more it will just be taken away from you. The higher the chances of it being taken away from you. So, as a result, some ancestors may have decided that, okay, to try and keep ourselves safe, we're going to make ourselves invisible, or we're not going to continue with building beautiful property. We would rather spend money on clothes and other ways to show that we are progressing, because at least that is not something that the government is coming to take away. Now, fast forward, the next generation is learning these money patterns from their parents. They're not understanding why the parents are making these decisions.

There's no sitting down of, hey, we're deciding to do this because we're scared of our government. And we're scared that we will lose this property if we beautify it. So, all they are learning is these patterns that when I have money, The best thing to spend money on is clothes or cars, not on assets. They are not understanding that. And in fact, what they sometimes sense when their parents are making a place beautiful, going against the apartheid government, fixing the windows before they've gotten the permission is deep fear. So now they've started to associate Building their houses, getting assets, investments, et cetera, with fear.

They're not understanding why that is happening. They can see their parents' gestures. They can sense their nervous systems. They don't understand why that's happening. So now as they become parents and they teach the next generation, they just do the same thing that their parents did because that's what they were taught with money.

They don't understand why it is that whenever we have to buy assets or we even have to make our houses better, I am freaking out. Why is my nervous system freaking out? Because that's what your nervous system learned about money. And before long, it becomes a whole thing from one generation to the next, we don't understand why we're not buying assets, why we're not doing certain things, why that actually scares us, why the idea of buying beautiful homes is freaking us out. Having more than one home scares us. Why is our nervous system getting dysregulated? Well, the system learned that from somewhere.

Matt Bowles: Can you talk about your personal journey with this, how you realized that this was happening to you. And then ultimately how you navigated your way through it to where you are today.

Vangile Makwakwa: Often getting to college or university and is often very much a communal effort. Our parents didn't get to university on their own. Communities were involved; villages were involved. One person would contribute food, this person this, aunts would contribute, the extended family would somehow add to your success.

So now when you succeed, the idea is that you know people took something to get you there. Everyone sacrificed something. So now you want to help as well by giving back to them. And obviously this is deeply linked to systemic oppression and opportunities are not as easily available under systems of oppression for certain groups of people. So, each one pulls one up.

So, what happened in South Africa through time is that worked, but then something kind of happened in my mother's generation. And I think a lot of that also has to do with, as we enter the nineties, we enter the two thousand, the standard of living starts to shoot up, which has happened globally.

So, some people get educated and instead of those other siblings coming back to help, they're like, listen, this is really tough for me. I'm not able to. So often the first-born child would be the one left with most of the burdens and they would look after everyone else. So, in my family, my mother, who's the second one, actually took over the family responsibility and was looking after everyone on her salary, started businesses to help with that as well.

Then when my uncle came back from exile, my mom was like, it's your turn. You're the most educated one. You've studied in Germany, you've studied in Scotland, you've studied in all these countries. So, you will have more opportunities. So, look after the family, including looking after my sister and me. So, growing up, I saw my uncle and my mom go through this and I lived with a deep terror that like, it would be me next because I was the one that was going out traveling, studying, getting the degrees, and I was just like, I do not know how to do that on my salary, looking after grown people, their kids, et cetera.

So, this had been happening in my mom's family for as long as I've been alive. So, there was no reason for me to believe otherwise. And in fact, it was. At first, I got a life coach, and she was like, let's explore why this is happening around your money. Cause as soon as I get money, I would get rid of it. And then as soon as I graduated from the MBA program in the U.S. I started having panic attacks with money and I watched my uncle go through the same thing. So, at first he was okay with money coming back from exile. Then he came back. And as soon as he would make money, he would have a party and get rid of it.

I couldn't understand why I was repeating the cycles at my uncle had displayed when I was growing up because I promised myself that I wouldn't and I was trying my best. And I just couldn't until I started having a panic attack with money. And then it turned out that a huge part of me was really scared of taking on that responsibility and the family responsibility so the only way that I felt I could protect myself was to get rid of money as fast as possible because the family member said Hey, look after us. I could truly say, I have no money.

Doesn't matter how much money I make, then I have no money. I protect myself that way. I don't have to set boundaries with family and people don't have to hate me for setting those boundaries and not continuing the family tradition, but it was at my own expense. And I was ironically using a lot of my money to pay for things with friends, gifting friends, because now I'm scared of losing my family, which is a deep trauma as well as the trauma of like losing your tribe and the trauma of not belonging, which is ironically a core need in Maslow's needs triangle. So now I had like all these things, and I couldn't understand what was going on.

When I started working with my coach, she was like, maybe your uncle has changed. Have a conversation with your uncle. I did. I was living in the U.S. at the time and my uncle was like, we've been waiting for you to finish that degree so that you can come home and look after all of us. Wow. Trauma hundred times.

Now it's just like it completely went up all the way. So, I had to do so much work around the enmeshment trauma of my family, but also disentangling myself from a lot of those things, setting boundaries in my family work that I had never really seen my family do. And the interesting thing is once I started doing that work, my mother started putting in boundaries and started doing that work.

Then my sister started doing that work. I started doing that work, it gave other people permission to do that work, that it was very scary. And it took me years because we are collective people. It took so much, it took so long, and that's the core of my work actually around ancestral trauma and also going into the ancestral realm, by the way, where I had to go talk to my ancestors and let them know that you know what, this is what I'm doing. This is what you guys have left, so stand with me, help me do this, let's work together. So, it was very interesting. And now that's what I teach.

Matt Bowles: Yes. And I want to ask you about that. You have curated a huge amount of content centered around this. You have three books published. You are the host of two podcasts. Can you talk about how you are working with other people, especially women of color to heal ancestral money trauma?

Vangile Makwakwa: One of the things that I couldn't understand, why do I have a finance degree and why do I have an MBA and why am I still struggling financially? I've got all the education and not to brag, but I have been to some of the best universities and schools in the world. So, what is going on?

So, I knew it wasn't knowledge because I can sit down and tell you and strategically theorize it. So, I knew that I had to embody it. And I find that with a lot of women of color, we do struggle with that, especially women of color that are first born daughters in the family or have taken on the role of the first-born daughter.

And I have to also say, because men have said to me, Van, it's also first-born sons. So don't leave us behind because there is that expectation that you will have to take over the family responsibility. And there is this deep fear of how do you put yourself first when you know, especially if you are the first in your family or the second generation to go to university and you know that the extended family is struggling.

So how do we build wealth in a way that is not extremely individualistic because we are collective people. Our families do matter to us. Someone on YouTube said, just tell your family that you're not going to be supporting them and just let it go. I'm like, no, you know, it's not just about that. We are collective people, so we don't want to just make money and just lose our friends and family.

So, I think that is a big part of it. So, the real thing is how do you heal ancestral trauma, understanding that some of these things didn't start with us and they go way back. And we don't walk alone. We walk with our ancestors. And then how do you then go back to these same people and help tap into ancestral money wisdom?

So, you learn about how they did things, what worked, because we're not trying to throw out everything. We're trying to work with our ancestors to change what didn't work and what no longer works for us. And we're also trying to tap into their wisdom to work with the things that do work. So that is the core of my work.

And I think it becomes really important for a lot of people of African descent because I want to make money, but how do I make money in such a way that I can also help the people that come after me? What does that conversation look like? We even go into okay; I know that our parents are not ready to retire.

What are some things that we do to make sure that our parents get ready? Or even that, like, you don't have to support your parents during retirement. What are some discussions that you need to be having? What are some things that you need to be doing? And before we can even have those practical discussions, I learned the hard way is that we need to do the emotional work because money is such an emotional topic.

Most of us don't even know how to have that conversation with just our partners or our kids. So now we're trying to have this loaded conversation with our parents and maybe we carry wounds around the mother wound and You're thinking, oh my gosh, now I have to look after my parents and they've done this and this and this and this to me. What the hell?

But you're also feeling like you're under pressure to do that. So how do you have these conversations from a space where you have healed your stuff and you're coming with wisdom, and you are not going to get triggered and it's not going to turn into a firebomb. And in this way, we start to build generational wealth.

Matt Bowles: Well, for people that want to go deeper into your work on that, I'm going to link up all three of your books in [the show notes](#). And we're going to link up both of your podcasts in [the show notes](#), which I would encourage people to check out. So you can find all of that at one place. Just go to [themaverickshow.com](#) and go to the show notes for this episode. I also want to ask you a little bit about your nomad experience and particularly nomading on a South African passport and the dynamics of passport privilege and how that experience has been. Cause you've been doing this for 15 years. You have been to a lot of countries. Can you share a little bit about your experience with that and just the larger experience of navigating an anti-blackness globally. You mentioned the reasons why you left South Africa in the first place. And then as you got out there into the world and you saw the different manifestations of white supremacy all around the world, how was some of that stuff similar or different? And how did you navigate that as a global traveler?

Vangile Makwakwa: Having a South African passport is very interesting. Now there's all these conversations happening about passport privilege. At first, I was willing to pay all the large visa fines to various countries, Western countries to go travel there. And then I just thought, no man, like I teach about spending in accordance with your values. Of course, there are times people know like I sometimes do several countries where South Africans do need to pay a fee. We do have hectic processes applying for a visa even for Mexico. I got my six-month visa, but the process of getting that visa was so hectic. You have to prove that you can afford it.

For to stay there that you've got income coming in. And it's highly frustrating for me at times because I meet Americans, Canadians, Europeans in these countries. They've had to prove nada. And some of them are just like, oh my gosh, I don't know how I'm going to be able to pay rent this month. For me, I've had to do all of those things just to be able to set foot in some of these countries.

So over time, I made the decision just for myself that I will always prioritize countries that want my passport and do not want me to pay insane visa fees to them. Because just the insanity of that, when you think about it, if you're saying that my country is so poor, you will not allow me to come here because you think I'm going to stay in this country. Why are you charging me a fee to come to this country and not charging the Western countries that you think are so wealthy, they don't need anything. Isn't that counterintuitive? How does that actually add up at all? It's like you're saying the majority of Black and Brown people are coming to our country.

They're not going to leave. They are so poor; they can't afford it. But if they want to come to my country, they must pay hundreds of dollars at times just to be able to set foot in the country. Not adding up. I'm just one person, but I've also met a lot of other nomads that are starting to think in the same way where we're just like, there's no reason to add your dollars.

And sometimes you're going on Instagram online on TikTok, all these places, and you're promoting these countries for free, whereas there's other beautiful countries that really want us and are open to us. So why don't they get the free publicity they get to be known? And funny enough, since I've made that decision, this is how I've ended up in the most incredible countries, Cambodia, Laos, I've ended up in so many countries that most people would never think of as their first option because these countries are so open to hosting us.

And then anti blackness. So, what I have found, interestingly enough, the very same countries that are practicing passport exclusion and are living on passport privilege and require black and brown countries mainly to be the ones to pay their visa fees. Those are the ones that are also extremely anti-black. It starts from the door, right? You can tell like the kind of things that they require you to do, the hoops that they want you to jump through, the amount of money that they want you to pay to get to them. They are the least favorable to people who look like me.

So. Again, as I've changed the way that I've traveled and made this conscious decision of how to travel based on my passport, I have had some of the most incredible travel experiences and actually less racist experiences than I was having before. So, I'm just like, I am a Black girl often traveling on her own and having a blast come on the journey. But these are the countries that you need to check out, you know, if you want to have a blast as well.

Matt Bowles: I love that. Van, let me ask you one more question and then we'll wrap this up and move into the lightning round.

When you think back about all of the travels that you've done, all the places you've been, experiences that you've had, how has all of that impacted you? What impacted you as a person and why do you continue to travel? What does travel mean to you today?

Vangile Makwakwa: I don't think I would be this person without travel. Forget being a digital nomad. I don't think I would be an entrepreneur without travel. Because I think what travel has done for me is it's just opened up my world and helped me see what is possible. I didn't know it was possible to make money online the way that I do until I started traveling. Also, I think my spirituality and really understanding that the work that I do ancestrally when I'm here, I'm often receiving emails from people sometimes being like, hey, why do you teach about ancestral stuff? Have you ever been saved by Jesus? You know, all those things.

I feel like having lived in countries like South Korea, where they have Chuseok and you see ancestral veneration happening for 10 days, having lived in Mexico, having lived in Bali, you see all these things and you start to understand that, whoa. It's not just South Africans that are all about ancestors. This is actually a very normal way of living. It's quite natural. A lot of these rituals are so not as far apart as people think they are. And you meet interesting people. The people that you meet change your life. People have changed my life. In every way, it's been amazing for me.

Matt Bowles: That's incredible. And that's a great place to end the main portion of this interview. And at this point, Van, are you ready to move in to the lightning round?

Vangile Makwakwa: Definitely.

Matt Bowles: Alright. What is one book that has significantly impacted you over the years that you would most recommend people check out?

Vangile Makwakwa: So, my favorite book is [The Big Leap by Gay Hendrix](#). This book has been the most life-changing book. It teaches you all about your set point or limits, as he calls them. We all have different limits and how when we get to a particular limit, we do tend to sabotage. So, it also then started to influence my work in trying to figure out how do I know that I've reached my limit? How do I know that I've reached my set point?

So, I started doing a lot of my work, especially around money and in relationships around set points, and it helped me understand a lot of that and such link set points to trauma and memories and all sorts of things. So definitely one of the most transformative books for me.

Matt Bowles: All right, what is one travel hack that you use that you can recommend to people?

Vangile Makwakwa: Always have a spare sheet. And the reason for that is just like having a clean sheet, it doesn't matter how great Airbnb is, even five-star Airbnb's, sometimes the sheets can just be like a little iffy or sometimes you find yourself in spaces, let's say that you're on a train ride or something and there's cloth seats and things are not 100 percent clean.

A sheet is going to be your best savior. Also, what I love about having a spare sheet is it's often saved me when I'm living in a beach town somewhere, or I end up in a beach town. I don't have to buy beach blankets. I use my sheet just to do everything on the beach. And I use it as a picnic blanket. I use it for various things and it's light. So, it just, Yeah, like a light sheet. So, I usually have a brown sheet, and that is my go to sheet for everything.

Matt Bowles: Who is one person that you would most love to have dinner with? Just you and that person for an evening of dinner and conversation.

Vangile Makwakwa: Oh, that's easy Maya Angelou. I just think she's incredible, and also, I just love that she's also traveled, and she's lived in different countries. I just love how she was able to let go of so many things. When things didn't work, she just let go. I feel that's part of my journey in this life, but I don't do it quite graciously.

Matt Bowles: All right, Van, knowing everything that you know now, if you could go back in time and give one piece of advice to your 18-year-old self, what would it be? What would you say to 18-year-old Van?

Vangile Makwakwa: Oh my gosh, you really need to chill. It's not that deep. Like 18-year-old me, everything was deep. I feel like I wasted so much of my energy. I exhausted myself fighting everything in the system. Just tell her to just enjoy things more and just chill.

Matt Bowles: All right. Of all of the places you have now traveled, what are your top three favorite destinations you would most recommend other people should check out?

Vangile Makwakwa: Okay. Not a surprise to anyone that knows me, Sri Lanka, top of the list. My second travel destination is Vietnam. And then my third travel destination is actually Tobago. So definitely go check out Tobago. It is stunning. It is absolutely incredible.

Matt Bowles: All right. What are your top three bucket list destinations, places you have not yet been the highest on your list? You'd most like to see

Vangile Makwakwa: There's four; there's Nepal, there's Pakistan, there's Kazakhstan, and there's Fiji.

Matt Bowles: All right, final question. I'm going to ask you for your top five African musical artists from anywhere on the continent. I know you're into Afro beats. I also know you're very into South African music in particular, so they can all be from South Africa or they can be some from different countries, however you want to do it, but top five musical artists from the continent.

Vangile Makwakwa: Okay. So definitely Sho Madjozi. She's like my favorite artist. And then DJ Maphorisa, my favorite song ever, is in particular. So, I love it. And then Davido, love that. And then Wizkid. And then Ramoba, he's part of the Blackjacks. I just like Tshepang as a person. He's actually the reason why we have two podcasts. He does our podcast editing for us.

Matt Bowles: Wow. Incredible. All right. We are going to link all of that up in [the show notes](#) and folks can go and check out all of those artists along with everything else that we've talked about on this show. And I want you to let folks know at this point, Van, how folks can find you, connect with you, follow you on social media, listen to your podcast and anything else that you're up to that you want folks to know about.

Vangile Makwakwa: Yeah. So, people can go to my website at wealthy-money.com again, *wealthy-money.com*. And I have three, seven days tapping into ancestral money wisdom training. They can find that at wealthy-money.com/training again, *wealthy-money.com/training*. And find me on [Instagram](#) under *vangilemakwakwa* and then on [Facebook](#) under *wealthymoney* on [Twitter](#) and [TikTok](#) under *wealthymoneyco*.

Matt Bowles: Alright. We are going to link all of that up in one place in case you didn't get it all. Just go to themaverickshow.com. Go to [the show notes](#) for this episode and there you're going to see listed out all of those social media handles, the website address, the link to listen to the podcast, all of her books and everything else we've discussed on this episode. We'll be there. Van, this was incredible. Thank you so much for coming on the show.

Vangile Makwakwa: Oh, thank you so much, Matt. This was amazing. I truly enjoyed myself.

Matt Bowles: All right. Good night, everybody.