

I started My Fab Finance because I felt like there wasn't anyone out there who resonated with me.

They didn't understand what it was like to repair your finances in a post-recession economy.

I didn't see anyone who looked like me who was African-American, young, vibrant, fabulous, ya know, to say the least, and I felt that voice needed to be heard too, and that voice needed to be represented in financial education.

My name is Tonya Rapley, I'm known as the Millennial Money Expert, and I'm the founder of My Fab Finance. I became the Millennial Money Expert largely because of my own experiences. I don't have a finance background, but I realized that I needed to get my finances under control.

I was perpetually broke, and I was just like: "You know, if you don't do something, you know life is going to happen and it's not going to be the life you imagined for yourself."

And so I got to work on my own finances and during that journey, other people started asking me about what I was learning, and I was relaying these difficult financial topics, or things that people weren't able to grasp otherwise, in laymen's terms, and My Fab Finance was born.

I started the blog in 2013, and it's grown into a full business with employees and everything else.

You know, I don't judge anyone for their financial decisions or mistakes, and by creating that tone a lot of people feel comfortable talking to me about things they wouldn't even talk to their parents or religious leaders about.

I literally wake up thinking about my My Fab Finance audience every day.

How can I add to their lives?

How can I create something that will help them make better financial decisions?

Because I feel like that's what I was put here for.

I feel like I was put here to help people create change in their lives as it relates to their finances so they can actually enjoy their life.