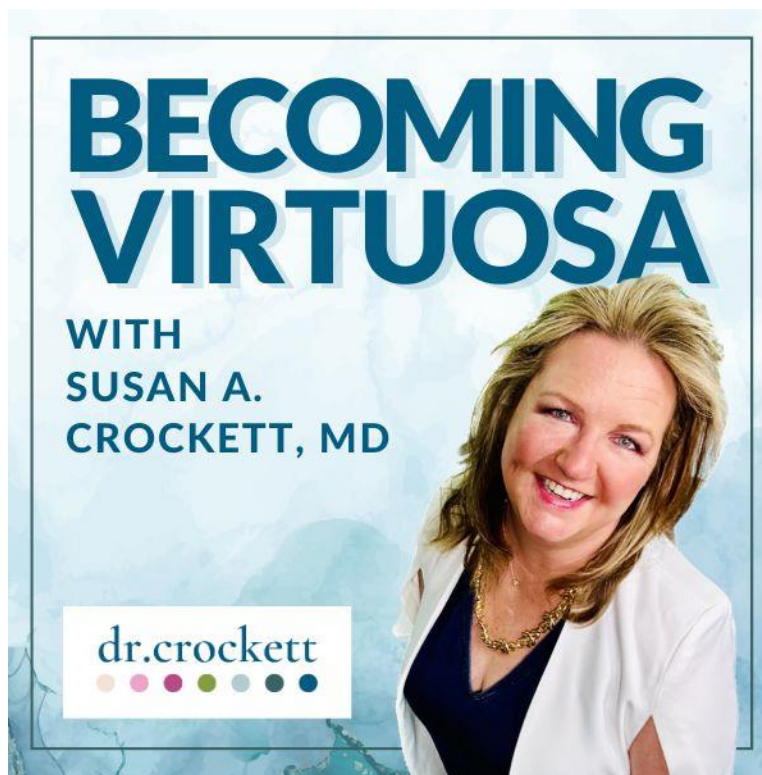


# Ep #69: Passive Income: Road to Financial Freedom with Keke Johnson



## Full Episode Transcript

With Your Host

**Susan A. Crockett, MD**

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Welcome to *Becoming Virtuosa*, the podcast with Dr. Susan Crockett. You're listening to episode number 69: Passive Income, Road to Financial Freedom. An interview with entrepreneur and real estate investor Keke Johnson.

Welcome to *Becoming Virtuosa*, the podcast that encourages you to become your best virtuosa self. Each week Dr. Susan Crockett goes where the scalpel can't reach, exploring conversations about how to be, heal, love, give, grow, pray, and attune. For the first time ever, she's bringing the personal one on one teaching that she shares with individual patients to you on this broader platform. A weekly source of inspiration and encouragement designed to empower you.

By evolving ourselves as individuals. We influence and transform the world around us. Please help me welcome board certified OB-GYN specializing in minimally invasive GYN surgery, internationally in the top 1% of all GYN robotic surgeons, a certified life coach, and US News top doctor, your host Susan A. Crockett, MD.

Dr. Crockett: Hey y'all. Welcome back to *The Dr. Crockett Show*. I'm your host, Dr. Susan Crockett. Today I'm excited for a very special guest. Her name is Keke Johnson. Welcome Keke.

Keke: Hello.

Dr. Crockett: Hello, this has been such a long time coming.

Keke: Yes, it has been thank you for inviting me.

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Dr. Crockett: You're welcome. So just to let our viewers know how we met. I think it's kind of special.

Keke: Yes, it is. I hold it dear to my heart.

Dr. Crockett: Yes. You were a surgical tech, and you've worked with me for the past year.

Keke: Yes, I have. I've been working with you for the past year. I'm a travel surgical tech, and I met you at one of my hospitals that I was traveling to you.

Dr. Crockett: I know, and you're awesome and I miss you.

Keke: I just want grew to love you. The relationship just developed from there.

Dr. Crockett: Yeah, I feel the same way. It's so good to see you back again. I really have missed our conversations. But today I wanted to share with our audience something that came out of our conversations in the OR, like so many of my interviews have.

Keke: Yes.

Dr. Crockett: That is we were talking one day about income and entrepreneurship. You brought up this idea of six streams of income.

Keke: Yes, ma'am. I'm definitely, that's something that's kind of my motto that I'm living by these days. I am working on creating those six streams of income to have financial freedom. My goal is to be a multi-millionaire by the time I'm 40. I'm currently 31 years old. I'll be 32 in July.

Dr. Crockett: This is an awesome goal.

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Keke: I know, right? Who doesn't want financial freedom? Who doesn't want to be able to get up and do what they want and not have to worry about money?

Dr. Crockett: I think we all do, but so often we don't talk about it. Especially as women.

Keke: Yeah, we shy away from those topics. But I feel like that it is achievable, and it's not as far-fetched as it may seem. I feel like the American dream, it might be blurry sometimes, but it is definitely out there. We can definitely accomplish the things that we want and end up exactly where we see ourselves. For me, that is not working, traveling, enjoying my kids, and enjoying my man.

Dr. Crockett: I think those are awesome goals. That's so cool.

Keke: Yes.

Dr. Crockett: So when you talk about six streams of income, when we started talking about it, we had conversations about how we had a job. We had a day job, we had a hustle. We had all these. So when you think of your six streams, can you just tell our viewers a little bit about what those types of streams or what those things mean to you?

Keke: Well, when I think of six streams of income, I don't necessarily mean working six different jobs. I think that's not the goal at all. I'm talking about passive income that makes money for you when you're not trying to make money. When you're asleep, your money making money for you and those type of things.

I do believe that you can have maybe two to three active incomes, and the rest should be passive as far as stocks and real estate investments and other investments that you might make later on down the line. For me, I

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currently only have two out of those six, but I have my catering business. I own Brunch Addict. It is a catering company that specializes in unique brunch entrees.

I'm also a surgical tech. That's my full time gig. That's something that I do during the week, and it's what I love. I love the OR. I mean, I'm pretty sure you could say the same.

Dr. Crockett: Yeah.

Keke: Being in the OR and being a part of surgery makes you feel like you have a higher calling and a higher purpose.

Dr. Crockett: So we don't want to completely not have jobs with purpose. It's just like adding layers of riches so that if one goes down, you have something.

Keke: Something else to your income making income for you. That's part of the plan. That is the plan of them all. I think that most importantly, is like I stated before, that if you're not making money while you sleep, you're going to work until you're dead.

Dr. Crockett: Because you just keep working. Yeah.

Keke: There's never going to be a point in time where we don't need money. Where you get older, you have kids, you have grandkids, and things of that nature. You're always going to need money for something.

Dr. Crockett: Social Security is not going to cut it. That may be one of your streams.

Keke: I was born in '92. By the time I get to that age, who's to say that we'll live to see that age.

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Dr. Crockett: Or it will be there.

Keke: Exactly. If it'll be there by the time that life progresses on seeing as how the government's going and things of that nature. It raises every couple of years. I think it's up to like 67 now or something like that. So who's to say that it won't raise, and I'll live to see that. I want to experience that freedom way before the end.

Dr. Crockett: So, you're taking the responsibility on now, that intentionality and manifesting what you want because you have a vision for it.

Keke: Yes, I have a vision for me and my spouse. I see us traveling the world. I see us and going to different places. I see us starting mentorship programs and going back to our hometown and developing non-for-profits to teach kids things that we didn't know, things about real estate, things about credit.

Dr. Crockett: Wait, you didn't grow up like this? You didn't grow up being taught about these things?

Keke: No, unfortunately, I did not.

Dr. Crockett: Tell me about what your growing up was like.

Keke: Well, growing up, I was born in the 90s. I'm the oldest of five kids. So I kind of assumed the mother role of just really helping out around the house. I saw my grandparents and my mother work very hard. I think that in my community and culture where I grew up at, work was all that was driven into you. You were going to become of working age, and you'll go to work.

I don't even think that college was necessarily pushed upon us. It was just more so of working and making ends meet and things of that nature and being able to provide. So there's a lot of things that I will say that I had to

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learn growing up in life, and life is always the best teacher. But you definitely wish that you had that head start. Because if I would have known half of what I know now at a young age, I would have made completely different choices.

Dr. Crockett: So I think that's why it's so important that you have a vision for doing mentorship with young.

Keke: Yes, most definitely.

Dr. Crockett: Yeah, I wasn't exposed to these ideas either growing up. We had very basic ideas about go to college, get a job. It was very job oriented, which is what my dad did. My mom was a stay at home mom. My parents, I think, were decent at investing and saving, but there was none of this conversation about having multiple lines of revenue or how, as a young person, I would go about doing that. Now that I've got kids, I'm instructing them in a different way too.

I'm doing similar with my children, teaching them about financial responsibility. Ours came from, my financial education started from a book called *Rich Dad, Poor Dad*.

Keke: Okay.

Dr. Crockett: That came out, I guess, probably 15 years ago or so. But he was the first one that I really started understanding the difference between my hourly wage work and my passive income opportunities with intellectual property investments, like stock market. You mentioned real estate, businesses. I mean, *The Dr. Crockett Show* is a business that's a side hustle for me aside from my normal job.

So when you started talking about these six streams of income, the other thing that kind of tickled my brain about it was when I started my medical

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practice. I started with one line of income for it. That was me doing the surgery and seeing the patients, and it almost failed.

Keke: Yeah.

Dr. Crockett: Yeah. I mean, it was a really difficult struggle at first, and then I started adding different streams of revenue into it. So I have an ultrasound person that does ultrasound, and I've launched the vitamin line now. So we just started building other service lines around it in the hospital. In businesses, we call them service lines.

It's a little different than what you're talking about with the passive income. But the idea is similar in that you build yourself a network of more than just one stream so that if one is great, that's awesome and the others are kind of sitting there. But when one or two don't work, then you have.

Keke: You have something else coming in. You always have some type of money or revenue coming in without necessarily having to work or break your back for it in a way. I don't think that any of us could work six different jobs.

Dr. Crockett: No, that's not the goal.

Keke: That's not the goal. So you definitely have to have that passive income in order to obtain certain things. For me, like I said, the goal is financial freedom all the way and generational wealth. I'm just like you. I wasn't taught those things growing up. It just was straight out into the workforce. But it's something that I'm definitely showing my children.

I want them to go after their goals. I want all of my kids to go to college, of course, but I also want them to utilize their credit. I want them to have properties in their name to where they're real estate owners prior to them graduating high school.



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Dr. Crockett: Wow.

Keke: So that they'll always have this under their belt. Then 20 years, 30 years from then whatever they choose to do with the properties will be their decision, you know?

Dr. Crockett: What a gift.

Keke: Yeah, I just want them to have more than materialistic things. I want them to have things that is going to have longevity, and things that are going to teach them stuff. Like I said before, if I would have known half of what I know now, I probably would be in a way better predicament. Not probably, 100% sure would have been in a way better predicament. Just ways to utilize my credit coming out of high school and things of that nature.

There's so many opportunities and so many programs out there that'll teach your kids about financial wealth. But I don't think that. I think that sometimes my community shies from it because we don't feel like we're worthy enough or that we have the right tools. But at the same time, I want to always go after everything that I want. I want to tell my kids to do the same because I don't want them to feel like they have anything holding them back or holding them from achieving their dreams.

Dr. Crockett: That's huge. Wow, that's so inspiring. I don't even know what to say. You made me silent. I think that what you said about the self-worth is super important. You used it in context of your community, but I think it's broader than that. I think when you grow up having these tools taught to you growing up and having the sense that this is what you know how to do and you belong and in utilizing these tools and these resources that you have a built in confidence.

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Then when you come from a place where you weren't given those things and you're you aren't familiar with them, then you have to get the confidence to step up into being that person that can walk into the bank or that can talk to the credit person or learn how to build credit. You have to envision that you're the person that deserves and is capable of doing those things.

That's a type of personal transformation. That's one of the things we talk about on the show all the time is helping people become the best versions of themselves. I think this is an excellent example of that. You're not just talking about an individual. You're talking about communities that have not felt like they had access to that.

Keke: Yeah. Very much. So it has a lot to do with everything in regards to our community. I feel like that it all has an effect on us in the long term. It's hard to see yourself in those rooms. Like 10 years ago, if you would have told me that I was going to be doing surgery next to some of the best doctors in Texas, I would have never believed that. I wouldn't have saw myself in that room.

But I'm making steps so that my kids can see themselves in any room. That they can see that there's nothing that, we don't have limitations. I might not have had the whole deck of cards growing up, but I can darn sure take what I had and make something beautiful out of it. I watch this podcast a lot. It's called *Earn Your Leisure*.

Dr. Crockett: Yeah.

Keke: It is definitely a really good podcast.

Dr. Crockett: That's cool.

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Keke: It just talks and it gives tips as far as stock market and real estate and things that you didn't really know that was out there for you. Like I said, it's only because as a community, sometimes we didn't see ourselves as bigger than what we were. We all have the opportunity and we all can develop those opportunities even if we don't have them.

We can go out there and create a lane for ourselves, and that's what I'm doing. I'm trying to create my own lane for me, my spouse, and our children so that our grandchildren and our great grandchildren will never have to worry about not seeing themselves in these rooms.

Dr. Crockett: So now you're talking about generational wealth, but not just generational wealth in terms of money. Generational wealth in terms of passing down your generational.

Keke: Generational worth.

Dr. Crockett: Worth.

Keke: Yes.

Dr. Crockett: Oh, you're going to make me cry.

Keke: Don't cry.

Dr. Crockett: Man that hit me hard. Generational worth.

Keke: Yes.

Dr. Crockett: Wow. There is so much to unpack here. The podcast, tell me the name of the podcast again.

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Keke: It's called *Earn Your Leisure*. I don't really know a lot about it. Let me not take a lot of credit for it. But I definitely get some help from the hubs. He tells me this is a podcast that he watches very frequently. It drives him it's grounded him. I've learned a lot in the last few years.

Dr. Crockett: So we love supporting other podcasters. In fact, there's a series of them that I watch too, and I talk about them on the show. This one's a new one for me. I'm so excited. So we're going to put this down in the show notes for you guys.

The cool thing about the podcasting and just the life that we are able to live right now is that we have access to this higher level of information. I see our generation more and more turning to this type of broadcasting or content creation in the evenings instead of sitcoms and stuff like we were doing on TV 10 or 20 years ago. I really think it's encouraging that there's so much really great content out here. I see this as being just world changing.

So when you come in to my talk like this, to my show, and you start talking about these things that have influenced you and these tools that you have in your life for accessing your dreams and your visions, and wanting to create generational worth. Then sharing your resources with our audience then our audience has the ability to go and see those and share them with others too. That is just a beautiful thing.

Keke: Yeah, because we're in a different time. I feel like ignorance is bliss, but it's not that time anymore. Nobody wants to be just go with the flow. We want to learn things. We want to know things. We don't want to be kept in the dark anymore. I think that's probably why podcasts are becoming more active and people are watching them more is because nobody okay, the fun is over.

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When are we going to learn something? What are we want out of life? We can sit up watching sitcoms all day, but 10/15 years later, you're going to still be in the same predicament sitting on the couch watching those sitcoms. If it was up to me, if I could have financial freedom or comfortability, I'm going to always choose financial freedom.

Dr. Crockett: So I got one more question for you.

Keke: Yes.

Dr. Crockett: Because we're going to wrap it up. This has been so great. But I want to ask you what you think your leisure life looks like. What are you wanting to earn for so that you're not working that nine to five job anymore? What is that goal and that dream of the leisure life?

Keke: What I see for myself is I see myself having several multifamily properties, rental properties. I see my goal is that each one of my kids have at least two of them a piece and me and my spouse have a few as well. I see myself becoming more involved in my catering business. Doing that full time. I love to cook.

Dr. Crockett: That's awesome.

Keke: It's genuinely my calling. Also, I'm hoping to go back. Go back home and just start some resource programs and things of that nature for kids who grew up like me and look like me and might not know that they have all these things available. But I definitely see myself traveling the world, learning about new cultures, new cuisines, and things of that nature. I definitely see a broader life for myself, and I want to be able to help others. But I cannot help others until I put myself in the position that I need to be in in order to help everyone else.

Dr. Crockett: That's really great. As moms, we don't do that enough.

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Keke: No, we don't.

Dr. Crockett: As women, we don't do that enough. I love how you've got your priority set where you're not only taking care of yourself like physically and emotionally, but also financially, setting yourself up with a specific intention to be able to do these things that benefit not just you and your family but your community too.

So when you're talking about leisure, you're not talking about just laying around doing nothing. You're talking about all of this great work that you're interested in doing to better the world. That's really cool. This catering and food thing is something that you and I have in common that we really didn't, when we were working together, I wasn't doing so much of it. So first of all, I want you to know how intimidating it was today to cook for a caterer. I was like oh my gosh, she's going to eat here.

Keke: Well, you did great. I loved all the options, and especially the vegan bowl. Oh my God, it was so good. I really did like everything. So I feel like it kind of gave me, it was what I needed today. It kind of gave me the push to see that a plant based lifestyle would not be as hard as I think it is. I can find the flavor profiles that I'm looking for and adapt those into my diet. Because I do believe going plant based is the way to be in this day and age. There's.

Dr. Crockett: So much health benefits.

Keke: Yeah, the food that we're giving is literally killing us slowly. So I definitely think that plant based diets, I see that for myself within the next few years. I see myself completely going kind of off the grid when it comes to foods. It's just once you've learned so much, it's hard to go backwards.

Dr. Crockett: It is hard, yeah.

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Keke: I think that's where I'm at. I've learned a lot.

Dr. Crockett: Yeah, thanks. Me too. I just always have fun when I have friends over, and we have that good food and good conversations, and we get to try new things. It's inspiring to me too. I just loved our conversation around the table today. Thank you for coming. I wanted to give you a chance to tell people where they can find you for your catering business.

Keke: Okay.

Dr. Crockett: Yeah.

Keke: Well, I'm on Facebook at Brunch Addict. It says for brunch heads only, but you can find me under Brunch Addict, and that is brunch A-D-I-C-T like as in addicted to brunch because I mean who isn't addicted to brunch and mimosas.

Dr. Crockett: Yeah.

Keke: You can find me on Instagram at [brunch\\_addict\\_](#), and I'm available for bookings and taking catering for 2024.

Dr. Crockett: Awesome. Well, we're going to put all the links in our show notes for our viewers. Once again, I want to thank you for joining us today.

Keke: Thank you. I'm glad I got to be here.

Dr. Crockett: Yeah. Hey guys, thanks for listening. I hope you enjoyed it. I hope you learned something new and fun today. If you liked it, please remember to like and subscribe and share with your friends. And we will see you next week on Tuesday. Have a great week. Bye, bye.

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