



PATTIE
EHSAEI
PRESS KIT

BIOGRAPHY



Known as "The Duchess of Decorum" by her 980,000+ followers, Pattie Ehsaei (@duchessofdecorum TikTok), has established herself as one of the leading financial experts in the space. Pattie's TikTok teachings on female equality in the workplace, financial literacy, workplace decorum and financial independence for women have over 7 MILLION likes—answering questions such as “How do I maintain financial independence in a relationship?” “How do I make and keep a budget?” “How do I maintain my power in the workplace?” “How do I ask for a raise?” “How do I navigate male dominated industries?” These are the type of questions that Pattie provides real and honest answers to, that keep her fans begging for more.

A lawyer by trade and currently a Senior Vice President of Mergers and Acquisitions financing for a major national bank, Pattie is the perfect example of “tough, but fair” and believes that success comes from information and empowerment. Creating her TikTok account as a way to provide education, advice, and techniques to help young folks navigate their way through work, finances, social settings and more, Pattie's direct approach peppered with levity and some real takeaway made her an instant success and a highly sought-after speaker. She has delivered keynote addresses for numerous platforms and organizations including Create & Cultivate, Iranian American Women's Foundation, Women's Investment Summit and the University of Denver STEM Program and has been a panelist for events that inspire the next generation of women such as the Meet Me in Malibu Influencer Panel. Pattie's voice can also be seen in print on [Forbes.com](https://www.forbes.com) where she shares her wisdom as a financial contributor.

Born in Iran, the Persian beauty moved to Los Angeles as a youth and has spent the last 20 years in a multifaceted career focused in finance. From managing divisions of banking institutions, business development, investment banking, and raising capital from sovereign wealth funds in private equity, Pattie has seen all sides of the industry and has quickly become an authority in this space.

SPEAKING

You might have seen her on TikTok and now you can see her on stage.



FEMALE
EMPOWERMENT



FINANCIAL
INDEPENDENCE
& LITERACY



WORKPLACE
DECORUM

PATTIE EHSAEI'S SPEAKER REEL





THE FLEXX

The Flexx is a female empowerment platform that hosts in-person events dedicated to educating and empowering women in their careers, lives, and finances.

STRENGTHENING WOMEN FROM WITHIN

The Flexx was created from the ethos of empowering women to live their best lives and achieve their dreams! The Flexx is a female empowerment platform that hosts in-person events dedicated to educating and empowering women in their careers, lives, and finances. Thus far, Pattie has inspired close to 1MM followers via her TikTok channel. With appearances on Good Morning America, local and national media outlets, keynote speaking engagements, moderating women-centric panels, and as a [Forbes.com](https://www.forbes.com) contributor, Pattie is continuing to reach mass audiences. Now, her followers are clamoring for in-person, female empowerment sessions where they can learn to level up their lives and careers with like-minded women. The Flexx sets out to cultivate honest, uplifting conversations, providing actionable advice that yields immediate positive results.

NO ROMANCE WITHOUT FINANCE

WITH PATTIE EHSAEI

SEASON ONE



Introducing “No Romance Without Finance!” a podcast with Pattie Ehsaei where she interviews a well-known celebrity or industry expert to share their personal story, discuss strategies, and open hard-hitting conversations that empower women to make the smart decisions in their finances, work, relationships, and everything in between. She uses her real-life experiences and professional knowledge to empower women in their careers, finances and relationships. Pattie draws inspiration from her own mother’s tragic story, and turns pain into a passion for educating women on the importance of financial independence.

“A WOMAN SHOULD ALWAYS HAVE F*** YOU MONEY” WITH DR. JENN MANN

“RICHES TO RAGS TO RICHES” WITH NINA TAKESH

“FIVE SECONDS OF COURAGE” WITH DR. LAUREN COOK

“FOR BETTER OR FOR HELP” WITH LAUREN THE LAWYER

“YOUR #1 INVESTMENT IS YOU” WITH HALEH MODDASSER

“DON’T LET THE FEAR STOP YOU” WITH JODI HARRISON BAUER



Forbes



Pattie Ehsaei

Contributor

PERSONAL FINANCE

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No Romance Without Finance: 7 Questions To Ask Before Commitment

These are the financial questions you should ask your future partner prior to a marriage or commitment.

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Gen Z's 5 Big Money Mistakes

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While money is often seen as a means to an end, especially happiness, it can significantly impact our mental well-being.

<



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4 Smart Ways To Use Your Tax Refund

The biggest concern is that refunds will not make as much of an impact due to inflation, followed by the fear that their refunds will be smaller than usual.

<



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GMA 3 — August 22, 2022

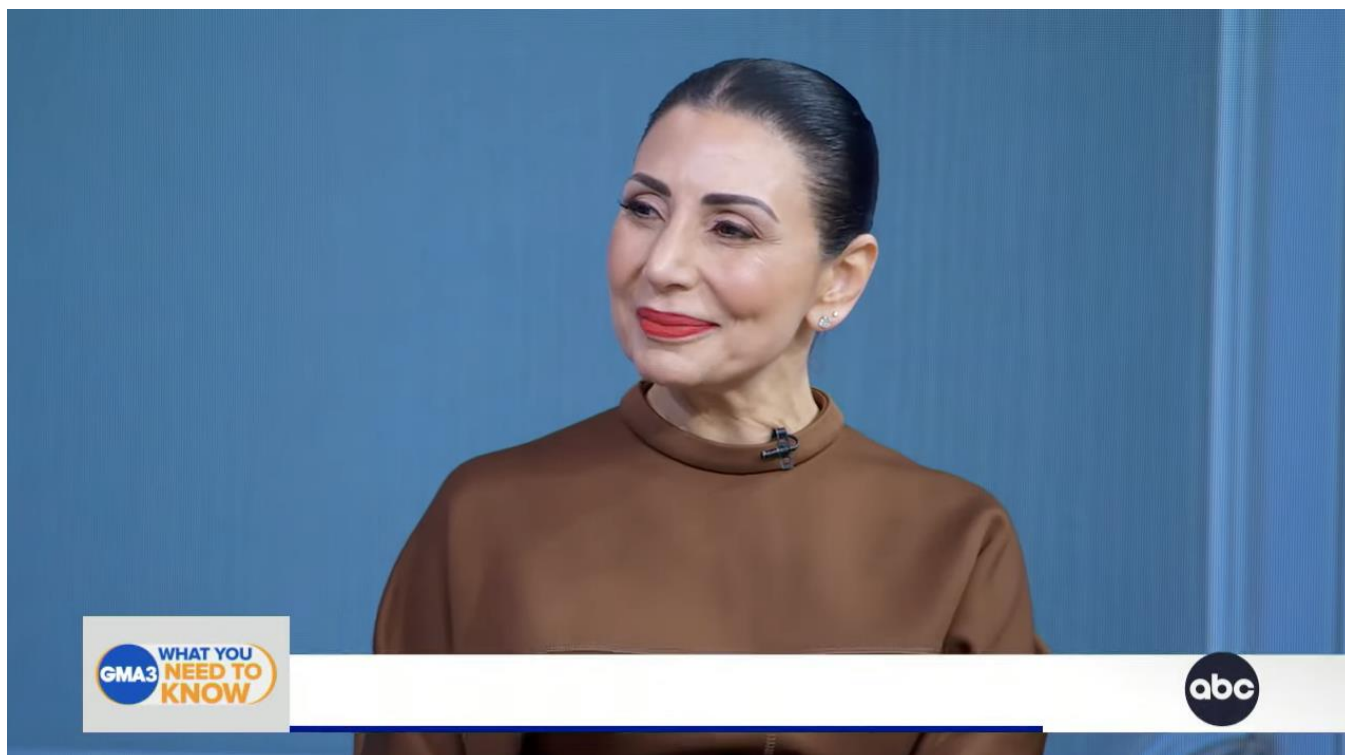
Expert tips to secure a pay raise

“The Duchess of Decorum” Pattie Ehsaei has some tips on how you can secure a pay raise at your job.





Good Morning America: Holiday Etiquette



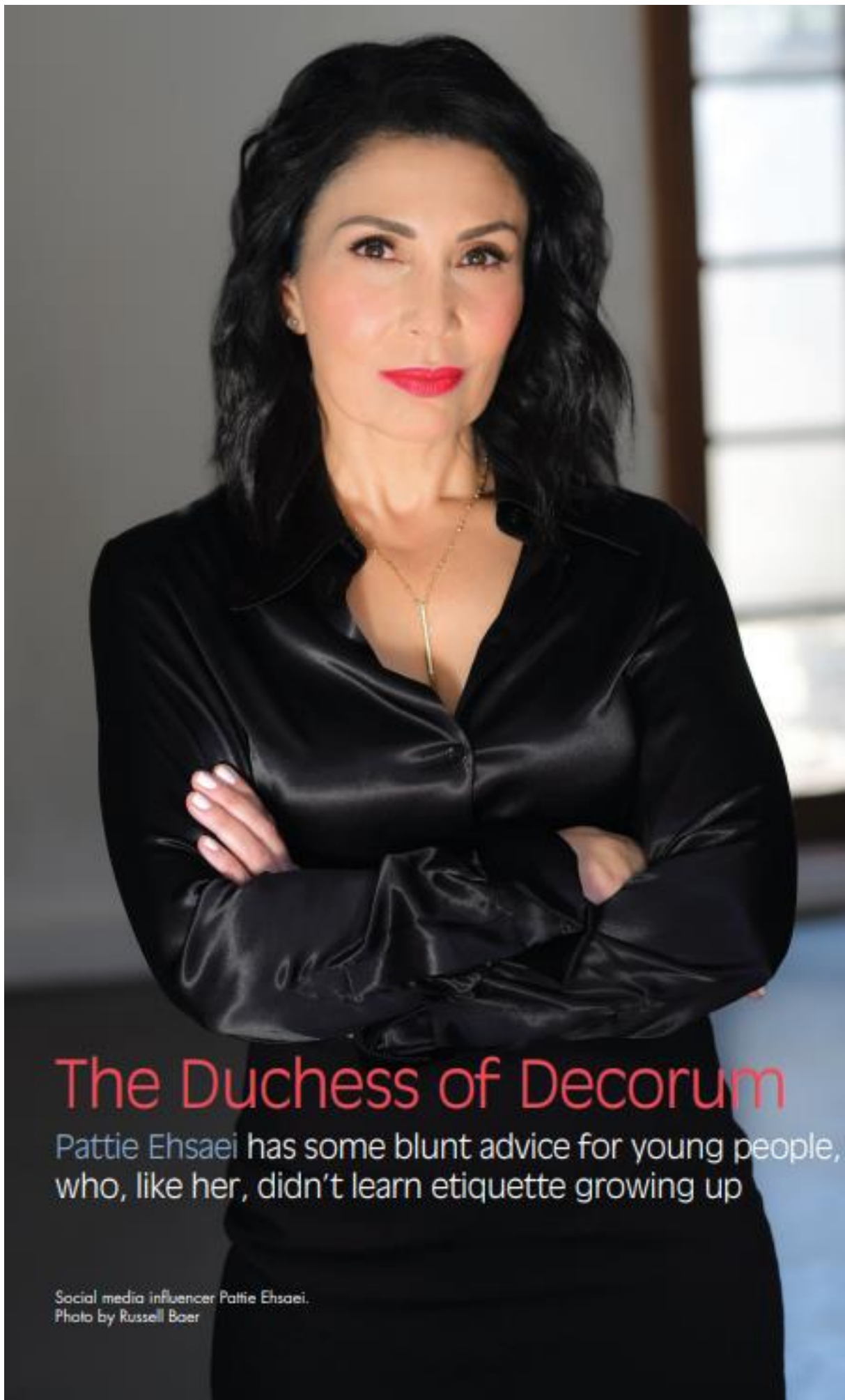
PENINSULA

March 2022

**The Duchess
of Decorum**
Pattie Ehsaei

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The Duchess of Decorum

Pattie Ehsaei has some blunt advice for young people, who, like her, didn't learn etiquette growing up

Social media influencer Pattie Ehsaei.
Photo by Russell Boer

by Jake Safane

Pattie Ehsaei is “The Duchess of Decorum” to her nearly one million TikTok followers. Her short videos on the world’s most popular internet site offer followers — primarily young women half her age — “knowledge you don’t get in college,” she said.

The videos begin with assertive, unambiguous advice:

“A woman should never change her name when she gets married.”

“If a dude asks you out on a date and doesn’t pay the full bill, that should be the last time you see the fool.”

“I don’t care how rich your man is.... make you own money.”

“Make sure you put something in the subject line of every single email.”

“What not to say to your boss: It’s not fair.”

“People come out of school, and they have no idea how to apply for a job, how to act in an interview, how to act at work,” she said. “They have no idea what proper table manners are.”

“I had to learn the hard way,” she said. “I lacked the skills everybody around me seemed to have. I started my TikTok site because I didn’t want kids to suffer like I did.”

Ehsaei’s experience as a young immigrant has also motivated her to volunteer for a variety of youth programs. On Saturday, March 12, she will emcee the Montemalaga Elementary School Major Donor and Fundraising Event at La Venta Inn, hosted by the Montemalaga Parent Teacher Association.

Ehsaei was 7, in 1978, when her family immigrated from Iran to Beaumont, Texas.

“I didn’t speak a word of English. I was dyslexic. I was the weird foreign girl. And my parents didn’t have a lot of money,” she said.

She paid her way through Loyola Law School in Chicago by working at a law firm, and holding down two waitress jobs.

“That was the first time I was really around rich people. Everyone seemed to know what they were doing except me,” she said.

She checked out library books on etiquette and practiced at home.

While still in law school, Ehsaei lost both her parents, leaving her to take care of her younger brother.

(Today, her younger brother, Amir, is a Special Agent with the FBI Joint Terrorism Task Force. Most recently, he was assigned to security at the Rams/Bengals Super Bowl game.)

Ehsaei served as an Assistant District Attorney for Cook County for five years, and then moved to California and into finance. Today, she is a vice president of mergers and acquisitions at First Bank in Beverly Hills.

"I share my struggles because they made me who I am today. My struggles, and your struggles are there to teach you a lesson. They're there to build your character," she said.

The Duchess of Decorum grew out of Ehsaei's volunteer work with Big Brothers Big Sisters. When the pandemic hit, in-person volunteering shut down, so she wasn't able to mentor kids in person. That prompted her to start making instructional YouTube videos.

"I was getting like 25 views on a good day," she said.

She realized, however, that the content wasn't the problem. It was the length. Rather than making five-minute YouTube videos, she shifted her platform to TikTok where she could make one-minute clips.

In 2020, with editing help from her fiancé's niece, Ehsaei's TikTok channel began attracting hundreds of thousands of followers. Some videos

have received over one million views.

"Everything I talk about, I've basically done, and I've screwed up," she said. "I learned from my mistakes, and I want to teach others so they don't have to make the same mistakes."

Etiquette exists for practical reasons, Ehsaei said.

"When they say that everything is supposed to be passed counter-clockwise at a table, the reason is, if everyone's passing in different directions, you're going to crash into one another. Etiquette creates order in the world."

Some etiquette rules are relative, she acknowledged. Because younger people tend to be more casual at work, she advises taking cues from what colleagues wear, rather than applying one set of wardrobe guidelines for all workplaces.

Ehsaei hopes to expand the Duchess of Decorum's reach with a book she is writing, and a TV show modeled after Anthony Bourdain's food show "Parts Unknown," but with etiquette throughout the world as its theme.

"I want the Duchess of Decorum to be the go-to place for people who want to get a leg up in life," she said. "It's never been about the number of likes. When doing videos, I always keep in mind, is this valuable information that at least one person would want to know?" **PN**



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Top 5 etiquette tips that most people don't know

1. Wait to eat until everyone at the table is served

Sharing a meal isn't just about eating as quickly as possible; it's about sharing a moment with others at the table.

2. Pass the salt and pepper together

Passing them together makes it easier to find them when the next person asks.

3. Don't clink glasses when making a toast

Just raise your glass, because making noise with glasses or dinnerware is distracting.

4. Don't drink from your glass when a toast is made in your honor

Taking a sip in this situation means celebrating yourself, which is seen as braggadocious.

5. Take a gift for the host/hostess when visiting their home

A gift should always be taken as a way of showing your gratitude for having been invited. **PN**



TikTok star shares relationship advice

TikTok star Pattie Ehsaei with tips on how to maintain power and financial independence when it comes to dating, relationships and marriage.





OFF THE CLOCK

**The Duchess of Decorum
talks smart spending
during the holidays and
beyond**





Holiday gift-giving etiquette: Who to tip and how much?



As the holidays rapidly approach it can be tricky to keep track of who to thank this time of year. Pattie Ehsaei known as the "Duchess of Decorum" has everything you need to know when it comes to holiday gift giving.



Duchess of Decorum: 'No romance without finance'

FOX 32 CHICAGO | **FINANCIAL INTELLIGENCE IN RELATIONSHIPS**

8:24 50° 11AM: P CLOUDY 56 3PM: M SUNNY 64 6PM: M SUNNY 61 **FOX 32** WEATHER HYUNDAI

The "Duchess of Decorum" joins Good Day Chicago with tips to become financially intelligent in your relationship. Pattie Ehsaei says finances are one of the main reasons relationships fail.



Holiday gift giving etiquette





Control the Gold, Make the Rules: Duchess of Decorum Pattie Ehsaei

Duchess of Decorum Pattie Ehsaei holds many esteemed positions as a lawyer, financial advisor, workplace and social decorum expert, as well as being a TikTok star. While she has made a name for herself guiding others around social and work-related pitfalls, these lessons were hard won. When Pattie arrived in the U.S., she knew little of the culture and even less of the language; she now maintains her popular social media accounts because of her desire to help others in the hopes that they may learn from her early mistakes.

It's no secret that Pattie's other favorite topic is women's financial independence. She is clearly passionate about how and why women maintain power and equilibrium within and without relationships, encouraging women to work twice as hard and be twice as confident as any man in the room!



"WE'RE TAUGHT TO BE HUMBLE AND QUIET. AND YOU CAN'T DO THAT. YOU HAVE TO BRAG ABOUT YOURSELF, JUST LIKE THE MEN DO. YOU HAVE TO WALK INTO A MEETING, ACTING LIKE YOU OWN THE PLACE. THAT'S SOMETHING THAT I HAD TO LEARN HOW TO DO AND I THINK MOST WOMEN DON'T KNOW HOW TO DO AS WELL."

- PATTIE EHSAEI
TIKTOK'S 'QUEEN OF ETIQUETTE'
AND THE DUCHESS OF DECORUM

PODCAST

SUPERWOMEN PODCAST WITH REBECCA MINKOFF

How to Prepare Your Finances for a Recession

By [Katie Couric Media](#)



Don't make any sudden moves...

These days, you can't even make a trip to Costco without being confronted by a number of worrying costs. If you pull over to fill up your tank, you end up staring at astronomical [prices for a gallon of gas](#). If you turn the radio on while you're driving, you'll likely hear the latest expert speculating about an [upcoming recession](#). And when you finally make it to the checkout line with all your groceries, you're forced to [watch your grocery bill go higher](#) and higher than what you're used to.

Given all the uncertainty taking place right now, it's natural to worry about your future. But before you take all your money out of the bank and stuff it under your mattress for safekeeping, you might want to take a deep breath and keep an eye on the bigger picture.

At least, that's the advice given by Pattie Ehsaei, otherwise known as "[The Duchess of Decorum](#)." In addition to being the TikTok queen of etiquette and financial advice, Ehsaei has spent the last 20 years [building a multi-faceted career](#) as a lawyer and manager in financial services. We spoke to Ehsaei to answer all the questions that keep you up at night about inflation, recession fears, and what you should do with your savings during this tumultuous time period.

There's so much financial uncertainty these days, between inflation and fears of a potential recession. In your opinion, what is actually worth worrying about?

I think one thing that consumers really need to worry about in general is inflation because it's going to be more expensive to buy things. You also need to worry about the potential of losing your job or your hours being cut. Unfortunately, people in the 40-65 age range are at a higher risk of losing their jobs. Younger people typically have lower-paying jobs, and the companies can afford to keep them around, versus when you're middle-aged — that's often when you have a higher salary, which is why companies may not be able to afford to keep you. That would be the differentiating factor between when you're older and younger. And when you're older, you also have probably more debt, because you may own a house or car or credit cards that you need to pay off. So you typically have a lot more expenses when you're older than when you're younger.

Is there a scenario in which someone should pull their money out of the stock market during, or right before, a recession?

It really depends on when you need your money. If you need your money immediately, then this is a good time to pull out. But that's the only time you pull out of the stock market during a recession. If you can hang on for three or four years, then do not touch that money because the rule is it always bounces back and it gets higher than it was before.

You also want to consider really diversifying your investments in general. You never want to put all your eggs in one basket. So let's say you're in the stock market, you can spread your investments across multiple sectors, like consumer goods, or healthcare technology. You also may want to consider mutual funds and index funds. Those are both great ways to diversify. You can also choose to invest in real estate, or even a small business. That way, you're not always reliant on the stock market itself.

Do you have any other tips for how people can prepare for volatile periods like this?

Yes. First, you need to start paying off your debt as much as possible, because you want that extra money to go into your emergency fund. If you have debt, you pay off the highest interest debt first, because that puts the most amount of money in your pocket.

Another tip is that it's a great time to get a side hustle. You can drive for Uber, deliver groceries, start tutoring, do online freelancing...anything that gets extra money in your pocket is very, very helpful during these times.

You could also think about maybe finding a recession-proof job. For example, a job in healthcare or at a pharmacy, or any type of government job like a firefighter, police officer, or sanitation worker. Basically, any job that is fundamental for people to survive is recession-proof.

And the last thing I would say is do not panic. Recessions come and go. We've had 10 recessions since 1945, and most of us have survived. So don't panic. This too shall pass.

What's more important: paying debt off, or building up an emergency fund first?

I say you should save first because you need to pay yourself first. That's the rule. If you can save and pay the minimum monthly amount and those other credit cards, that's fine, but make sure that you're beefing up your savings first.

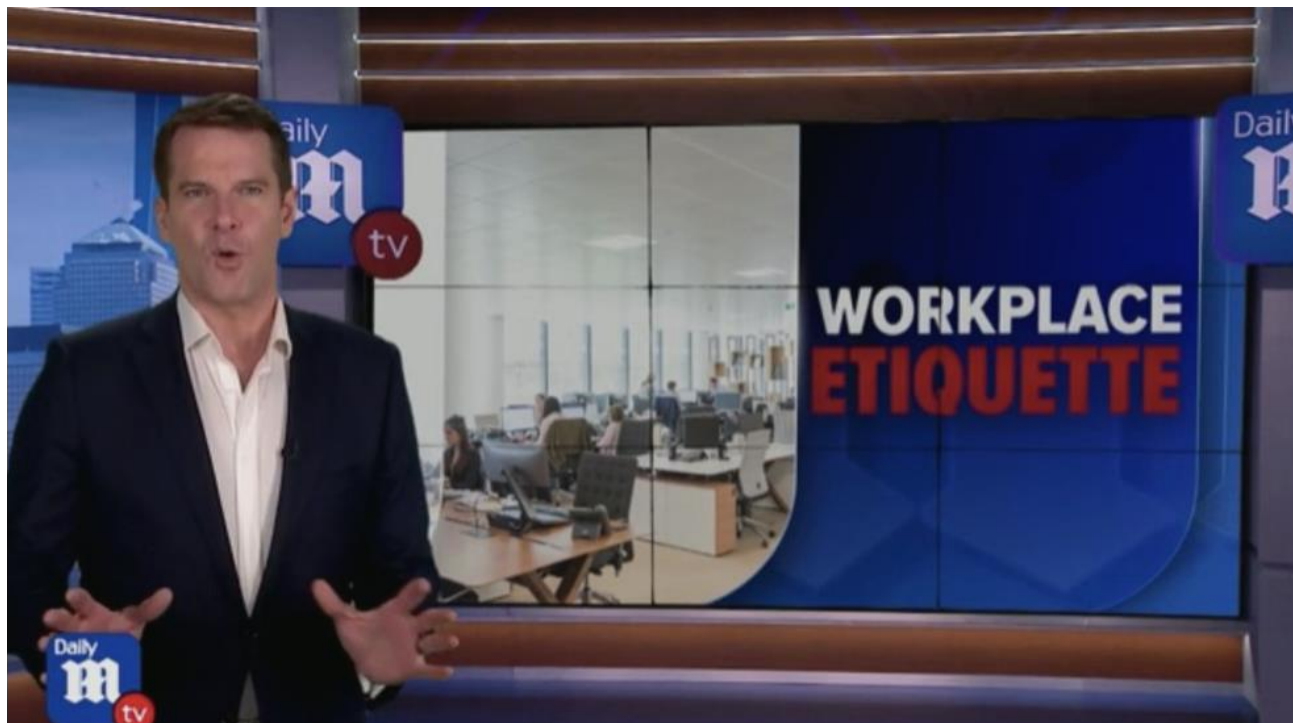
Pattie Ehsaei shares her guide on how to budget money



Pattie Ehsaei says there's no romance without finance



Patty Ehsaei on workplace etiquette



Pattie Ehsaei talks financial infidelity





Never Date a Broke Dude



Pattie Ehsaei

Jul 26 · 4 min read · [Listen](#)

Saying that out loud seems uncomfortable, right? After all, we've been inculcated to believe that "love conquers all" and concerning ourselves with the financial status of our potential mate is shallow and unnecessary.

However, if you are a financially independent woman, dating a broke dude will only lead you to one place — belting out "No Scrubs" at the top of your lungs.

How do I know? Because I made that mistake.

When I was in my early 30s, I met a sexy, charismatic guy in Miami and he happened to live in Los Angeles. I immediately thought it was fate. He was an aspiring filmmaker and I had a blossoming career in finance. I was so enamored by him and when we got back to Los Angeles, we started dating.

In the beginning, I was seeing this man through my "Love Goggles." Everything was rainbows and butterflies. His lack of a job, money, or the fact that at the age of 26 he was still living with his parents didn't bother me. I had my own money and I certainly wasn't a "gold digger." I was happy to pay for everything because I so badly wanted a mate and money didn't matter. I paid for meals, vacations, concerts, and all of our entertainment. I even let him move in with me without the thought of asking him to contribute financially for our living expenses. He, of course, didn't offer either. So on top of paying for all the "fun activities", I now was buying all the groceries and paying all the household bills too. I wanted to be the "ride or die" chick who would do anything for her man.

During this time, he was "trying" to get a job. I say "trying" because he was only willing to work in his field and those jobs were scarce. Instead of getting a job, even a part-time job at Starbucks, in retail, or any other job so he could contribute financially, he sat on the couch all day, except for when he went to the gym. He could afford a gym membership because that was "about his health."

While I was making decent money in finance, it wasn't enough to support two adults. I started to put expenses on my credit cards and accumulated over \$30k in credit card debt (prior to meeting him, I was completely debt free.) He planned vacations, concerts, and dinners with the complete expectation that I would pay for it all. And I did, because I didn't want to disappoint him and was so desperate to keep this relationship in place.

But the "Love Goggles," faded the day I came home after working a 10 hour day with 4 bags of groceries falling off my arm, to find him on the couch, eating Cheetos. It was at that moment that I realized who he truly was; a man who brought nothing to the table but his knife and fork. A total scrub.

This man had no ambition, no respect for himself, and more importantly no respect for me. I worked at least 2, usually 3 jobs until the age of 30. I hustled my entire life to make something of myself. And watching this man be content with being broke and mooching off me was the ultimate turnoff.

I remember snapping at him to help me with the groceries and then I laid into him about not working or contributing to our relationship financially. He promised he would do so, but never did because that's not who he was. If that was in his DNA, he would have never allowed me to support him financially and would have gotten a job, any job.

After that, it went completely downhill. I lost respect for him and he could feel it. When a woman loses respect for a man, it's a wrap. We argued all the time and eventually, the relationship ended, leaving me with over \$30k in credit card debt and a broken heart.

What I learned is being broke past the age of 22 says a lot about someone's character. It says they lack ambition, self respect, and are perfectly comfortable allowing someone else to foot the bill. They are lazy and most importantly, will never change. He went on to have many other women support him while he "tried to make it in the industry." Needless to say, none of those relationships survived.

As a financially independent woman, why would you ever want to lower your standards for a dude with such poor character? Why would you ever want to be with a man who doesn't have the same ambition or goals as you? Why would you ever want to be with a man who is content with sitting on the couch, eating Cheetos, while you hustle?

The answer: you wouldn't.



Pattie Ehsaei - The Duchess of Decorum

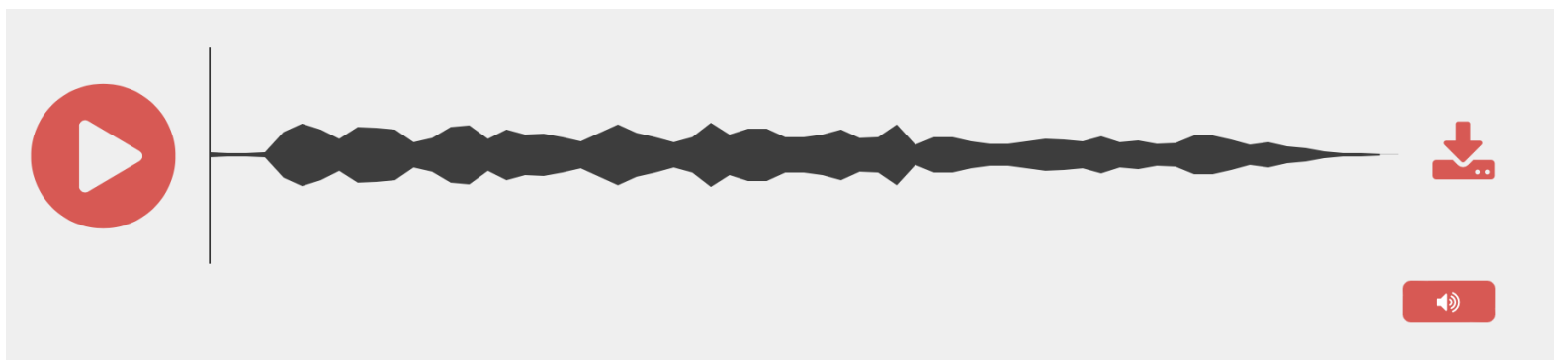


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A lawyer by trade and currently a Senior Vice President of Mergers and Acquisitions lending for a major national bank, she’s the perfect example of “tough but fair” and believes that success comes from information and empowerment.

From relationship management, business development, investment banking, and raising capital from sovereign wealth funds in private equity, Pattie has seen all sides of the industry. Within the past year, she created her TikTok account as a way to provide education, advice, and techniques to help young folks navigate their way through work, finances, social settings and more.







Jeff Sammut was joined by Tik Tok's Dutchess of Decorem, Pattie Ehsaei on Canada Now to talk about financial intelligence in relationships, workplace etiquette & decorum, and financial literacy in 2022!



Mind Your P's and Q's

Do you know which fork to use at a fancy dinner? How to ask for a raise? How to decipher a thirst trap?? All these questions and more are answered when Dean, Jared and guest co-host Sydney Lotuaco talk to the "Duchess of Decorum"! We're hanging out with Pattie Ehsaei who went viral on Tik Tok teaching young people how to navigate through situations no one prepared us for!



IN THE KNOW.

by yahoo!

ETIQUETTE INFLUENCER PATTIE EHSAEI IS TIKTOK'S 'DUCHESS OF DECORUM'



Pattie Ehsaei, known on TikTok as [@duchessofdecorum](#), teaches table manners, workplace etiquette and financial literacy to her 850,000 followers.

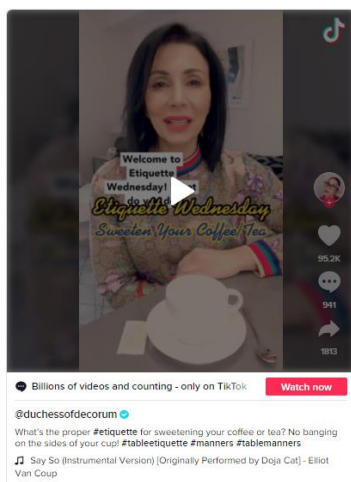
She's a lawyer by trade who now holds a senior vice president title at a major national bank. Her "tough but fair" advice empowers members of Gen Z to achieve success through hard work and education.

Over the years, she has become an expert in "decorum," or behavior in keeping with good taste and propriety, which she said most people haven't actually mastered.

Ehsaei spoke to In The Know about what she hopes to accomplish with her platform.

How have you learned so much about social decorum?

I am self-taught. I come from an underserved background and wasn't taught proper etiquette. Thus, I made many decorum mistakes and embarrassed myself often. I realized that if I wanted to climb the social and professional ladder, I had to learn proper decorum. So, I read books, watched experts and practiced over and over again until it became second nature.



Why should people care about manners and etiquette?

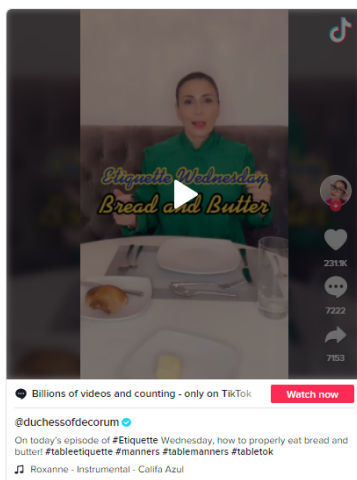
Manners and etiquette are all about creating social order and not offending others. There is a reason behind every etiquette rule. Following proper etiquette shows that you not only respect yourself but others as well by conducting yourself in a way that does not create discord in social settings.

What would you say to the young people worried they're going to offend someone in a social setting because they're unfamiliar with these rules or have spent so much time indoors recently?

Young people should not feel intimidated because there are so many resources for learning etiquette. Truth be told, most people do not know etiquette rules, so they can master them privately and not worry about being judged while slowly moving into social settings again.

What's the most important advice you give people going into a formal setting for the first time?

Learn proper etiquette before you go; utilize resources like my TikTok channel, YouTube, books or any other medium that teaches etiquette. I also suggest they practice prior to attending the function.



What's the most common mistake you see young people making?

Starting to eat their meal prior to the entire table being served.

What kind of feedback have you gotten from your TikTok audience?

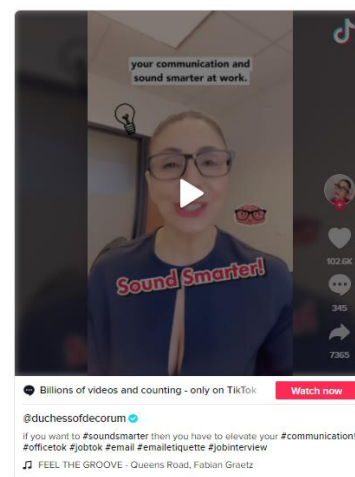
The feedback is mostly around how my content provides them with actionable life skills which create immediate, positive results in their lives.

Your clothes are amazing! Where do you shop?

Thank you! I shop anywhere from Zara and H&M to high-end clothing boutiques like Gucci or Dolce & Gabbana. I do this purposefully so young people understand that you can buy amazing, chic clothing at very affordable prices.

Anything else we need to know about you or that you'd like to share? Fire away!

The only reason I created my channel was to teach people things they didn't know to help them get a step up in life. My content is comprised of everything I wish I knew as a young person coming into the "real world." I want every video to give people a nugget of knowledge they didn't have, leaving them in a better place than before they watched the video.



ВЕДОМОСТИ Как ПОТРАТИТЬ

"QUEEN OF ETIQUETTE" INVITES TO TIKTOK

How to learn to behave decently without leaving home



Patti Esai – businesswoman, philanthropist and "queen of etiquette"

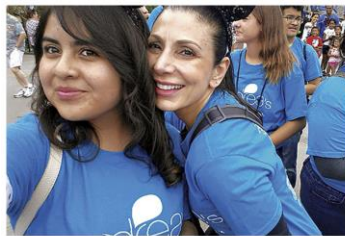
Russell Baer

The basic rules of decency and etiquette were studied in school years by everyone: do not interrupt the interlocutor, do not knock a teaspoon on the walls of the cup, stirring sugar. But what to do in more exotic situations, when, for example, at a high-ranking dinner, a salad was served, the basis of which are leafy vegetables? Do I need to send a thank you card when I return from a guest? How long is the dress to wear to a royal horse race?

All these questions are answered in his TikTok channel by the "queen of etiquette", or rather, the "Countess of Decency" (@duchessofdecorum) Pattie Ehsaei (Pattie Ehsaei). Today, her channel is watched by more than 800,000 subscribers. Each entry consists of a question and a short video answer on how to do certain things correctly in situations where you want to observe decency.

It would seem that society as a whole is becoming increasingly liberated and democratic, and outdated rules of decency do nothing but limit freedom. However, the popularity of the Patti channel is growing. Why?

"I started a channel during the pandemic," says Patti (whom we called via Zoom) from his Los Angeles office. She's early in the morning, but Patti is wearing a blouse with a needle, light neat makeup and, of course, a stunning American smile. Before the pandemic, I participated in the Big Brothers Big Sisters of America program for 19 years. This is a charitable program in which successful people become mentors to young people from disadvantaged families. During the pandemic, I was unable to meet with the mentees and decided to start a YouTube channel to answer questions there. But the viewing statistics were not very impressive, they were bored watching "long" five-minute videos. Then I started shooting videos less than a minute long in a "clear question – short answer" format. And... I was showered with a huge number of rather unexpected questions from all over the world. It turned out that many people do not know what gorgonzola is, many are not sure how to pronounce Veuve Clicquot, and someone does not understand how to eat leafy vegetables or cherry tomatoes to make it look neat!"



Before the pandemic, Patti Esai has been actively working with young people for almost 20 years as part of a charity program. From the personal archive of P. Esai

And who, if not Patti, can say "and I understand them perfectly"? The daughter of immigrants from Iran, Patti began working at the age of ten, cleaning up trash. "So when I started working in a bank and attending important events, I had the feeling that I grew up in a barn," Patti admits. "Then I went to the library and began to study etiquette and rules of conduct for books. For myself. A little later, I joined the Big Brothers Big Sisters and started dating young people in distress to teach them rules of etiquette and behavior that can help them build their lives, as they helped me."

Today, Patti Esai is a senior vice president of the American First Bank, where she is engaged in the administration of small businesses, mergers and acquisitions, as well as real estate lending with high leverage. That does not prevent her from talking on her channel about the rules of etiquette adopted in the West. However, she plans to start teaching those who wish etiquette, adopted in other regions.

"Many people don't know how to shake hands or greet someone in Russia, Japan or the Middle East. I see etiquette as a set of some rules that bring order and are applied to make people around you comfortable. For example, in a restaurant, you should pass the plate to the waiter only through the right side, because if everyone starts passing at random, chaos will begin. It's the same with chairs – sit on the right, stand on the left side. Or about toasts: when people at the table finish a toast in your honor, you should not drink from your glass, because this is a sign of narcissism. The glass just needs to be raised and lowered. Most people don't know about it, but this is how you should behave in polite society, according to etiquette."

In general, the courses of royal British etiquette are quite a popular entertainment for parents of rich children from Russia and China. And for many impoverished members of aristocratic British families, learning etiquette is a great way to make money. This was the basis for the popular 2013 UK TV show Meet the Russians on Fox. And then Meghan Markle appeared, and the British press did not miss the opportunity to find fault with her manners, or rather, with their absence.

“Remember: any rule of etiquette or decency has a rather trivial practical reason and has nothing to do with restricting someone's freedom of expression.”

Patti Esai

"I've been called a 'countess of decency,' and I think I have a right to speak," Patti says. - Besides, I'm An American. Personally, I think that when you join a royal family, you have to be prepared to follow the rules. I'm very surprised that Meghan hasn't done the work and studied the rules by which the British royal family lives. It's not very responsible. Therefore, I always advise you to study the rules of etiquette, first of all to show your respect to the host party. After all, that's what other people would do if they came to visit you."

So what are the most popular mistakes Patti sees every day besides espresso?

"In order to properly pull a tea bag out of a mug, you do not need to twist it on a teaspoon. You just need to take the bag out of the water, put it on a spoon so that it does not drip from it, and thus transfer it to a saucer.

If something you need on the common table is not available to you, ask for it, not stretch.

If you are asked to pass salt or pepper, pass them together and never in your hands. Salt shaker and pepper shaker should be placed on the table next to the one who asks. In general, everything that you are asked to pass on, we put on the table, and do not pass it into your hands.

As for bread and butter, which is so often served as a snack in the West, then many also fall into trouble, but I will teach. You take the bread from the common basket to your plate. Then with a special knife you cut yourself a piece of butter, which you are going to spread on this bread. Put the oil on your plate. There you cut off a small piece of bread, spread it with butter from your plate and send it to your mouth. And so it is with each piece. Cut – smear – into the mouth.

If you have lipstick on your lips and you drink from a glass, then you should drink from the same point so that the lipstick is only in one place and looks, as much as possible, aesthetically pleasing.

And remember: any rule of etiquette or decency has a rather trivial practical reason and has nothing to do with restricting someone's freedom of expression. After all, the boundary between your freedom and the freedom of another person is very thin."

PLACES I remember

PATTIE EHSAEI, TIKTOK'S "DUCHESS OF DECORUM," WAS BORN IN IRAN, AND DESCRIBES THE WONDERS AND SPECIAL SITES OF HER BEAUTIFUL HOMELAND.

EPISODE 46



Places I Remember with Lea Lane

Iran: Mystery, History, Persian Delights



00:00 | 20:11

Iran is one of the great destinations of the world, but many travelers are hesitant to go. After listening to **Pattie Ehsaei, born and raised in Iran**, you'll want to, soon. **She describes her birth-country's beauty, history and culture** in cities including Tehran, Esfahan, Persepolis and Shiraz. She tells of castles, mosques, ziggurats, lagoons, islands, beaches, scenic mountain roads, and ancient pigeon towers.

Pattie came to the U.S. when she was seven, on the last plane out, in the Iranian Revolution. Pattie and Lea discuss the expat community of Persians in the U.S. and **what travelers need to do in terms of visas and such**.

Besides the sites, Pattie reflects on **family gatherings** in Iran, the **food and drink**, and **friendliness** of the people.

She ends, as all our episodes do, with a **favorite travel memory**. And we end knowing so much more of what makes Iran an exceptional country to visit.

Born in Iran, **Pattie Ehsaei** (TikTok: "[duchessofdecorum](#)"), has established herself as the expert of "P's and Q's" on the platform where she's received over **1.8 million likes** and nearly **a half million followers** as she teaches social and workplace etiquette, along with financial literacy. A lawyer by trade and currently a Senior Vice President of Mergers and Acquisitions lending for a major national bank, she believes that success comes from information and empowerment.



@duchessofdecorum on TikTok: She's More Than A Lawyer



Episode Description

"The Duchess of Decorum" is what fans have come to call Pattie Ehsaei. She is best known for her very successful TikTok channel, "duchessofdecorum", of almost 859K followers where she teaches social and workplace etiquette, along with financial literacy. A lawyer by trade, Pattie is currently a Senior Vice President of Mergers and Acquisitions lending, and has spent the last 20 years in a multi-faceted career focused in finance. Pattie didn't always have the answers to all social and workplace questions and etiquette including when to ask for a raise, how much to spend on a car, how to make and keep a budget to what fork to use while dining out with high-end clients. Today, we talk about why she decided to go on TikTok provide education, advice and techniques to help young folks navigate their way through work, finances, social settings and more.



Women Leading The Finance Industry: Pattie Ehsaei, The Duchess of Decorum On The 5 Things You Should Do To Increase Your Financial Literacy



As a part of our series about “*Women Leading The Finance Industry*”, I had the pleasure of interviewing Pattie Ehsaei.

“*The Duchess of Decorum*” is what fans have come to call Pattie Ehsaei. She is best known for her very successful TikTok channel, “*duchessofdecorum*”, where she teaches social and workplace etiquette, along with financial literacy. She’s the perfect example of “tough but fair.” A lawyer by trade, she is currently a Senior Vice President of Mergers and Acquisitions lending, and has spent the last 20 years in a multi-faceted career focused in finance. From relationship management, business development, investment banking, and raising capital from sovereign wealth funds in private equity, Pattie has seen all sides of the industry. Within the past year, she created her TikTok account as a way to provide education, advice, and techniques to help young folks navigate their way through work, finances, social settings and more. Her direct approach peppered with levity and some real takeaway, has made her an instant success! Pattie’s account grew to 400,000 followers in less than six months and has become appointment television for her growing audience. “How do I make and keep a budget?” “What is this little fork for?” “How much should I spend for a car?” “How do I ask for a raise?” These are the types of questions that Pattie provides real and honest answers to, that keep her fans begging for more.

Thank you so much for joining us in this interview series! Can you tell us the “backstory” about what brought you to the finance field?

I fell into finance serendipitously. I was a lawyer, had recently moved to California and intended to continue my career in the legal field. A friend asked me to attend a financial services job fair with her just so she wouldn’t go alone. While I was waiting for her, I struck up a conversation with the hiring manager at the Wells Fargo booth. He really liked me and said he was interested in hiring me in their merchant services department to sell credit card processing. I wasn’t intrigued by the job itself, but was very intrigued by the advancement opportunity. So, I sold credit card processing, door to door, and was the #1 salesperson in the country by month 4. I was promoted to a manager in month 6, then worked my way up the ladder in other finance related departments and now, I serve as an SVP in Mergers & Acquisitions financing.

Can you share with our readers the most interesting or amusing story that occurred to you in your career so far? Can you share the lesson or take away you took out of that story?

I was a new hire at a private equity placement firm and we were pitching one of our private equity clients to a potential investor. Prior to the pitch, the team had a strategy meeting and I was the only female in a room of 8 men. During this meeting, I suggested we discuss the fund’s relationship with a sovereign wealth fund in China because I thought it would be pertinent information for the investor. They all chuckled and brushed my idea to the side, like “stay in your lane, you just got here.” I figured they were probably right, especially since I was so new to private equity. When we attended the meeting the next day, after our presentation, the investors said, “We love the fund and what you’re doing, but unfortunately, we are looking for a fund with relationships with sovereign wealth funds in China.” Then all of them immediately looked at me like, “Wow, you were right,” and I just sat back in satisfaction. They listened to every word I said going forward. The lesson I learned is that I am just as smart, if not smarter, than anyone else in the room. I bring a lot of value to the table and shouldn’t be so quick to allow others to disregard my ideas. After that, I never allowed anyone to dismiss me or my ideas so quickly or easily.

Are you working on any exciting new projects now? How do you think that will help people?

My best project is my TikTok channel. It provides an incredible platform for me to disseminate pertinent information to the masses around workplace decorum, social decorum, and financial literacy. From the feedback, my advice is actually changing people’s lives for the better. You can’t ask for more than that!

What do you think makes your company stand out? Can you share a story?

Right before the pandemic, I was scheduled to speak at a few Big Brother Big Sisters events in Los Angeles. I was a big sister and did a lot of work with the organization. When the pandemic happened, everything shut down. I didn’t have an outlet for all this crucial information that is a “must know” for young people. So I decided to start making videos to disseminate the information to the masses. What makes my channel stand out is the variety of topics discussed, so there is something for everyone. Also, after watching any video, the viewer walks away with useful knowledge they can implement immediately to create a positive change in their lives.

OK. Thank you for all that. Let’s now jump to the main core of our interview. Wall Street and Finance used to be an “all white boys club”. This has changed a lot recently. In your opinion, what caused this change?

First, more women and especially women of color, were introduced to the field of financial services as an option for a career, which led these women to get an education in finance and math related fields. This opened the door for ethnically diverse women to obtain a job in financial services. Once we entered those jobs, men noticed very quickly that women bring skills, different perspectives, and innovative ideas to the table, and the combination of the three create new perspectives that lead to better decision-making as a whole for the business, thus, increasing the bottom line.

Of course, despite the progress, we still have a lot more work to do to achieve parity. According to [this report](#) in CNBC, less than 17 percent of senior positions in investment banks are held by women. In your opinion or experience, what 3 things can be done by a) individuals b) companies and/or c) society to support this movement going forward?

Individuals: Men and women have to reject the stereotype that financial services is an industry for men. We have to encourage our daughters and ourselves to pursue careers in finance and to not be afraid to do so. Also, women in the industry must mentor young girls who may be interested in pursuing a career in financial services.

Companies: Companies should have mentorship and internship programs specifically for women in financial services. These programs can be a “feeder” program for new hires in their company. They must also have a zero tolerance policy for any form of sexual discrimination and ensure qualified women are promoted into senior management positions.

Society: Society, like individuals, must reject the stereotype that women are not “good at numbers” and should not be in financial services. We should expect to find women in 50% of senior level executive positions.

Let’s now turn to a slightly new topic. According to [this report](#) in Fortune, nearly two-thirds of Americans can’t pass a basic test of financial literacy. In your opinion or experience what is the cause of these unfortunate numbers? If you had the power to make a change, what 3 things would you recommend to improve these numbers?

The cause of this is lack of education in schools and the home. Most adults are not financially responsible and thus, are not able to teach it to their children and schools do not teach it in their curriculum. To improve these numbers, I would require all high schools to teach a class on financial literacy, require all students to complete the class in order to graduate and require parents to complete a financial literacy course so they can also teach it to their children and benefit themselves.

You are a “finance insider”. If you had to advise your adult child about 5 non intuitive things one should do to become more financially literate, what would you say? Can you please give a story or example for each.

Learn financial literacy from a young age: I’ve taught financial literacy classes through Junior Achievement beginning in 3rd grade. The kids understand it and it’s never too early to start.

Learn about credit cards and how easily it is to get into debt. When I first started college, I was offered so many credit cards and I applied for them all. I also maxed out most of them and got into huge debt and financial trouble. Young kids should learn about debt and not have more than one credit card until the age of 30.

Learn and implement a budget. Most people have no concept of a budget and they just spend their money as they like. You need a plan for your finances which only happens through budgeting. There are many online tools today to help you budget and keep track of your spending, so there is no excuse.

Write down everything you buy and at the end of the week, review the list and see all the unnecessary items you’re purchasing and eliminate them. When I started this practice, it changed my life because not only do you see how you’re throwing your money away, but you also become conscious of your spending when you have to write it down.

Have 4 bank accounts: 1 checking account for your necessary expenses or your “needs”; 50% of your paycheck should go to this account. 1 checking account for your “wants”; 30% of your paycheck, at maximum, should go to this account. 1 savings account for your emergency needs; 10% of your paycheck should go into this account until you have 3-6 months of living expenses saved. Finally, 1 savings account to save for your bigger purchases, like a car or a house; 10% of your paycheck should go into this account, then 20% after your emergency fund has 3-6 months of living expenses saved.

None of us are able to achieve success without some help along the way. Is there a particular person who you are grateful towards who helped get you to where you are? Can you share a story about that?

Every single person has had help along the way. One of the most impactful people in my life is Bob Theriault. He is a corporate consultant and teaches managers how to be effective in their jobs. Prior to learning from him, I had no idea how to manage or motivate people. I didn’t have a management plan or strategy. He truly taught me everything I know about managing people and because of him, I have always been a top performing manager in all of my positions.

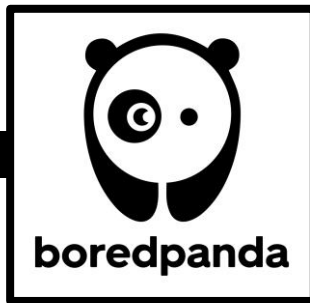
Can you please give us your favorite “Life Lesson Quote”? Can you share how that was relevant to you in your life?

My favorite life lesson quote is a Japanese proverb, “Fall down 7 times, stand up 8.” This is the way I have lived my life and the only reason I am successful. I have been knocked down so many times, in ways which would break most people, but I always got up, no matter what. Life is going to knock you down over and over again, but the only thing keeping you from success is if you remain down. You have to get up, dust yourself off, and get back in the fight.

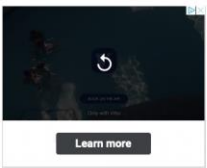
You are a person of great influence. If you could inspire a movement that would bring the most amount of good to the greatest amount of people, what would that be? You never know what your idea can trigger. :-)

I would revamp our entire education system. Our education system favors the wealthy and leaves underserved communities grossly disadvantaged. I love what LeBron James is doing with his “I Promise” school. I challenge the top 10 wealthiest people in America and our government to build schools modeled like the “I Promise” school. This will change our entire education system and thus, our entire country as a whole for the better.

Thank you for the time you spent on this interview. We wish you all continued success.



Businessman Thinks It's Alright To Comment On This Woman's Appearance During Their Business Lunch, She Has None Of It And Leaves



Knowing how to stand up for yourself at all times is an important skill that comes in handy in various situations. Of course, that becomes hard to do when we're presented with an uncommon situation when someone is clearly overstepping their boundaries and making us feel uncomfortable. A lot of us have probably heard how many women get harassed or even abused in various places, even those that are known to them and where they should feel comfortable. Having in mind

how important it is to talk about such situations, TikTok user @duchessofdecorum decided to share her recent experience of having a business lunch with a 70-year-old man who decided it was an appropriate time to talk about the woman's...nails. Pattie Ehsaei, who is behind this TikTok account, went viral with almost 955K views after revealing more details about how this clearly unsuccessful meeting went.

More info: [TikTok](#)

Most of us realize that formal surroundings such as work events or business meetings aren't a place to discuss one's looks



Pattie Ehsaei is a keynote speaker and content creator talking about financial literacy, "social and workplace decorum", and with this information distributed through various media platforms, empowers women. Ehsaei, who has 974K followers on TikTok from sharing useful information on the aforementioned topics, also decided to take an opportunity after going through a bizarre meeting to turn it into a valuable lesson that would encourage other people to not be silent when someone is making them uncomfortable with unnecessary remarks.

TikTok user decided to share how she received a sexist comment during a business lunch and encourage other women to not ignore such behaviors

I just walked out of the business lunch and the old me would have probably just sat there and ignored the sexist comment that this guy made. But not anymore.

I am so sick and tired of men thinking that it's perfectly okay for them to say sexist s**t to us. And then we're just going to sit there and tolerate it.

Image credits: [duchessofdecorum](#)

The woman revealed that during their meeting a 70-year-old man "advised" her grow her nails longer

Here's what happened. I'm having lunch with this guy. And he is like this old, chubby, bald, 70 year old, white dude, not hot at all, but I don't care. It's a business lunch.

In her TikTok story, the woman showed herself in the car, frustrated. She revealed that she just left a business lunch that she attended with this 70-year-old man. The content creator admitted that her old self would've left the whole situation as it was and not have said a thing, but she felt that she was tired of old white men allowing themselves to throw random sexist comments at women. Ehsaei shared that in the middle of the lunch, the man suggested that she should grow her nails longer. This remark took the woman by surprise, so she asked him once again to repeat his thought as she didn't quite understand what he meant by that. So the man repeated his comment by saying that she should have longer nails. The TikTok user then asked why he thinks she should do so, and he admitted that in his mind, women are more attractive when they have longer nails.

This comment about her nails made the content creator irritated as she was appalled by his audacity to talk about her looks

So we're eating lunch and in the middle of lunch, he turns to me and he's like, "You know what, Pattie? I think you should grow your nails longer."

My nails. I'm like, "What, excuse me?" I'm like calculating pie in my head, thinking what just came out of this idiots mouth. I'm like, "What did you say?"

And he says it again. He's like, "I think you should grow your nails longer." I was like, "Why do you think I should grow my nails longer?" He's like, "Well, I just find longer nails more attractive."

Image credits: [duchessofdecorum](#)

Despite the remark being inappropriate, the woman proceeded to continue the conversation by asking him why he thinks his opinion about her nails should matter to her. The businessman seemed to soon lose control of the conversation by admitting that he was "just saying" those things. The woman didn't let this all slide, so she confronted him by saying that what is alarming is that he thinks it's totally normal to talk with a woman that way because he has done it so many times and got away with it, also reminding him that he would never talk about a person's appearance if it was a man sitting next to him. After this, Ehsaei ended the conversation by stating that they were "done now" and walking out of the lunch meeting.

The woman didn't hold back and told him what she thinks about him and his unnecessary remark

I was like, "Oh, you find longer nails more attractive? I see. I'll ask you a question. Do you think a 70 years old, chubby, bald, white dude is the demographics that I'm trying to attract?"

He's like, "Oh, I mean, probably not." I go, "Don't you fall within those demographics?" He's like, "Well, yeah." I go, "So why would you think your opinion of what my nails should look like would be of any significance to me, especially during a business lunch?"

And he said, "Oh, I was just saying." I was like, "You were just saying what?" He's like, "I would just saying that I didn't mean anything by it."

I go, "You know what your biggest problem is? Is that you don't think you did anything wrong. And that you have done this to so many other woman who haven't said anything to you. That you think is perfectly okay for you to comment on my appearance during a business lunch, which is something that you would never ever do to a man."

The TikTok user finished her talk by encouraging other women to call out such behavior and not be intimidated or silenced by inappropriate comments. A lot of people online supported the creator of the video and even made some jokes about the guy in question after remembering the mentioned flaws in his own appearance.

Bored Panda contacted the content creator to find out more insights on the matter. The woman, whose main goal is to help people "reach their dreams of owning their own business", revealed that she wasn't that surprised to see that her video became viral as she knows that a lot of women encounter misogyny daily, so they can relate to Ehsaei's situation.

The content creator has also shared another [video](#) telling about another time she was harassed by a man that perhaps didn't even realize that he was doing so, shedding some more light on this serious problem. When asked how often TikTok user receives sexist remarks, Ehsaei shared: "It's gotten much better after the 'Me Too' movement. Now, 30% of the time."

After she berated the man, the TikTok user walked out of the place

I was like, "Well, guess what? You've done this to the wrong girl. Because we are done here. I will not tolerate any type of sexism toward me, especially you

making comments about what I look like in a business lunch. You're nothing but an old creep and we are done here" and I walked out.

Image credits: [duchessofdecorum](#)

The video was made to encourage other women to say something when they find themselves in a similar situation

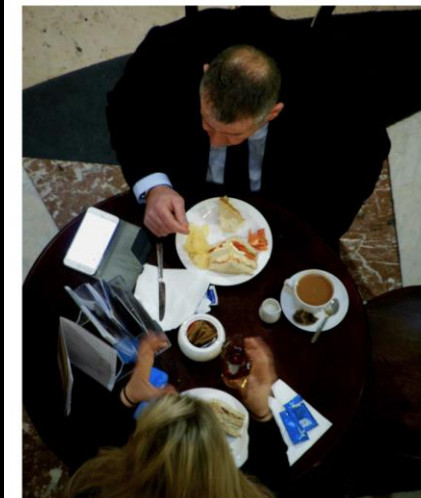
And ladies, we have to call the s**t out. We cannot sit here and let these men think that it's okay for them to say this stuff to us. And we're just going to sit there and look pretty, and just smile, and giggle because it is not acceptable, especially in a business setting.

So let's call this s**t out going forward and put them on notice that they can no longer get away with this nonsense.

Image credits: [duchessofdecorum](#)

What could be done in this case? For employees, it's important to know that they can trust their managers and the company by knowing that they will take certain actions if something happens to them. Often times the person who suffers this harassment might think that what's happening to them is not serious enough or someone else says that it's all in their head, so it's crucial to be brave enough and stand up for yourself in times like these because it might also encourage someone else to speak up. "The only way these situations will end is if we do not tolerate them and speak up about them. If you don't speak up, you're perpetuating the problem, which gets women nowhere," concluded the speaker.

What are your thoughts on this situation? Don't forget to leave it in the comment section down below!





LION Lunch Hour: Duchess of Decorum talks table etiquette



TikTok star Pattie Ehsaei, a.k.a. the Duchess of Decorum, joins LION Lunch Hour to give us some table etiquette tips we can use while hosting all our talented chefs in the kitchen!

B

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Quiet quitting: The workplace trend taking over TikTok



Imagine a workplace culture where doing what your job description says is considered enough? No more going above and beyond, trying to impress the boss.

As the world of work has experienced a drastic change since the pandemic, the change in workplace culture has resulted in a mindset that is currently dominating social media: "quiet quitting".

What is quiet quitting?

Despite the name, it actually has nothing to do with quitting your job.

It means doing only what your job demands and nothing more. Quitting doing anything extra. You still show up for work, but stay strictly within the boundaries of your job requirements. So no more helping out with additional tasks or checking emails outside work hours.

Since the pandemic, an increasing number of young workers have grown tired of not getting the recognition and compensation for putting in extra hours. They're saying no to burnout, and instead focusing on work-life balance. The movement is centred around self-preservation and "acting your wage".

The term "quiet quitting" has taken off recently after American TikToker @zaidleplin posted a [video on it that went viral](#), saying "work is not your life".

Perhaps surprisingly, the overall movement may have its origins in China, where the now-censored hashtag #tangping, meaning "lie flat", was used in protest against the long-hours culture.

'I was giving the power back to myself'



GEORGIA GADSBY MARCH

Quiet quitting gave Georgia the power to establish boundaries at work

Georgia Gadsby March, 24, from Devon, worked in marketing for a retail and homeware company where she was doing overtime with no reward.

After starting her admin support role, she began taking on more responsibility and was working nearly 60 hours a week.

She approached her managers about being compensated for the extra responsibility.

"I was promised a pay rise, but it never materialised into anything. I felt humiliated," she says.

"When I was working during Covid, it felt safer to quiet quit than to leave and look for another job. It was a turbulent time."

Georgia began to turn down work that was outside her job description and was met with criticism and often accused of slacking.

But she didn't care. "It felt like I was giving the power back to myself," she says.

Georgia eventually left her job.

- ['My dream sales job turned into a nightmare'](#)

'Being turned down for a pay rise was the last straw'



EMMA O'BRIEN

Emma was denied a pay rise after supporting her team during Covid

Emma O'Brien, 31, from London quiet quit from her job as a personal assistant within the retail sector, after also being turned down for a pay rise.

"My workload had been increased and I was taking care of the whole team during Covid," she says.

She chased her boss for a couple of weeks about a pay rise, and by the time they had the conversation and he said no, "that was the last straw", says Emma.

"That was why I literally ended up doing what I was supposed to do to get the job done and nothing more.

"I felt empowered and motivated because I had mentally checked out of that job a few weeks before."

Emma quiet quit her job for a year before recently deciding to move on.

Is quiet quitting actually a good thing?

Not everyone's on board with the quiet quitting phenomenon.

Workplace decorum expert Pattie Ehsaei expressed her disagreement with it in this [TikTok video](#), saying you'll never succeed at work with that mindset.

"Quiet quitting is doing the bare minimum required of you at work and being content with mediocrity," she told the BBC.

"Advancement and pay increases will go to those whose level of effort warrants advancement, and doing the bare minimum certainly does not."

| Joanne Mallon says she asks people why they might be quiet quitting

Career coach and podcast host Joanne Mallon says many of her clients have already started to quiet quit when they come to her for coaching.

She says that while she would never advise someone to quiet quit, she asks them what their reasons are for doing so.

"Everybody has quiet quit at some point in their lives, but ultimately it might be a sign that it's time to move on and get out of a space physically," she says, as both Georgia and Emma eventually did.



OFF THE CLOCK

Navigating finances in relationships with the Duchess of Decorum





Fear: the silent killer of success



A look at how fear could be holding you back from achieving your goals

Financial expert Pattie Ehsaei on navigating finances



EL SEGUNDO, Calif. — TikTokker, Pattie Ehsaei, talk's workplace etiquette and financial literacy on "Your Morning."

Known as "The Duchess of Decorum," Ehsaei is an attorney and financial expert that has established a fan base of more than 870,000 followers on TikTok.

Learn how she's helped her followers navigate their way through their careers, finances and social settings.

MONEY

Mindless Habits That Are Wasting Your Money

Experts share the small spending habits that add up.



4. Not Keeping Track Of Subscriptions

“Many of us are hitting subscription fatigue with the increase in number of streaming services and the shift to subscription business models versus flat fees for many services,” Browning said. “Typically the problem starts with free trial offers that convince us to try out a new service that we inevitably forget to cancel. With so many transactions coming in and out of our bank accounts it can be easy to miss a new monthly charge, especially if it’s not very large.”

And it’s not just streaming services. Think about those monthly wine subscriptions you signed up for after a few too many glasses at a vineyard or the clothing rental service you joined for wedding season, but no longer need.

“Keep track of your subscriptions,” advised personal finance coach [Pattie Ehsaei](#). “Every month, you should view all your monthly subscriptions like apps, streaming services and magazines to make sure you’re not paying for any subscriptions you did not purchase and cancel the ones you do not use.”

The 5 Worst Types Of People To Work With Over The Christmas Holidays

It's not the most wonderful time of year for us all.



1. The ones who force merriment.

Among the worst kind of holiday colleagues are the ones forcing everyone to be jolly and partake in festivities. But the fact is, there are many reasons why others in the office may have little desire to be cheerful at work right now.

“If your company recently [laid off people](#), including a close co-worker, it may be tough to feel joyful during the holiday season. One of the biggest mistakes managers and teams make is forced holiday fun,” career strategist [Ana Goehner](#) said. “When a co-worker makes you feel like you aren’t a team player if you don’t participate, that’s forced fun. You feel obliged to show up with a big smile on your face, spend money, buy unnecessary things, etc., just to feel like you are a part of the team, and fun to be around. It feels like you are buying acceptance.”

Holiday festivities like [Secret Santa exchanges](#) should be opt-in with no peer pressure to participate.

“Not everyone has the money to buy a gift for such exchanges and assuming everyone will participate is very inconsiderate,” said Pattie Ehsaei, a senior vice president of mergers and acquisitions lending for a major national bank and the “[Duchess of Decorum](#)” on TikTok.

And, if you’re a manager, you should go one step further and make clear that no one who works for you should [feel obliged to get you a gift](#).

Even with the holidays, work is still work, and you should not assume that everyone wants to hear you blast Mariah Carey’s “All I Want For Christmas Is You,” either.

“Have your decorations or holiday spirit started to spill over into other people’s cubes or workspaces making them uncomfortable or annoyed? Keep your cheer and holiday fever in your particular workspace,” Baker advised.



Duchess of Decorum, Pattie Ehsaei, on Crushing Patriarchy and Being A Badass



Duchess of Decorum, Pattie Ehsaei, on Crushing Patriarchy and Being...

Captivate

8th November 2021 • Ladies Who Leverage - Kelly Charles-Collins • Kelly Cha...



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NOTES LINKS FOLLOW ...

Born in Iran, the Persian beauty moved to Los Angeles as a youth and has spent the last 20 years in a multi-faceted career focused in finance. She attended Loyola Law School and it was during this time that she taught herself proper etiquette with limited resources. From relationship management, business development, investment banking, and raising capital from sovereign wealth funds in private equity, Pattie has seen all sides of the industry.

In this episode, we discuss how Pattie created her TikTok account as a way to provide education, advice, and techniques to help young folks navigate their way through work, finances, social settings and more. Her direct approach peppered with levity and some real takeaway, has made her an instant success. Pattie's account grew to 400,000 followers in less than six months and has become appointment television for her growing audience.



"The Duchess of Decorum" Proper Table Manners



Known as the "The Duchess of Decorum" by her loyal 750,000 TikTok followers, Pattie Ehsaei (TikTok: "duchessofdecorum"), has established herself as the expert of "P's and Q's" on the platform where she has received over 3.4 MILLION likes and nearly a half million followers as she teaches social and workplace etiquette, along with financial literacy. A lawyer by trade and currently a Senior Vice President of Mergers and Acquisitions lending for a major national bank, she's the perfect example of "tough but fair" and believes that success comes from information and empowerment.



Brushing up on etiquette ahead of the holidays

Pattie Ehsaei teaches social and workplace etiquette, along with financial literacy. She's known as the "Duchess of Decorum" on TikTok. She shares her etiquette advice ahead of the holidays.



Life Hacks from TikTok's "Duchess of Decorum" Pattie Ehsaei



Known as the "The Duchess of Decorum" by her loyal 400,000 TikTok followers, Pattie Ehsaei (TikTok: "[duchessofdecorum](#)"), has established herself as the expert of "P's and Q's" on the platform where she has received over 1.8 MILLION likes and nearly a half million followers as she teaches social and workplace etiquette, along with financial literacy. A lawyer by trade and currently a Senior Vice President of Mergers and Acquisitions lending for a major national bank, she's the perfect example of "tough but fair" and believes that success comes from information and empowerment.

Born in Iran, the Persian beauty moved to Los Angeles as a youth and has spent the last 20 years in a multi-faceted career focused in finance. From relationship management, business development, investment banking, and raising capital from sovereign wealth funds in private equity, Pattie has seen all sides of the industry.



Within the past year, she created her TikTok account as a way to provide education, advice, and techniques to help young folks navigate their way through work, finances, social settings and more. Her direct approach peppered with levity and some real takeaway, has made her an instant success! Pattie's account grew to 400,000 followers in less than six months and has become appointment television for her growing audience. "How do I make and keep a budget?" "What is this little fork for?" "How much should I spend for a car?" "How do I ask for a raise?" These are the type of questions that Pattie provides real and honest answers to, that keep her fans begging for more.

SWEETLY HIGH

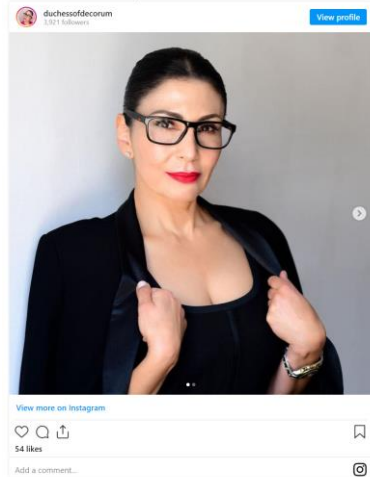
If You're Confused About Money, Pattie Ehsaei Has THE Best Financial Advice

If you're on TikTok, you might have come across Pattie Ehsaei, aka, *The Duchess of Decorum*, on your For You page.

With over 460k followers and counting, she doles out some great financial advice in a fun and compelling manner, and we can't get enough! We were lucky enough to chat with Pattie herself all about money and finances, and the importance of saving from a young age. So whether you're a teenager, in college or a post-grad, we think you'll definitely benefit from what she has to say. Keep scrolling for our full interview with *The Duchess of Decorum*, Pattie Ehsaei!

Sweetly High: Tell us a bit about yourself and your background!

Pattie Ehsaei: Hi, I'm Pattie Ehsaei! I am a content creator and SVP of mergers and acquisitions financing. I am an immigrant who migrated from Iran during the Iranian revolution at the age of 7. I come from an underserved background and had to overcome not speaking English, dyslexia and ADHD. Despite these obstacles, I went on to graduate from law school, passed the bar in two states (Illinois and California), became a criminal prosecutor and eventually transitioned to financial services. I worked my butt off to achieve financial independence and made every possible mistake along the way. I always tell my audience, "I made the mistakes so you don't have to."

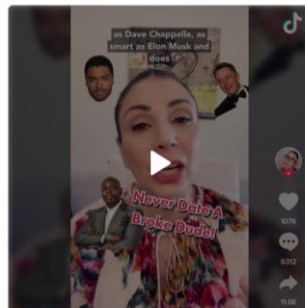


SH: Is it true you won't understand the value of money until you make it on your own?

PE: Absolutely. Unfortunately, this is human nature. We don't appreciate the value of things we receive easily, and when you don't have to work for something, you have no concept of what it takes to obtain it. It's only when we actually have to put in the hard work it takes to make money that we understand what our parents always told us—"money doesn't grow on trees."

SH: What financial advice would you give to young men and women?

PE: Start being financially responsible as early as possible. This means putting together a budget, saving money and having financial goals to work toward. It's the best thing you can do for your future self.



SH: What should we know about saving money? Any advice?

PE: Saving money is the most important factor in being financially responsible and reaching your financial goals. You should put 20% of your income toward your savings. You want to save money not only to reach your consumer goals, like owning a home, but saving is also very important because you should have money for unexpected occurrences or emergencies. At a minimum, you should have three to six months of living expenses saved for a rainy day.

SH: What is "credit"? How do we build good credit?

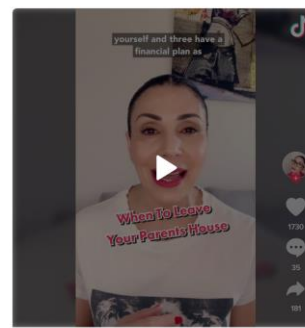
PE: Credit is just a fancy way of saying how much money financial institutions are willing to lend to you, most commonly in the form of a credit card. A financial institution, based on your income, ability to pay, and past credit history will determine how much they are willing to lend you. This loan is not free however, and they will charge you a fee, typically a percentage on the unpaid balance called "interest rate." That institution then sets a limit on how much you can spend with the credit card or loan, sets the minimum dollars you have to pay on what you owe, and when it has to be paid. When you're extended "credit," you will be given a credit score, which ranges anywhere from 300 to 850. This score tells creditors how likely you are to pay their loan back. Where you fall on that scale is determined by a variety of factors: most importantly how much balances you carry on your credit cards (the higher the balances, the lower your score), and if you make the monthly payments on time. If you don't pay the minimum payments on time or don't pay at all, the financial institution reports you to the credit agencies and those reports substantially decrease your credit score. The benefit of having a high credit score is that it provides you with buying power because financial institutions are willing to lend you more money for the items you want to purchase. It also provides you with better terms on the credit extended, so you pay lower interest rates and thus, keep money in your pocket.

SH: What's the difference between cash, a debit card and a credit card?

PE: Cash is simple, it's dollars in your pocket. The benefit of cash is that you can only spend as much as you have and cannot get into debt. A debit card is a card provided by your bank which directly deducts money from your checking account when you use it for purchases. You may also use this card to receive cash from ATM machines. The benefit of debit cards is essentially the same as cash, as you can only spend what you have and will not get into debt. A credit card is a card issued by a financial institution that provides you with a loan, or credit amount, to spend on purchases. They charge a fee, called "interest rate," for the amount you don't pay back at the end of the month or end of the billing cycle. If not used responsibly, you can get into a lot of trouble with credit cards because you can spend beyond your means and accumulate debt that you may not be able to pay back.

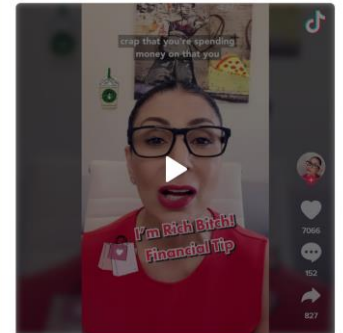
SH: What is budgeting? How do we do it?

PE: Budgeting is determining how much you can spend based on your income to meet your financial goals. You should follow the 50/30/20 rule. 50% of your income (after taxes) should go toward your "needs" or essential living expenses like rent, car payments, insurance, groceries and household bills. 30% of your income (after taxes) should go toward your "wants" or what I call, your "play money." 20% should go toward your savings. I always recommend utilizing the budgeting tools available online, such as [YNAB \(You Need A Budget\)](http://YNAB.com) or www.personalcapital.com to learn how to budget money, track your spending and reach your financial goals. If you do nothing else, keeping track of your spending is the first step to budgeting. I recommend starting by writing down and keeping track of every penny you spend on a daily basis. Then, review these items every week to see where you're throwing your money away and stop buying those items. When you have to write things down, you think twice about spending your money because you become conscious of your spending. You'd be surprised how much this will help you in saving money.



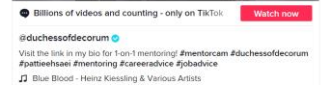
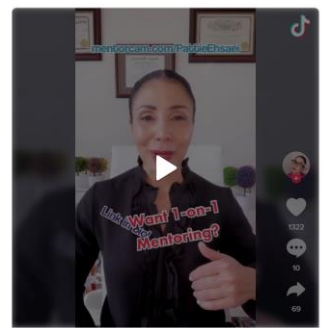
SH: Is there an age where we should start worrying about money and finances?

PE: Yes, as soon as you start earning an income, which is typically in your early 20s. People think you don't have to worry about being financially responsible until later in life, but that is a huge mistake. By your mid 30s, you have already lost about 15 years of potential savings and investing, and those dollars you could have saved or invested would have compounded to a large sum of money that cannot be replaced. However, it's never too late to start on a financial plan and if you start later in life, you can be more aggressive in your saving and still meet your financial goals.



SH: Is there anything else young people should know about money and finances?

PE: I can't stress this enough: it's never too early to start. The earlier you start to budget and save, the faster you will reach your financial goals. Also, do not fall into the "credit card trap" and accumulate debt. When you're young, you're not as savvy around money because you don't have the experience or know-how to be financially responsible, and credit card companies know this. They will extend credit to you, even though you haven't demonstrated the ability to pay it back, because they know you will most likely spend beyond your means. When you spend beyond your means, you carry a balance and they make money on those balances. They're getting rich because you weren't experienced enough to budget properly. If you're under the age of 30, carry only one credit card and only use it for purchases that you are able to pay back at the end of the month. If you cannot pay it back at the end of the month, do not buy it, unless it's a true emergency.





Finding the One! The Duchess of Decorum Has Advice for Your Love Life



TikTok's Duchess of Decorum talks top social media blunders



Looking for viral TikTok fame could cost you your job, and impact your future career. Even if you think you are making some jokes or trying to vent about your work life, smack talking your job on social media might get you some viral fame could cost you so much more than you expected .

"It's a horrible idea because you are disrespecting the place that you work and the people that you work with, so it is never a good idea to burn that bridge, and here is why-- because when you burn that bridge and you try to get another job inevitably where you are going to work for is going to call your former employer for a reference," says **Pattie Ehsaei, Duchess of Decorum**.

The Duchess of Decorum is on TikTok herself helping people make better choices in the modern world. She says social media complaining will likely not get you as far as addressing the problem head on.

"If you feel you are not valued at work, the most important thing you can do is to express that to your boss in a professional way," says Ehsaei.

- Schedule a time to speak to your boss.
- Don't just focus on the negative.
- Provide examples of the problem.
- Tell them what changes you want to see.
- Give them time to respond.

"If they are a good manager, they will take in what you said and try to work with you through that, so always feel comfortable expressing that, but make sure it is in a professional way," says Ehsaei.

By now, most companies have a social media policy, and going against that policy could cost you your job. Your best bet here is to be familiar with the policy, as it should clearly tell you what you can and cannot post on social media.



The Duchess of Decorum gives lesson in proper etiquette

The Duchess of Decorum a.k.a. Pattie Ehsaei joins Good Day DC to talk about her TikTok fame and to give FOX 5 viewers a lesson in proper etiquette.



Lessons in Etiquette w/ Duchess of Decorum Pattie Ehsaei



Episode Description

Pattie Ehsaei provides her more than 400,000 followers on TikTok (“thesifactor”) with tips and tricks for social and workplace etiquette, along with financial literacy, and now she’s providing a crash course on her lessons in etiquette to the Next Steps Forward audience. Having established herself as an expert of “P’s and Q’s,” her followers look to her to help answer their questions on topics ranging from how to make and keep a budget to guidance on what the little fork is used for. Program host Chris Meek sits down with the modern day Emily Post to discuss her etiquette tips, including proper table manners, job and workplace etiquette, financial success, and relationship tips. Pattie is also a fierce advocate for empowering women and grounds her advice in wanting all women to succeed on their respective paths. Women of all ages, backgrounds and experiences will take to Pattie’s unique manner of imparting the rules of social conventions and etiquette. Having come to the United States as a young girl without speaking English and growing up less than affluent, Pattie will provide an inside look into how she cultivated her knowledge despite her background and honed her skills and passion to inspire other women to cultivate the same knowledge and empowerment to ultimately be their best selves.



'Duchess of Decorum': How a TikTok star trained to be just like a Duchess

THE ROYAL FAMILY has a strict set of rules to follow in terms of etiquette and decorum, and an Iranian-American TikTok star has started a channel to help women learn how to become 'like a duchess'.

Pattie Ehsaei has a TikTok channel called 'thesifactor', and is known by her 400,000 followers as the 'Duchess of Decorum'. Inspired by the likes of [Kate Middleton](#) and [Meghan Markle](#), Pattie teaches social and workplace etiquette as well as financial literacy, and believes that success comes from information and empowerment. Pattie spoke exclusively with [Express.co.uk](#) about her journey to becoming the 'Duchess of Decorum', and how other women can learn to become a Duchess.

"I'm an immigrant from Iran who didn't know any of these social rules, didn't know any of these etiquette rules that I'm teaching now.

"So that term the 'Duchess of Decorum' really came about after I was doing my TikTok videos, because I teach decorum in a variety of social settings.

"So they started to call me that, and I was like, 'You know what? I've been called worse, and this is pretty amazing!'

"Learning etiquette doesn't have to cost anything - I think that's something that's very important for people to understand, and I am the perfect example.

"I come with my underserved background; I didn't grow up rich as my parents were immigrants. If I can do it and I didn't have money, anybody could do it.

"Nowadays, there are so many resources out there. For me back then it was just the library, so I had to learn from books.

"You could watch a YouTube video on anything, so if you want to learn etiquette, watching a YouTube video will tell you everything you need to know. If you want to know how to speak properly, watching a YouTube video or reading books can teach you how to compose yourself.

"If you want to learn the proper way to act in social settings and decorum - my TikTok channel provides all the resources, and I don't want people to feel intimidated because they come from a lower social-economic background. You can do it, you just have to do the research and put it in practice and eventually, it will become second nature.

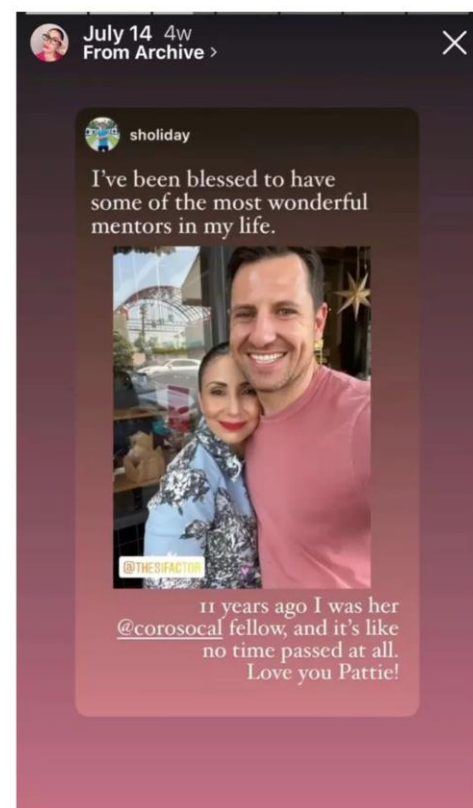
"I learned all of this through trial and error. I started working when I was about 10 years old - I had no business, I was picking up garbage door to door, hoping people give me a quarter, but just being in the workplace and making mistakes is how I learned.

"For etiquette, I read books, there was no internet when I started to learn etiquette so I self-taught and I read books.

"I became passionate about making myself better so my advice to the general public or to women would be to figure out where you need work, like if something happens where you've embarrassed yourself or something happened that didn't quite go the way that you wanted to, go explore that, take that opportunity, and learn from it so you don't make the same mistake again.



Duchess of Decorum inspired by Kate Middleton and Meghan Markle (Image: GETTY)



Pattie has mentored many people in etiquette and decorum through her TikTok channel

Pattie Ehsaei

Etiquette Expert

INSIDE HER MIND



Pop quiz: Does the fork go on the left or right? Answer: We don't really care. But **Pattie Ehsaei** (she / her), known as the "Duchess of Decorum" on TikTok, does. When she's not leading meetings as the senior VP at First Bank SBA, she's teaching her followers how to be as poised as a princess. (Hint: Never say "shut up!" during tea time.)

Here the 49-year-old explains how she became an etiquette expert, the proper way to use a table knife, and how great posture can lead to a great promotion.

Etiquette seems very antiquated. Why did it interest you?

When I started at Loyola Law School in Chicago, it [became] a necessity. I moved here from Iran when I was 7, and my parents didn't have a lot of money. Law school was the first time I was around really wealthy individuals, so we would go to lunches or dinners or even afternoon tea, and I would just embarrass myself. I said, "If I want to fit in with this crowd, I better start learning." Back then, the internet wasn't a thing, so I checked out as many books on etiquette as possible and taught myself. I was [also] a waitress at a fancy restaurant, so I learned even more about food etiquette, how to pronounce things, and what everything is on the table.

Etiquette can feel sexist sometimes. What do you think about the gender-based rules we're supposed to follow?

In general, etiquette is gender-neutral. Rules like a man pulling out a woman's chair or opening the door came about because back in the Victorian era, women were wearing huge dresses and couldn't maneuver well. In order to get into a car or building, the man had to open the door. So it's not really based on sexist notions, but more on practicality. [For example,] a lot of women think a man should always pay, and I don't agree with that. Whoever [plans] the date should pay the bill. If the man is always paying, the woman loses her power in the relationship.

Are there certain things you look for in someone's behavior during an interview?

Absolutely! Behavior is at least 50% of the interview. When somebody walks in, I first look at the way they're dressed. Are they dressed professionally? Neatly? I also observe the way they shake my hand. Are they giving me a nice, firm handshake? Looking me in the eye? Or is this a wimpy handshake and [they're] looking down? [There's] also etiquette in how they introduce themselves and how they sit across from me. Are they sitting properly or slouching?

What's one act of etiquette we all *think* we're doing right, but are actually doing wrong?

Wow, there are a lot... One of the main rules I see people breaking is the way they hold their fork. A lot of people hold it with their middle finger, and that's not the appropriate way. You're supposed to hold it between your index finger and your thumb—your middle finger should rest underneath the fork. Another one is people cutting their meat incorrectly. The proper way is to cut in one direction, not back and forth. You want to start at the top and cut downward.

Why did you start teaching etiquette on social media?

It's important information for young people to know, especially those in underserved communities. The way you act in public determines how people react to you and the jobs you get, so it's important to learn... People relate to me because I didn't grow up in a wealthy family. I didn't go to finishing school like most etiquette experts. If I can do it, they can, too.

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