



Before Karlie Kloss was a supermodel with 34 Voque covers, or a charitable cookie baker, or a tech entrepreneur, or one of *Time*'s 100 Most Influential People, she was just a tall kid from St. Louis taking road trips with the fam. "My parents and my sisters would all pile in our van for a 20-hour ride to Disney World, and we'd listen to these Rich Dad, Poor Dad books on tape that my dad played," she says. The personal-finance series shared parables of the author's "rich dad"—his best friend's father, an eighth-grade dropout and self-made millionaire—and his "poor dad," his actual father, a highly educated man plagued with money problems. "It ignited a new way of looking at opportunities. I began thinking, Why not?" she says.

ure, that author went on to declare bankruptcy in 2012; but this story isn't about him. Little Karlie had also gleaned plenty of entrepreneurial wisdom from her own dad. "He's an emergencyroom doctor with an incredible work

ethic," she says. "Even if we lost a soccer match or didn't get a great score on a test, he'd ask, 'Did you try your best?' That's really all that matters. That's still where I get my drive."

And oh, what a drive. Today, on her "day off," after this interview she'll drop in on



one of her Kode With Klossy initiatives, a two-week programming camp for teenage girls learning to code, before giving a lecture at Facebook HQ. Then it's off to Squaw Valley, California, for a two-day Adidas shoot. This woman could spend her afternoon sunning on a yacht; instead, she's creating career opportunities for herself and her fans. "I have this curiosity about how things work," she says with a shrug, "and I like to give back,"

It goes to show a little bit of risk and a lot of guts will take you far in life. If you're Karlie Kloss, it will take you from a charity fashion show in a St. Louis mall to the Calvin Klein runway in NYC. Her first week of high school was also her first Fashion Week, and the transition was tough. As a Midwestern 15-year-old wearing six-figure couture gowns on the runways of Europe, "I faked that confidence before I truly had it." says Karlie. "If I didn't have the support of my hometown friends and family, none of that would've been possible."

This down-to-earth realness is one of the most magnetic things about Karlie. Not the abs. Not the cheekbones. Not the endless legs. It's the sincerity in her eyes. Instead of letting the industry morph her into some glassy-gazed sex drone, she's let her personality shine-even on the runway, where she actually smiles! It's also given rise to more than 7 million social followers-all of whom feel as if they know her personally, because between glamour shots, she's like us normies, belly-flopping into a muddy lake with gusto.

The 24-year-old swears that she never intended to change how models are perceived. "I just have ambitions and so many things I want to accomplish. Modeling gave me the chance to see and absorb, to learn, to keep dreaming bigger. That's the main thing I try to tell all the girls out there. Why limit yourself?"

BUILDABIZAROUND YOUR INTERESTS

"I think I've always had a bit of an entrepreneurial spirit," Karlie says. To wit: When she first heard the stat that nine out of 10 start-ups fail, she didn't consider that the odds were against her. "I thought, 'Well, if I've got to try 10 to get one to work, I'd better get started." In addition to her coding enterprise, Karlie has created the Klossies line of vegan, gluten-free cookies with Momofuku Milk Bar's Christina Tosi to support FEED (a nonprofit fighting world hunger) and young designers through the CFDA (Council of Fashion

Designers of America); a capsule collection of sunglasses with Warby Parker benefiting Edible Schoolyard NYC, an organization that educates public school students on nutritious foods; a line of jeans for tall girls with Frame denim; and a Klossy YouTube channel (lots of behind-the-scenes moments and interviews with female biz leaders).

Notorious for showing up at photo shoots with freshly baked cookies-who does that in fashion?-Karlie's successes epitomize how mining your own interests makes for good business. "I'm not a master baker. I'm not a master coder. I'm not a master at any of these things, but that doesn't stop me from wanting to share," Karlie says. "The best situation is finding a passion that fulfills you and figuring out a way to create a sustainable business around it. If you can also be socially conscious and give back while doing something you love, you've won."



EMBRACE ALL THAT TECH HAS TO OFFER

In the 21st century, code is embedded in everything-yet only a select group of people can communicate directly with computers. And most of them aren't female: By 2020, the U.S. will have 1.4 million open computer specialist jobs, and girls are on track to fill only 3 percent of them. "There's a huge disconnect between tech opportunities and women equipped with those skills," says Karlie. Helping girls become coding-literate is her way of making sure they have a voice and an impact on what the future looks like.

At Karlie's own first coding class at NYC's Flatiron School in 2014, she had an awakening: "It's a language-plain and simple," she says. "It just takes time, effort, and practice to learn." And it's not just for engineers, she emphasizes. Once you know the basic components, you can write

> lines of code that are the building blocks of all networked technology.

That's why, in 2015, she launched her first Kode With Klossy Scholarship that allows 21 girls, ages 13 to 18, to take the same Flatiron course she did. This year she expanded the program, launching summer camps in St. Louis, New York, and L.A., as well as creating the Kode with Klossy Career Scholarship, which helps women over 18 jump-start careers in coding.

"Learning code isn't as scary or abstract as you might think," she says. To help students connect the dots, she has devised a Karlie-fied curriculum that's a little more attractive to teenage girls than classes at other tech academies. During one lesson, students made Met Ball invitations and tweaked the code to automatically update the text every year; in another lab, the class built a landing page for Swarovski's Be Brilliant campaign. "If I can equip more girls with this skill set, think of all the diverse ways we can change the world."

SHARE YOUR TRUEST **SELF ON SOCIAL**

"Always let the person with the longest arms take the [group] selfie. That's usually me," Karlie advises in a video posted to her YouTube channel. As one of the most influential—and photogenic millennials in the digital world, her selfie tips have merit. The new generation of supermodels (called Instagirls in the media) face new pressures to deliver more than just a great walk and gorgeous smize to a fashion show or ad campaignthey need followers in the millions.

For Karlie, being accessible on social media isn't just professional savvy—it gives her a voice. "I think of my followers as my friends. I'm really honest with them." she says. Highlighting the effort behind the pretty pictures—e.g., intense exercise, crack-of-dawn wake-up calls, massive jet lag-is a big part of how she's changing the fashion game. She's not afraid to share her reality, or even show vulnerability.

On social, "you've got to be authentic to your voice and sharing your point of view," she says, though she does have a few helpful hints. The rawest platform is Snapchat, so never overthink it or obsess over production value. "I use Snapchat to capture my day-to-day routines and what I'm experiencing at that moment," she says. Instagram acts as a diary of sorts. "I try to take photos of moments that are special to me or highlight my day." She recommends playing around with lighting and angles for a cool aesthetic, but keeping captions simple. Karlie is also on Tumblrwhere she shares lots of photos and fun GIFs-and Twitter, where she met now-BFF Taylor Swift in 2012. Just one last thing: Can we join the #squad?! ■

SNEAKS PEAK

A major sneakerhead, Karlie's mastered pairing kicks with just about anything.



Giving a tweed suit a hipster spin



Comfy and chic for brunch or errands