**EPISODE 413**

[SPONSOR MESSAGE]

[0:00:34]

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[ASK FARNOOSH]

[0:01:23.1]

**FT:** Welcome to So Money everyone, I'm your host Farnoosh Torabi, happy Friday. Welcome to Ask Farnoosh and welcome to the first week that we have done just three episodes, ladies and gentlemen. We move from a five day per week schedule to now three. I had a blast this week, had time to work on some other projects, long term projects, I got an extra hour of sleep in the morning. How did you do?

I know that some of you were missing the five day format but also appreciate that now maybe you can listen to every episode during the week. With me as always, I try to get her on as much as possible, it's not always possible but happy to have her back. Sophia, welcome to So Money.

[0:02:05.3]

**SY:** Thank you, thanks for having me back.

[0:02:07.3]

**FT:** Yeah, I feel like I can't do this without you and when I do it without you it's very lonesome. I'm like, "It's just me and the mic." But how did you like this week? I thought things went rather productively.

[0:02:21.0]

**SY:** I agree. I mean you may definitely had more time to decide to work on future projects and some exciting things to come. Hopefully everyone's looking forward to that and obviously a little mysterious but fun to say the least.

[0:02:34.4]

**FT:** Yeah, we don't have to be so mysterious. We can say that for a long time coming, I have wanted to offer something really high quality, high value to my audience that really respects what they want too. Some of you filled out my survey back in December, asking you what's your biggest wish for 2016. It was, "When it comes to your money, what's your biggest pain point?"

I've been listening, I'm going to be doing a lot of one on one interviews with people that are part of the So Money community because I want to bring something to market. Direct market and join some of my peers who have done very well at connecting with our audience by bringing courses to market and webinars and other really fun and valuable assets. So with that, I guess I'm really, what I'm doing right now is making myself really accountable, right?

There's no going back now. I have to do this and with the show and everything else that happened between January and now, it's been pretty tough to give this the appropriate concentration and time but now that we've gone to three days per week, my load, as far as recording has definitely gone down which opens up hours and hours a day to really spend on learning. I'm really at an education phase right now. I'm learning how to really bring a great and valuable product to market. When Id o that of course I'll share the process with you.

Maybe I should do that, start sharing that process. I think a lot of you are probably in the same boat. Like, "How do I actually go direct to market with and monetize a skill or monetize something that I have great knowledge in?" So that's where I am in right now and maybe that's something else I can start documenting. Anyway, thinking out loud here and thinking we should probably transition to the So Money questions, what do you think Sophia?

[0:04:26.3]

**SY:** Yeah, I think that's a great idea.

[0:04:28.1]

**FT:** All right, and some of you actually have been hitting me up on social media. Once we get through these emailed questions, we'll see if there's time to hit Facebook and Twitter to answer some of the questions there and by the way if you're not following me on social media, please follow me.

I would love to have you join me and we can talk very fast that way too. So @farnoosh on Twitter, Farnoosh Torabi on Facebook. Snapchat is Farnooshtorabi and then of course Instagram is Farnoosh Torabi. I think we have a question here from Christa right?

[0:05:01.3]

**SY:** Yes, the first question comes from Christa, she writes in:

[0:05:04.3]

**C:** "Love the podcast Farnoosh, I liked the episode with Sophia Bera recently and browsed the XY Planning Network with those fees. I am three years post grad school and have a hard time justifying the about $1,000 a year fees financial advisers command. I have to ask myself, will I actually come out ahead with any changes I make after taking this fee into account? How do you know when you should get the help of the financial adviser? Also, some fees are based on assets under management? Is that my total net worth or only investment balances like 401(k), Roth IRA, et cetera?”

[0:05:43.5]

**FT:** Okay, so a couple of questions here she has and the first is obviously the sticker shock of working with a financial adviser. The reason I like XY Planning Network Christa, is actually because I find that a lot of those advisers are willing to be flexible on their fees. So traditionally, you may encounter a financial adviser at maybe a big institution or a boutique, like a wealth management firm that charges 1% of your underlying managed assets.

Those assets are not your equity in your home or the value of your car or anything. It’s not your net worth, it’s actually, “What are they managing?” So if they’re managing your Roth IRA, rollover IRA or a brokerage account then that said, I think that given the millennials are growing up and making money and have grown up in an era where they’ve not been so trust worthy of the traditional way that money gets managed in this country, the traditional way of working with a financial adviser.

That there’s a movement that I see within the financial advising industry. A financial adviser saying, “You know what? Yes, this has been the tradition that we charge 1% or maybe one and a half percent if your assets under management. But that’s a lot of money for a young person who should not be excluded from getting good, sound financial advice from people like us, simply because of their income and simply because maybe I don’t have a ton of investments to manage.

But they do have questions and they didn’t insurance, they need budgets, they need to be able to achieve goals.” And so those advisers and I love them for it, people like Sophia and people at XY Planning Network go, “You know what? We’re going to charge maybe a retainer every month or an hourly fee and we can work in a variety of ways but we really first want to learn what are your needs and then we structure the feeds accordingly.”

Sometimes it does still add up to a thousand plus a year, and the way that you really understand whether that’s valuable or not is you really should go in with kind of a long term view that this is an investment in your ability to make the best possible financial decisions that will pay off. Whether it's a decision around budgeting, it's a decision around what kinds of insurances to get yourself if you have gaps in your insurances, to fill those, if you need to open up a roll-over IRA, getting the help to do that, which saves you time which time is money.

So it is a big price to pay, this is an investment in yourself, in your finances and in your future. It's a very personal choice but I think maybe if you wanted to ease your way into it, find an adviser and they do exist, that could say work with you for three months on a retainer and if things go well, you continue the relationship. If things don't go well, you stop the relationship. So you haven't burned through a ton of money but you have gotten some benefit out of that.

As far as managing your investments, that's not something that I think a financial adviser should prioritize more over all other things. I think that right now with automated platforms like Betterment and Wealthfront and even Charles Schwab has an intelligent investor portfolio which is automated that charge like 0.2%, 0.3% of your underlying assets as opposed to 1%, which is what the traditional investment institutions charge.

That could be something to look at for your investments and then finding it human being to help you make better budgeting decisions, hitting those goals that you want, reviewing your financial other assets, things like that. But I find that doing like a hybrid approach where something like a Betterment or Wealthfront or "fill in the blank" automated platform manages your investments so you have to think about it, minimize fees.

But then pay a couple of hundred dollars, a few hundred dollars a month maybe if need be on an as needed basis to get that really good advice. Good advice doesn't come cheap, right? So this is really something that you have to psychologically be okay with as well as of course financially. But Christa, I think that anyone who has financial goals, wants to build wealth, wants to protect their assets, wants to be further educated, should have someone in the financial world that's an expert, that's credentialed, giving them advice.

Whether that is on an ongoing basis, whether that's once a year, three times a year. The good news is, the people out there who work in the space are becoming more aware of the changing market and the changing needs of especially millennial markets which by the way I just read

Sophia that because you're a millennial, you now out pay any other generation in terms of numbers.

[0:10:33.2]

**SY:** I saw that on the news the other night.

[0:10:35.5]

**FT:** We used to say like baby boomers were the biggest population, now it’s actually millennials. So you are a force to be reckoned with and the financial advising industry is reckoning. Some faster than others and so that’s the good news. I think Christa go back to XY Planning Network, I know Sophia makes herself very available and if she’s not able to help you maybe she can make recommendations for you so get in touch with all those people and let me know if you still have questions.

That was a long answer. But I think that Christa really hit it as far as what I think the sentiment is right now in this generation about working with advisers. You know you want to get the help, is it worth it, how do you assess it, where do you find the help? So thanks for the question because I think you really spoke on behalf of a lot of people here. I didn’t bring water to this session, what am I thinking?

[0:11:29.6]

**SY:** All right, moving on to our next question, it comes from Jocelyn. She writes:

[0:11:33.3]

**J:** “I’m back with another question for you, thank you for the great advice to me personally and to others on your show. I’m so hooked. Recently I’ve discovered that I need some costly dental treatments to the tune of $10,000 over the next two years. This has been a really tough pole to swallow financially speaking but I can’t put it off any longer. I have the cash in a bank to pay outright but it would be a big hit to my emergency savings.

Also the doctor's office offers zero percent financing and I am also thinking about a new credit card with an introductory rate of zero percent for 15 or 18 months to take care of it. I have no other debt except my mortgage. Any recommendations on how to tackle this un-fun money challenge? What the impacts would be on my credit or what the impacts would be on my credit for the various financing options?"

[0:12:28.6]

**FT:** Man, so I actually was in a similar boat Jocelyn, a few I would say, I dunno? More than a few years ago, but I remember distinctly that I got this estimate for I think I needed a root canal and a crown and it was like all this stuff and it was going to be like a sixth month to 12 month process, not as long as yours but the dentist is the worst, right? You want to minimize on only the money but the visitations.

Sticker shock for me, it was going to be thousands of dollars the first estimate. Mind you that your doctor and your dentist and anyone on the medical industry has a fiduciary responsibility to help you out, to understand that you have a budget. Just like your financial adviser hopefully has a fiduciary responsibility to your financial wellbeing, so does your doctor and your dentist. They're supposed to prescribe you the best medical treatment they can, at the same time acknowledge that you need to save money.

So first thing is I would take this estimate of $10,000 plus dollars, make an appointment with your dentist and say, "Hey, I would like to look at ways to make this cost efficient, to save money somehow, what do you recommend?" Without compromising. You want to stay healthy, you want to do this right, you don't want to cut corners when it comes to your health but you do want to cut corners when it comes to your health bill.

See if he or she is willing to strategize with you and you can actually make an appointment for this, this is good advice for everybody. When you get that estimate, go back in and say, "I would like to review the estimate with you." What you may discover is that like I discovered. My dentist said to me, "I know this is a lot of money so here's what I suggest. You should stretch the procedures over a year and a half as opposed to getting them all in one year."

Because what happens is, every year your insurance re-ups. Let's say I had to pay $3,000 out of pocket because I would have exceeded my insurance payment, my insurance cap. Maybe spreading it over 18 months means that I could get that last leg of the procedure done in the New Year when I have a new cushion, insurance cushion that will cover it and would basically saved me like 30 or 50% if that makes sense.

So spreading out the procedure could mean you could take more advantage of insurance because every year insurance renews and your out of picket cost may be less as a result. The other thing you should do is if you hopefully meet with your dentist, let's say she says, he says, "I'm sorry, there's nothing that I can do." You need to shop around just like you would shop around for a couch, you would shop around for a car. People need to realize that you can negotiate your medical bills and there's actually a really great website that you can go to, it's called Healthcarebluebook.com.

What they help you do is try to find a fair price for your procedure and they do a search in your neighborhood or even outside your neighborhood like a 10 mile radius, because a lot of times medical pricing is different one town over the next. I don't understand it but it's just one of those things that's a reminder that you need to negotiate and find and do your own research because believing that, crown, dentist A is the same as getting the crown at dentist B. It's not, it can be vastly different and I think that will pay off as well.

As far as how to afford it, how to make this manageable? You have the cash in the bank outright that would be great. If you have a lot left over from that then do that, cash is King. But if you're worried that you're going to really diminish your rainy day account, you'll be financially fragile, you won't have as much liquidity if you take this $10,000 out of your savings account, then my next best recommendation would be to open up the 0% APR credit card. Now I worked with Chase Slate as a financial education partner, full disclosure there, but I would recommend that card definitely.

Because with that also you get your free FICO score every single month, you'll also get access for a free credit dash board that gives you access to your credit performance, your good and bad behaviors so that you know exactly what you need to improve your credit score over time.

So shameless plug with that. Regardless of that I would say why I like the 0% APR credit card over 0% financing, you got to watch out for 0% financing deals folks because this is offered at furniture stores, dental offices offer this but you got to find out, how does that actually work? What is the inner working of that line of credit?

Sometimes what happens and this is actually really bad because it could lower your credit score, what 0% financing actually is, it is a line of credit that immediately gets maxed out as soon as it's issued to you. It has 0% interest, which is great but what you've actually done is you've maxed out a line of credit. If anyone knows the importance of maintaining good credit health, what that involves, part of that big variable is reducing your debt balance.

But what is your percent financing instrument does sometimes is it makes it 100% maxed out, 100% leverage on that particular line of credit in this place. It's like maxing out a credit card. So that could lower your credit score effectively. It's really important for consumers to know this, it happens a lot at auto companies, furniture companies, people buying TV's with 0% financing but the caveat there is it could reduce your credit score. So do find out how that actually gets reported on your credit report.

I would be more prone to opening up a 0% APR credit card and paying off that bill before the 18 months or 15 month is over. Because 0% becomes 20% or more and all the while you're also maintaining good credit, you're building credit through that. That would be my advice. One, shop around , make an appointment with your dentist and then first I would use cash, if you can, do it comfortably or open up the 0% APR credit card.

[SPONSOR BREAK]

[0:18:46.1]

**FT:** Need a website? Why not do it yourself with Wix.com? No matter what business you're in, Wix.com has something for you. Used by more than 84 million people worldwide, Wix.com makes it easy to get your website live today. You need to get the word out about your business, it all starts with a stunning website.

With hundreds of designer made customizable templates to choose from, the drag and drop editor, there's no coding needed. You don't need to be a programmer or designer to create something beautiful. You can do it yourself with Wix.com. Wix.com empowers business owners to create their own professional websites every day.

When you're running your own business, you're bound to be busy, too busy. Too busy worrying about your budget, too busy scheduling appointments, too busy to build a website for your business and because you're too busy, it has to be easy and that's where Wix.com comes in. With Wix.com, it's easy and free. Go to Wix.com to create your own website today. The result is stunning!

[ASK FARNOOSH CONTINUED]

[0:19:47.1]

**FT:** All right, rock and roll, we're on a roll here, let's see who is next? I feel good about this questions.

[0:19:52.8]

**SY:** The next one comes from Megan. Megan writes in:

[0:19:54.8]

**M:** "Thank you for answering my wind fall question and thank you for your concern, I'm okay now after finishing physical therapy. I have paid off barely all my medical bills and since I have "good student loan debt", I wasn't sure where to put the money I'm going to get. I have already gotten a low offer from the insurance company and we are hoping to come to an agreement for more. Your response is really helpful.

My student loans mostly have low interest rates depending on how much I win, I plan on knocking out the loan with the highest interest rate and maxing out this year's contributions to my Roth IRA. I think this will help me make progress on my debt while at the same time put money away for my future, I already have $10,000 saved for a house and the remaining money will get me much closer."

[0:20:42.8]

**SY:** It's a more of a comment than a question.

[0:20:44.9]

**FT:** Okay, well right. I was like, "Where's the problem?" I'm like waiting for the pain point. Megan, you sound like you really got your ducts in a row here. So all I have to say is keep up the great work and continue to add to that down payment because the more skin in the game you have when it comes to real estate, the better for your future in the long run. And as far as that home being an investment, it will be more sound because you will have more equity.

So I like everything I'm hearing Megan, thank you for following up with me. I love hearing from everyone after the fact. Christa and Jocelyn, if you took my advice to heart, you practiced it, it worked or it didn't, let me know because that's how I stay informed. I depend on your feedback so thank you in advance.

All right, next I think we have a male, Phil. We do have male audience members on this show. Some people think that I only have a female audience but I actually have a lot of smart and ambitious guys.

[0:21:45.9]

**SY:** All right, Phil writes in:

[0:21:47.9]

**P:** "I have been in my company for eight months now and in my contract I'm supposed to have a yearly performance review where they will also review my salary. I'm being underpaid right now despite having more or less the same duties as my coworkers. The only difference is that I have a bachelor's degree while most of them have a master's degree.

During my first interview I was quoted that the position paid $41,000 and $52,000. However after my three month training period was over, I was unable to negotiate the salary and they offered me $36,000. I accepted because it's a great opportunity to develop my skills and I enjoy the work. I am now taking on more roles and as our clinic expands in hiring more people, I'm worried about their budget. When should I talk to my manager to discuss the performance review?"

[0:22:40.1]

**FT:** Phil, I think the timing is now. I think you want to approach your manager, you've been through the probation period, the training period, you've been with them for what seems like enough time the company's growing, they're hiring. I hear that, I think they have money. I don't think they won't have money, I think they have money to invest in human capital. Not having a master's degree in some cases and some industries at some levels can be a problem as far as advancing. But it shouldn't be a problem as far as earning what you're worth, okay?

Sometimes you can't get the title because you don't have the master's degree. I can't think of a manager because you don't have the MBA. But I feel like if you're putting in the same amount of work as your colleagues, perhaps even more and you're great at your job and you have those metrics to show it, this is key. I don't want you going into your boss and being like, "I feel like I'm getting sided because my colleagues are making more," don't make it a pity party, don't make it about your emotions.

Go in there with the facts, "I've been here for X many months, years, here's what I've accomplished, here's how I've taken us from good to great, here is how I have excelled in the training period, here is how I've trained people, here is how I've developed my skills, I love my job, my team loves me. I think it's time to revisit my salary, mind you that initially I was quoted starting salary of $41,000 to the potential of $52. And at the time I understood, it wasn't maybe the right time to give me the $41,000 that I was quoted, despite that I had gone through the training, despite that I exhibited the skills but now I feel like I've put the work in and I really see a long term existence for me here."

If you really care enough to be there, express that, that you want to be here when they hire people so you can train them, talk about how you might implement new ideas, this is a time to really sell yourself by mentioning your historical track performance but also talking about what things you want to do and how you're going to be of value in the future. Go in for the ask and ask for more than $41. Because you're going to be negotiated down, that usually happens.

You've got to start with the figure that you want and probably add 10, 15% to that because that's usually, you need wiggle room for that negotiation so that you'll land hopefully on the number that you actually wanted. But I think that if this doesn't work, if you go in with your metrics and the results that you've produced for them, the positive results, your plans for the future, then you might want to look elsewhere for a job because sometimes the best way to make more is to leave.

If this company is going to just low ball you because you don't have that master's degree and that's the only thing they have over you then you need to go somewhere else. I mean not to say that education is just a commodity these days, but it is. A lot of people have degrees and what counts more I think in the market place in many cases, unless you're of course going to try to be a doctor, or a lawyer, or an astrophysicist, is the experience and you've got that. I would hate for you to spend another five years here making below market just because you enjoy the work.

I think at a certain point, you stay because you like it and you're learning but if you've hit that wall and you're not learning anymore, now it's just a contentious place because you're like, "What the heck is going on? I'm making less, they're not even realizing my value, my worth," you owe it to yourself to have one more conversation with your employer but after that if it's falling on deaf ears, you got to leave. That's what happened to me when I was starting out.

I had a salary, I saw people doing a fraction of the work that I was doing, making more and I kept going in every six months, every review period, asking for more, rejected. That happened two or three times and then I started to get the resume, get it going, getting on LinkedIn, we didn't have LinkedIn back then so it was harder. You've got to face the music Phil. Okay? I really hope you land somewhere where maybe it’s here, someplace else where they really appreciate you and you get the income that you deserve. All right, I think we have time for a couple more questions, what’s next?

[0:27:15.4]

**SY:** All right, the last question that I have comes from Richard. He writes in:

[0:27:18.4]

**R:** “Hi Farnoosh, is there any financial benefits for a couple to have two separate individual mortgages? So one of our names would be on one mortgage and my partner’s name would be on the other. We would like to own one primary residence and one rental/summer residence?”

[0:27:34.7]

**FT:** What I would say to that is, it only matters — the mortgage, whose name is on that matters two things. It matters because that’s the person who is going to be responsible for that payment. So if you’re okay having just one name on that and one name on the other and each person agrees to be responsible for that debt individually, cool.

Second, what you need to know is that if it’s just your name on one mortgage and your spouse’s name on the other mortgage then those mortgages only get reported to the respective mortgage holders’ credit reports, I’m sure you knew this right? But just stating the obvious that your mortgage if it has only your name on it then that mortgage history, the payment history only gets reported on your credit history. So if your spouse wants to build credit, maybe it would be advantageous to have both of your names on both of the mortgages.

Now, you said that you want to own one primary residence and one rental/summer residence. Is that together? And this is why I ask, because while the mortgage is really just a piece of paper that determines who is financially responsible for the debt on that house, the deed is what determines who owns this home. The mortgage does not. The mortgage is just whose financial responsible for this debt that is the underlying asset as a home. The deed, if you want to both own property together then it would be necessary for both of your names to be on the deed.

So mortgage, slice and dice it how you like, whatever you're comfortable with, whoever — if it works for you, works for you to have one name on each. But if you both want to be the owners, the co-owners then you need to get both your names on each of the deeds to each of the residences.

And then I'm going to go to social media here because while I prefer that people go through Ask Farnoosh on Somoneypodcast.com, you can certainly ping me on twitter and I'm just going to go to twitter right now and use the #askfarnoosh so I can find you. Let's see, we've got a question here from Zarina, cool. Zarina says:

[0:29:50.4]

**Z:** "Hey, I've got a 401(k), I have an interest bearing savings and I have an IRA with no debt but I feel like I could be saving and investing more, any suggestions?"

[0:30:01.4]

**FT:** So this is a trend, right Sophia? We have this really over achievers in this So money community, they're like, "I'm doing…"

[0:30:07.1]

**SY:** We do.

[0:30:08.5]

**FT:** I love it, "I'm doing everything right Farnoosh, I'm following the book, the playbook and I feel like I should be doing more. You didn't mention Zarina — @zarinaworldwide. How big is that interest bearing savings account? How many months will that support you if you lost a job or income? I hope that it's like 6 months that's paying for your necessary expenses to replace the income to help you pay for those expenses. That's number one.

At this point, if you don't want to go out there and buy yourself something nice like art or a car or maybe a vacation because I think I would prefer a vacation experience over something material. If you're not interested in any of that and you really want to like grow this money then you might look at alternative investments, which I'm not going to tell you specifically which ones that you should do but some things worth exploring real estate. This is like long term, you're not looking to flip homes but maybe you want to buy an additional property that you would rent out.

Paula Pant is actually a phenomenal expert in this field, she was a guest on the show, she's a blogger, Affordanything.com and she's actually — I think it's out already in beta form right now but it's a course on how to establish your first rental property, which could be something again, do you want to be a landlord? Not for everybody but could be something that could make you some nice positive cash flow every month with your investment.

You might want to look at just a plain old brokerage account, which you would probably only want to do after you've maxed out the 401(k), you've maxed out your IRA's, you got a little bit more money to play with, you can open up a plain brokerage account, fill it up with a diverse array of assets that are pegged to when you want to retire, your risk tolerance, all of that. And you could open that up at say Betterment, Wealthfront, any of those places.

That's what I would say Zarina, thanks for the question on Twitter. Maybe you should enjoy the money as well. Like go, and if you're going to start a new job, get a new wardrobe. If you haven't been on a vacation in a while, do that. Sign up for a personal trainer. There's always that thing called self-development. Take a course. Investments don't have to just be mutual funds ETF's and index funds, right? They can be investments in ourselves. So I would highly recommend that especially because you've done everything else that you would ever need to do to be in financial — in tip top financial shape, at least for where you are in your life.

That's a wrap. Thank you so much, thank you Sophia.

[0:32:41.8]

**SY:** Of course, thank you for having me.

[0:32:44.9]

**FT:** Absolutely, it's always a pleasure to have you helping me out, it will be interesting to see how we performed this week with just three episodes as opposed to five. I hope you all still came and listened and maybe more of you got to benefit from the slower pace, got to hear more of the shows and enjoyed it. So let me know how you're liking it, you can always email me, farnoosh@somoneypodcast.com and this coming week is the final week of Follow the Leader.

So if you haven't watched at all this season, don't tell me if you haven't, I don't want to know. But if you haven't, the good news is we've saved one of the best for last and she's a female entrepreneur, many of you have heard her name and if you haven't, you've known who her clients are; Madonna, Gwyneth Paltrow, Jennifer Lopez. We have the one and only Tracy Anderson on the show. She is the inventor, creator, mastermind behind the Tracy Anderson Method, which is a very successful, popular training gym but also I guess it's like a total lifestyle.

It really transforms your life and your lifestyle. She's transforming bodies left and right and the challenge with Tracy and what we've kind of try to show in the 30 minutes, is how do you scale when you're one person? Now, if you're listening to this podcast, maybe you are building a brand, maybe you are a personal brand, you are an expert in your field, you are a psychiatrist, you are a teacher, you are a lawyer, you are a high school football coach.

How do you become a brand and then from there, become world renowned, right? How do you scale when you're one person? So that's kind of the lesson in the Tracy Anderson episode plus I worked out with her so if you're really interested in seeing me in some spandex, tune in, CNBC, Wednesday, 10:30 PM eastern and pacific. I'll be live tweeting during the half hour and also a Periscope following that.

Of course you're going to get reminders, so this isn't the last you'll hear of it but just wanted to plant the seed and hopefully get you to set the DVR or your alarm clock or your calendar in Google, whatever you use, remind you of the important things, put this on the list. It's going to be good, I promise. Thank you for tuning in, hopefully you have a glorious weekend and see you right back here tomorrow if you missed any of the episodes. But definitely Monday for a fresh episode and by the way my parents make a cameo next week, I'm interviewing them. So you definitely want to tune in next week.

All right, that's it, I'm out, mic drop. Thank you so much and hope your weekend is So Money.

[END]

 