

EPISODE 682

[INTRODUCTION]

[0:00:35.1]

FT: You're listening to So Money everyone, July 13th, Friday the 13th. Is anyone out there suspicious? Not suspicious, what's the word, superstitious. Sorry, I'm still on like vacation mode, just got back from the beach, it's been a week but it takes me a while to re-acclimate to Brooklyn city life and work and all of that. We were at the beach all of July 4th week and we went to Avalon, New Jersey. Anyone familiar with Avalon, New Jersey?

I grew up going there during my summers in high school. What I've learned since, I haven't gone back in a while as that the whole town has basically reconstructed itself because of the hurricanes in the last five years, there's been so much destruction. Avalon is kind of like a brand new town which is sad in some ways but also really cool. It's so beautiful, it's so clean, it wasn't very crowded. I highly recommend it for anyone who is on the East Coast looking for a beach town that's not overpopulated or messy or busy or tons of like - there's tons of different people there too.

There's young people, there's older people, there are families, there are singletons. There's something for everybody and got back and this week has been a lot of catching up and wanted to remind everybody that I've recently launched a podcast mastermind so to speak, I'm calling it the So Money Podcast Accelerator. It sounds kind of corny but a lot of you have been asking me for advice on how to launch a podcast. And I just thought, you know what? I want to help people formally and rather than just sell a course or do something exclusively online, I'm taking on a limited number of people, every 12 weeks to sort of coach them through it.

And the good news is that if you're really motivated, you'll have a podcast up and running within 10 to 12 weeks which not a lot of other programs can say that, they'll just give you the materials and the advice and they'll say, "Go, good luck."

But we really try to keep everybody accountable and well-paced and we are currently working with three beta clients, there are people who will have podcast up and running by September and then shortly after, the actual fall program will kick off.

If you're interested in launching that podcast and you've just been dragging your feet for whatever reason because it takes time and you don't have – you don't feel like you have – you don't feel like you have the direction or you just need someone to keep you motivated and accountable. Let's get in touch.

Send me an email or go on Instagram and reach out to me, you can also go to somonypodcast.com, click on Ask Farnoosh and let me know there. But probably the best way is to go to Instagram and send me a direct message, many of you have already done that and I've sent you material.

It's going to be a limited number of people who we're going to enroll in the first official fall program for 12 weeks so if you really want to do this and have a podcast up and running by 2019, that's on your bucket list, let's get in touch. Would love to support you.

All right, back to what I was saying earlier, Friday the 13th, I am not a superstitious person and today, I feel very lucky because we have an exceptional co-host with us. She is an expert in her own right when it comes to money, she's been on the show not too long ago. Kara Stevens, welcome.

[INTERVIEW]

[0:04:02.0]

KS: Thank you Farnoosh for having me. I'm glad to be back.

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FT: The frugalfemenista.com, you were on our podcast, let me just check Episode 723, not too long ago. How have you been since we last spoke a few months ago?

[0:04:19.4]

KS: Busy. Just working with women trying to really heal their relationship with money. I launched the book, *Heal Your Relationship with Money* to you know, give women who don't work with me one on one, the opportunity to do that activities by themselves and speaking and just you know, trying to enjoy life and being a mom and being a wife. Can't complain, it's been good.

[0:04:44.4]

FT: How do you stay motivated in the summer? I think that for me, the summer time is – it goes by really fast and because I think it's warm and there's a lot of funding's to do and being outside and the kids are home, I just don't really have a lot of ambition when it comes to work although I do get stuff done, don't get me wrong but I feel like the fall is way more driven for me.

[0:05:06.9]

KS: Yeah, I feel the same way. I try and give myself more time to do less things. I just change my mindset for the summer, I just say it's going to be slower and I allow myself that. A lot of times since with, you know, the fall in the winter which is like my real like work mode. I get a lot more done so I don't feel bad. I think by the end of the year, if all these things are done, I'm satisfied.

[0:05:29.0]

FT: Well, I know you've been doing a lot of work over at thefrugalfeminista.com and last time you were on our show, you encourage everybody to go to thefrugalfeminista.com/money-mastermind. We'll put the link on our site, have there been any developments there?

[0:05:46.1]

KS: Yeah, we just finished a mastermind around healing your relationship with time. Because the whole course is around some of the things I keep like you were talking about like these ideas about time or like how you work during the summer. Trying to pilot - more lean into that instead of trying to fight yourself and how you actually do work.

This month, we were talking about relationship with time and the idea of managing your time in a way that works for you and understanding what your priorities are so it gives you – it creates more time to do things that are actually the most important to you.

We've had a lot of women being just very thankful to have that conversation because oftentimes we feel that by a certain age we should have certain things done. But when in fact, if we kind of prioritize what's most important, we probably can find more actually more time to do those things and not feel so pressed for time or lack in time or behind of like a sense of missing out on things.

[0:06:46.3]

FT: Yes. I find that the things in your head that you feel are going to take a lot of time don't. You know, if you actually do them and to help me - this is just something that I do so I'd have to write a big article or have to do – give a speech and I'm kind of overwhelmed and I won't start it because I'm frankly, maybe a little overwhelmed or uncertain about the whole process and so that's what keeps me from just putting pen to paper.

Giving myself like a 30 minutes, I actually set my timer and it's okay. I don't need to sit here for four hours, let's make the most of these next 30 minutes and just focus on this one task at hand. Don't check email, don't check my phone, you know, go somewhere where I won't be distracted and you will be surprised, I'm always surprised, I get so much more done than I think in those 30 minutes and it's just – I think because I give myself a limit of time which ends up being very liberating.

[0:07:47.2]

KS: I agree. I mean, I use a similar approach. I have like this philosophy about nibbling which is the same thing, right? I nibble at a project. 30 minutes is even ambitious for me, sometimes I give myself a 15 minute window to get something done and then you realize that 15 minutes is nothing and then you end up spending the half an hour or the 45 minutes, could you get into a groove. When you lower your expectations, it actually creates better outcomes that - I find.

[0:08:12.9]

FT: Lower your expectations. I've been telling myself that a lot, my husband actually told me I need to do that more. You know, look, I'm not a perfectionist but I have standards but I find that sometimes, it is so liberating to say to yourself, you know what? If this gets done tomorrow, the world will continue to go on, I will still be happy, my kids will still be happy. It's not really a big deal in the grand scheme of life and -

[0:08:42.0]

KS: That's wonderful, I think that's a good philosophy in a lot of things because sometimes, your perfectionism can keep you from completing things which is paralyzing people. I think sometimes done is better than perfect and then you can improve, yeah?

[0:08:54.4]

FT: Yes, 100%. All right, well, let's help some people out today, you do this all the time and we wanted to have you come back on the show because you are an expert, you've been working with largely women for many years helping them with everything from saving to budgeting to mindset. Management and all of that good stuff and everything in between. We do have some questions here about how to get out of debt, where to put their money if they want to save.

A lot of these questions actually came in through Instagram. By the way, Kara has an amazing Instagram page, it's thefrugalfeminista, right?

[0:09:31.3]

KS: Yes.

[0:09:33.8]

FT: Follow her there, I follow you, you have beautiful, inspiring, really, just important visuals and messages that you put up there and we really appreciate that and you have a huge following. A lot of these questions came in through Instagram, I've been encouraging everybody to go on Instagram, follow me first then send me a direct message that ensures that your question gets front and center on the Instagram message page.

Otherwise, if you aren't following me and you send me a question, it kind of goes into this like, deep dark place and sometimes I don't see it, you know what I mean Kara, right? When people send you questions, I won't check and then I'll realize they're like, there's a backup log of you know, a dozen questions but if you're following me and you send me a direct message, I get an alert, it's like right there, it's more likely that I'll address it sooner than later.

Do that, and it will ensure that you will get your question answered soon. Now, starting with Erin, Erin on Instagram has a really quick question about saving money. She and her fiancé, or her husband rather are moving back to the states after spending about four years in Australia, that must have been nice. How can I do that? Do you ever fascinate - do you ever imagine Kara, like leaving the US? Maybe a couple of years.

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KS: Yeah, having an ex-pat life, I can totally see that. Yeah, definitely.

[0:11:05.9]

FT: If anyone listening can tell me how I can figure that out as a freelancer and a mom, please let me know because I know that there visa issues and I would like to be able to stay somewhere for a long period of time.

Anyway, I digress, she's been in Australia, she's coming back, the issue is that while she was in Australia, she wasn't really able to contribute to a 401(k).

Although she has been contributing to a Roth, a bit. Her question for us is, she has about \$11,000 in savings from her Australia retirement account that she's going to be taking out since she's leaving the country, she's losing her visa. What do you think she should do with this money? She was considering starting an exchange traded fund like an ETF through one of the brokerage houses, one of the automated platforms.

Just to give everybody some more context on Erin, she's 29, she has about 70,000 in savings, I guess maybe for a rainy day, she has about 15,000 in her Roth IRA. She has about another \$40,000 in another IRA that she setup way back when her parents did it for her when she was a kid.

Sorry, her fiancé, not husband, they're getting married next summer. Then they want to buy a house and they've got some savings for that as well. This \$11,000 Kara, seems like it could, it's kind of like a cherry on top here because she done a really good job of saving in a lot of different ways. Retirement, she's got money set aside for the down payment on the home, she has \$70,000 in rainy day savings.

I mean, I wouldn't – I think maybe adding to a Roth or perhaps starting an ETF or an index fund wouldn't be a bad idea. I'm also thinking, you know what? She's going to be moving across the globe, that's going to cost money.

[0:12:59.4]

KS: Right.

[0:13:00.4]

FT: Maybe don't do anything with it and just wait till you get here, settle in and then you'll have a better sense of where that money should be appropriated.

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KS: Right, I agree, I think she has 70K in savings, it seems like she has more than enough for a rainy day and with her, how old is she? She's young still, right?

[0:13:19.5]

FT: She's 29, yeah.

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KS: She seems to be on the right path in terms of her retirement and I kind of agree that if she were – she also wants to have like a down payment on the home. I don't think in between that and just making sure that she has enough settled, enough money there to help set herself up for that. It doesn't seem like she'll be in financial straits in any kind of way. It won't be a lose situation.

[0:13:44.3]

FT: She's also getting married so that's going to cost money.

[0:13:48.9]

KS: I guess it depends on what kind of marriage she wants to have if she wants something really simple or you know, I don't know, I think just having her sit down too and talk to her husband, what kind of wedding do they want to have and could this money be used for that would actually help them make more sense of, if investing is the right thing for them to do now or if it's just for lifestyle shifts and transitions to kind of fund those things.

[0:14:10.3]

FT: For her question, it sounds that she included some more information about her life when she comes back to the US. She said that they'll be living with her parents until they find jobs so they're not going to have a lot of living expenses, at least they're not going to be paying rent which is a really helpful –

I kind of feel like as a woman, as a young woman too, she has a really great advantage now to invest more, I think women, as a group, we need to invest more because we're living longer than men and we also are more likely to opt out and take pauses in our careers throughout our career.

The more that we can have our money invested and working in that way for us. I think the better. Over the long run. If she does decide that you know what? We don't need the money for the wedding, we don't need living expenses covered because we're living with our parents, I've got plenty in my rainy day, then yeah, I think I would invest it more, whether that is adding that to your existing Roth or starting a separate index fund or ETF, something that's low fee, I think would be really smart and really helpful for her future.

[0:15:26.7]

KS: Sounds good.

[0:15:28.4]

FT: Yeah, I mean, she's got a lot of on her plate and I think it's all very exciting so Erin, keep us posted, let us – send me wedding pictures. I want to know what's going to happen in the next 12 months, I'm invested in her now. Thank you for reaching out on Instagram. Kara, how long have you been living in New York?

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KS: All my life.

[0:15:49.2]

FT: All your life?

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KS: Yup.

[0:15:52.4]

FT: All right, this question come from Danielle who is kind of new to New York and I think, this sorts of questions, I live for this questions and it's really about friends and peer pressure and spending. Did you ever have a friend who was a spender and hanging out with this person often required you to make purchasing decisions that you just didn't want to make or you'd have to buy fancy dinners that you just didn't want to buy? I've had those friends.

I probably been that friend for other friends, sorry. But she says, she's got a close friend and she just came back from her birthday dinner, this is the third year she's had a dinner celebration which she says, you know, it's fun but the problem with this friend is that she invites everybody and then she goes and takes the initiative, orders a lot of appetizers and probably drinks and so by the time the bill gets there, it's about a hundred dollars per person.

No one else seems to mind, Danielle says, "Is this the New York City thing?" She asks. She doesn't want to seem like a cheapskate but she's like, really having a hard time budgeting for this birthday dinners every year and she's asking us, should I just suck it up and pay or is there a tactful way to bring this up?

[0:17:14.8]

KS: I think that's a great question, I mean, I know, it doesn't have to be that way in New York. Lots of places that you can find the friends, you have your friends goal and can be like a nice ambiance but it doesn't have to be super-duper expensive. Just because the friends aren't saying anything, doesn't mean that they're not feeling it but they are just probably just trying not to be the one to stand out as well.

I know if it's a close friend and you have that kind of rapport, speaking to her about just being transparent about the cost of it may actually help her have some insight into how other people may feel. I don't think she's being a cheapskate, I think she's being thoughtful about the larger picture here is that it definitely has a negative impact on her finances and probably the finances of these friends as well.

If you wanted to like say, I've been in these situations so I'm very transparent about those things and also, I think your friends will actually thank you for being thoughtful because New York is not a cheap place, especially if you want to live that kind of lifestyle. There's also, you can bow out of that –

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FT: Yeah.

[0:18:29.7]

KS: And just kind of you know, give her a gift, something that's within your budget and feel good about it because a friendship is going to last a birthday dinner, it should be if it's like a useful - but like a worthy friendship.

[0:18:44.2]

FT: I would agree with the latter. My answer is very short and sweet to Danielle. Which is, just don't go to the dinners. Because here's the thing, I've said this for many years, it's like probably my number one money philosophy.

No one cares more about your money than you, no one is going to - like your friends are n't going to come up to you and say, "Hey, I want to have a birthday party. Is it within your budget?" No, they're going to do what they are going to do and it's their choice, it's their birthday. Good for them. But you as someone who is responsible for your money, solely, you are the only person that is responsible for your money. You are the only person who is going to be thoughtful about your money. So you need to take on that role and not to be mean about it or confrontational but you just bow out like bow out like you said Kara, "I am sorry, I can't make it this year."

But this person is still your friend, you still love this person so you do what you can within your means and make a gesture and celebrate their birthday in the way that you can.

If it is a small gift or later taking her out for drink, you know there are still ways to nurture the relationship without going broke and so that's it, just don't go. We had a friend, when we were in New York in our 20s, a bunch of us of girlfriends we would get together for dinner occasionally and it would be expensive because you out to dinner and then you get cocktails and then you go to the nightclub and one of our friends, a good friend often would not come to the dinners.

And she would always be "working" or "out of town" or had to do something with her family and so always had a bunch of excuses and I do think that a lot of the times she could have come, she did have the time but she was not interested in spending all that money on food and beverages and sometimes, she would meet us later in the evening. She'd come out for dessert or would meet us at the bar so she would skip the bulk of the expenses of the evening.

And I think that was smart that was smart on her end and look, we're still friends. No hard feelings. She didn't come across as a cheapskate. She just came across as somebody who had other things to do that needed to get done, couldn't make the dinner but still would, in her best way hangout with us and create memories and so that's really I think what you got to do and just remember no cares more about your money than you.

And it is not to sound harsh or say that your friends are insensitive but that is just the reality of life.

[0:21:26.1]

KS: Yeah, I mean I've had similar experiences where it was around weddings where there was a bachelorette party then there was the bridal shower then there was all the things that came with it and sometimes like just based on being a new mom and with the expenses of being a mother, I just had to do a cost benefit analysis and realize that I will be there but I won't be able to attend every single part of every party and my friendship I still strong with that friend.

[0:21:56.7]

FT: Great, so that's good, that is the good news Danielle so I hope this was helpful to you and I do think it's sort of a New York City thing, not because people here are particularly spendy, although you can easily spend a lot of money here but I think that things do cost more here than they do elsewhere.

So a simple act of going out to eat although there are many options and you don't have to go to the most expensive restaurant even if you just go to Olive Garden, it's going to be more expensive than the Olive Garden in the Midwest.

It just is, so it is the factor of the city and the cost of living here but I do think it is very easy here to get carried away. So you've got to sort of you know figure out what's the best way for you to manage this friendship and also manage your bank account and not compromise in anyway.

All right, we have a question from Jessica who is wondering about selling her home and will she have to pay taxes on the gain. So you own your home, right?

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KS: I am still paying on it, yeah but.

[0:23:08.1]

FT: You are still paying on your home but you are a home owner you are not renting.

[0:23:11.7]

KS: Correct, yes.

[0:23:12.2]

FT: Yes, so I am a home owner as well and I have sold a couple of properties in the past and from what I understand, I mean you can also look this up Jessica but the fact is and this is actually good news. Anyone out there who has property, a home that they live in that they sell and maybe you make some profit off of that, you do not have to claim the

profit on your taxes if the profit is less than \$250,000. Which is a lot of money and I think that is going to be including a lot of people.

So people who sell their home and make \$250,000 or less in profit from the sale, their main home can exclude that from their taxes. If you make \$255,000 in profit then you have to write down the \$5,000 excess on your tax return. That's if you're single by the way. If you are married your exclusion doubles to \$500,000 which is like, I mean if you are going to make more than \$500,000 on a sale of a home, I think you should be paying a little bit of tax at that point.

That's a lot of money and I think this is one of the most generous tax provisions that our country provides and I mean can you imagine, making 250 grand and not having to pay a tax on that? That's incredible so that's the general situation when it comes to capital gains and home ownership. So if you want to learn more about this, there are a lot of websites online that will give you the details.

Obviously go to [irs.gov](https://www.irs.gov). If you have somebody that is doing your taxes, preparing your taxes that is also somebody who would be well versed in this and she, a little bit more about Jessica, she says that she and her husband owns the home for three years, her husband just got promoted to a new job out of state so they are going to sell their home and so this is why the question is coming up. She wants to rent in the new city before taking the plunge into home ownership again.

I know one of the other requirements of this tax inclusion is that you have lived in this home for two out of the last five years. It sounds like they have owned their home for three years, they have presumably lived in it. So I think you are good to go, Jessica. I don't think you have to pay taxes unless of course you've gotten a really big profit on your hands but in general, I guess if you and your husband sell this home and you profit less than 500 grand, it's all your's. It's all your's baby.

[0:26:01.7]

KS: It sounds good to me.

[0:26:03.8]

FT: Yeah, right? So another question here from Hab-hab Ja on Instagram, listen to this Kara, he spent six hours binge listening to my podcast while mowing the lawn, while mowing the lawn.

I kind of love that, thank you for coming onto the show or listening to show. So he also has a question about capital gains, taxes but you just heard what I told Jessica so hopefully that answers your question there but he has another question about whether to sell a house to pay off student loans.

I mean that's the bigger question that he has Kara and so I mean this is the situation, his wife has \$50,000 in student loans at 3%, that is pretty low interest and it is their only debt and so should they besides their home, should they sell the home. They could make about a 120 to 130,000 doing it and maybe pocket like 60,000. So they would be able to essentially pay off this student loan with the sale of this rental property.

I think that they shouldn't do it. I think that they should just pay off the student loan in good time. It is probably a 10 year term, right? What do you think?

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KS: I am thinking like \$50,000 in the grander scheme of student loan life is not a lot of money.

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FT: No it's not.

[0:27:33.6]

KS: And it has a three percent of interest, I am thinking if they both have jobs and they just either reduce some of their spending or maybe if there's a rental property increase the actual rent, for the people, the inhabitants, that you would be able to shave that off like in probably three to five years and they have to building equity in that property.

So it sounds like you are – it is like bringing a gun to a knife fight you know what I mean? It seems like it's disproportionate to the actual damage of the 50K to me.

[0:28:11.1]

FT: And in this case, not to Jessica's case because Jessica was living in a primary home. In this case, he is talking about selling and investment property or rental. The tax rules are different here, a little bit. So you don't owe taxes, you can defer the taxes, there is capital gains tax with investment properties but if you can transfer the profit into another investment property within a certain period of time then you don't have to, you won't owe taxes on that gain for the time being.

Eventually you will have to pay it at some point but if you are selling this rental to buy another rental and it is a like property, that is an IRS term, like a similar property and that it is also going to be a rental or an investment property, you can defer the taxes generally speaking. So it's not like they can just take this profit and put it towards the student loans and they could maybe with whatever is left after paying the taxes do that, which won't be as much as what he thinks.

But we are digressing, I think that like you Kara he and his wife should just stay the course of the student loans, keep the rental property because especially if it is making them some income that could definitely help to maybe pay off a student loans faster, put a little extra towards the principle every month or every year and you can knock it down that way. 3% is not very high, by the way, that interest rate is low and like you said, it's sad to say but 50 grand when we are talking about student loans, like, you're lucky.

[0:29:50.0]

KS: Yeah, especially if it is a two income household and that is their only debt, yeah I don't really think that made – because if you thinking short term versus long term like the amount of money, residual income that the property is going to bring over 10 years can really offset - it would be a shame to lose the money in its infancy, you know?

[0:30:17.3]

FT: I agree. Well our last question is about stock options which to be honest is not really my forte and I know Kara that is really not your sweet spot either. I think probably because I haven't worked for a company for a very long time and so it is not something that is really top of mind for me although I know that as people who matriculate upwards in tech companies and big companies and they become senior level and executives that stock options are often an incentive that companies offer to attract talent.

So Shilado on Instagram wants to ask about stock options and how to factor that into your net worth as you are building your financial life and she says she has no clue how stocks work as part of compensation. Is it something that she can negotiate? He or she just doesn't really know. So I think that your best bet Shilado is to talk to your human resources department, the company that is issuing these stock options.

Talk to those people that are in charge and no question is too basic and I am sure you are not the first person that is going to walk into an HR office with questions about stock options. I think they can be very confusing. I think that there is all sorts of rules and regulations around when you can exercise them and the taxes and so rather than confuse you more with the very little that I know, I think you should just go to the experts, go to the source and ask them, on very plain English to explain to you how they can work.

And honestly, I wouldn't really factor stock options too heavily into your net worth. I mean they are nice to have in some cases. If you can make money, great. But it shouldn't be a way to plan your retirement. It shouldn't be a way to rest your net worth on it. I think that it is like a cherry on top but sometimes the cherry falls off.

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KS: I was about to say that especially if you haven't cashed it in.

[0:32:27.5]

FT: Exactly but it is nice but I think there is a lot you need to learn and I know that is why you sent me the question because you're hoping I'd have a lot of encyclopedic explanation for you but some resources that I would recommend outside of HR is

investopedia.com, has done a lot on this topic and if you have a financial planner, he or she would also be able to give you some really great feedback and could even probably look at the perspectives.

Or look at the plan for the stock options and give you some advice but I am sorry to say, I am not the best most experienced person in this department. I would also recommend, I hope he's okay me recommending him but my neighbor from childhood growing up, Kevin O'Brian. He is a CFP and he runs a firm out in Massachusetts called peakfs.com. He is the expert on stock options. A lot of his clients work in the tech field or work at companies that offer stock options as compensation.

And he is constantly working with people like that to help them navigate it and figure out how to puzzle piece this into their whole retirement plan. So peakfs.com, if you are interested. I think the first consultation is free with Kevin so tell them I sent you. That is a very micro-direction there but you know what? It was very fitting. I figured you know what, why not give Kevin a little business. But thank you for your question and congrats on landing a job that's got some pretty cool incentives.

Kara, what are your plans for the rest of the summer.

[0:34:14.7]

KS: Relax. Yeah, to relax. And I have a couple of speaking engagements coming up but just trying to take it slow and be with my family and exercise so I can also enjoy the barbecues and all of the sugary beverages for the summer.

[0:34:35.7]

FT: Yes, my gosh. I think I gained about five pounds on vacation last week. Honestly, I mean, what else are you supposed to do on vacation? I mean, I guess, I could have gone running.

[0:34:46.0]

KS: You could have.

[0:34:47.7]

FT: I could have but I'm not – my kids don't sleep well when we go on vacation and we're in foreign homes. My daughter kept waking up in the middle of the night, my son fell out of the bed. Our nights were just not –

[0:35:01.4]

KS: The same, it wasn't your routine.

[0:35:03.5]

FT: No. It took us about a week to settle in by the sixth night, my daughter was, she slept like 12 hours, of course then we had to go leave the next day. We're going to go away again in August and I'm hoping that it's you know, we have learned maybe some tricks by then and also, my mother is coming with us so that will help.

[0:35:25.5]

KS: Nice. I forgot to say, I am going to travel, I'm going to Ghana.

[0:35:30.3]

FT: Wow. Do you have family there?

[0:35:34.3]

KS: Yeah, my in-laws.

[0:35:36.2]

FT: Awesome.

[0:35:36.9]

KS: That would be nice to see my in-laws, it would be for the first time though.

[0:35:40.5]

FT: Do you go often or do they come to the US?

[0:35:43.3]

KS: No. This will be the first time and it's not my first time in Ghana but my first time going as a family. So yeah, I'm excited, you know, we've been Skyping and you know, doing things on Whatsapp. But it's nice to, be nice to see them in person.

[0:36:03.6]

FT: That's really cool. I'm sure your daughter will also enjoy her time there with her – I guess, her grandparents.

[0:36:10.5]

KS: Yes, and her aunties and stuff like that.

[0:36:12.9]

FT: That's cute. Well, Kara, as always, thank you for coming on the show, everybody check out The Frugal Feminista online, on Instagram and if you'd like to listen to Kara's episode, that was Episode 723 and as always, if you'd like to reach me with a question, you can go to somoneypodcast.com, click on Ask Farnoosh or you can go on Instagram and send me a direct message.

And, if you want to join my Podcast, Accelerator, I should have some theme music for that or something. I feel like some thunder in the background.

[0:36:42.4]

KS: Yeah, I think we needed that.

[0:36:44.1]

FT: Thunder, right? Does Zencaster have thunder? They used to have sound effects. Now they don't do that anymore. Anyway, get in touch, would love to hear from you and help you if possible and everybody, hope your weekend is So Money.

[END]