

**EPISODE 8**

*“BS: We downsized everything and we went from living in a five bedroom house into a tiny little apartment, we went from having multiple cars, to just one car.”*

[INTRODUCTION]

[0:00:40.8]

**FT:** For many women, especially those who are women of color, access to financial education isn't as readily available. But our guest today is trying to change that once and for all.

Welcome back to So Money everybody, I'm your host Farnoosh Torabi, today we're welcoming the founder of Clever Girl Finance, Bola Sokunbi. Bola received an early lesson in money when her father became ill and had to stop working unexpectedly. The problem with this was that he had used up all of his money to send her three brothers to college and didn't have any money left over for Bola, to further her education.

Luckily, it was her mother who began out as a home maker, told her that she would pay for Bola's schooling from the money that she'd set aside, from her side hustles and entrepreneurial pursuits over the years. Because of her mother's hard work, Bola was able to leave Nigeria, get an education and go on to found her own business, empowering women to be financially savvy.

Her company, Clever Girl Finance has helped thousands of women, over the years, receive coaching and financial education they need to advance their lives. Bola is also the author of the fourth coming book, *Clever Girl Finance: Ditch Debt, Save Money and Build Real Wealth*. It will be available on June 25<sup>th</sup>.

Here is Bola Sokunbi.

[INTERVIEW]

[0:02:00.9]

**FT:** Bola Sokunbi, welcome to So Money my friend, how are you?

[0:02:04.8]

**BS:** I'm doing great, thank you for having me on.

[0:02:07.9]

**FT:** I'm so thrilled to have you on especially now as you are about to launch your book and for listeners who may have been you know, listen to So Money for several years now, you may remember Bola was on the show back in 2017. Summer of 2017, you and I cohosted an Ask Farnoosh jam session and we tackled a lot of listener's debt problems.

You, Bola, are the founder and CEO of Clever Girl Finance which is one of the top destinations for financial literacy, financial empowerment, particularly for women of color and your story started back in Nigeria as a little girl. Your mother was your – you call her your hustle queen and has been for many years like the inspiration for you.

Let's start there. I think that going back to our money story and the earliest of beginnings is always crucial and insightful and I know that's a big part of your overall journey. Tell us about the hustle queen mom that you had and what you learned from her.

[0:03:19.7]

**BS:** Yeah, my mom got married really young, she got married when she was 19 years old, my dad was a little older and she didn't go to college, she just had her high school diploma and she got into this marriage, had four kids and while having kids, my father got this really amazing job in Austria and so they moved their lives abroad from Nigeria and they settled there.

As my mom was kind of navigating life in a new country and raising four kids, I was born in Austria, she started to see things with her friends that she didn't like. A lot of her friends like her, were stay at home moms which is you know, great, especially when you have four young kids to

raise but at the same time, she was realizing that a lot of her friends had no idea about their family finances, what their husbands did with the money.

How much their husbands were earning. As she was getting older, she started to see some of her friends getting divorced and because they had no idea about the finances, they were left with nothing, there were many conversations, I was eavesdropping on to my mom and her friends with her consoling them, saying to them, "I'm so sorry, I'll try to help you," there were many times where we have friends, her friends sleeping over at our house.

On the flip side was also that because they didn't know where the finances were, if their husband unfortunately passed away. In many instances, the husband's family would come in and just take over everything and that the woman again will be left with nothing. My mom decided that after she had me, she just didn't want that to be her case and so my mom decided that she was going to go to college and be able to start creating her own financial contributions to our household and also start putting money aside for herself.

At the age of about 34, my mom started her first undergraduate degree, held me by the hand, I would go to her college classes and she would put me on the corner and tell me to shh. She went on to do that, she got her undergrad, got two masters degrees, we moved back to Nigeria and my mom went into investment banking and from there, she just started hustling, she opened a hair salon, she opened a daycare center, she opened a bakery, she had a soft drink distribution franchise and she was just hustling and putting money aside because she was just terrified of not having any options.

Fast forward about you know, several years later, I was getting ready to go to college and my dad had – a major financial downturn, in the sense that he had to retire about 15 years earlier than he had planned and in the grand scheme of someone's retirement planning, 15 years is a big deal.

We downsized everything, we went from living in a five-bedroom house into a tiny little apartment, having multiple cars to just one car and at that time, my father had spent a lot of his earning sending my brothers to school abroad because at the time, in Nigeria, the economic

system was not stable and so was taking people seven, eight, nine, ten years to get through college because there was always strikes.

My mom was like, well, my parents were like, "We can't afford to send you to college abroad so we're just going to have to figure out how you're going to go to college here." At that point, my mom was like, "Okay, I've been putting money aside, I'm going to step up and pay for your college education, it's not your privilege, it's not your right, I'm doing you a favor and your agreement is that you're going to seek scholarships where you can and you're going to get good grades and make me proud because I'm doing this for you at the expense of my own retirement."

The only reason why my mom was able to do that was because she had been hustling and hustling and putting money aside and she was able to step in and not just support my dad but also support me going to college which was a huge deal and a gift I'm forever grateful for. That's you know, part of the early stages of life, my money story.

[0:07:05.1]

**FT:** Wow, I'm stuck on that scene of you going to college classes with her and she's shushing you in the corner. My goodness. Can you imagine doing that today? Do you have children?

[0:07:17.2]

**BS:** Yeah, I have five year old twins.

[0:07:19.6]

**FT:** There's no way I could take my son to a college, well I guess I'd have to bring the iPad.

[0:07:26.7]

**BS:** What's funny is that I went to – I went back to college in Austria and I remember taking a class and there was this professor and she kept telling me, there's something so familiar about

you and I was like, I've never met you, I randomly mentioned it's my mom and then one was like, that was one of my professors and you're always in her class with me.

You were like four or five years old.

[0:07:48.9]

**FT:** That gives me goosebumps. That's really life like coming full circle in some ways. Okay. Tell us about your mom today and I also want to know, how did your mother's hustle and your mother's pursuit of financial independence impact her marriage? Did you witness any of that? I don't know because traditionally, that probably wasn't expected of women, it wasn't – women weren't normally in that position with being you know, working and making money and being financially independent and how did that impact her relationship you think with your dad?

[0:08:28.6]

**BS:** I start by saying that my parents are still married, this is their 50<sup>th</sup> year anniversary. But, growing up, it was a lot of battles, it was a lot of stress, my dad was just not about that life. "What bakery, what master's degree, what is this nonsense?" He just wasn't having it but my mom stood her ground and she fought back and I remember there was a time when my parents, their marriage was going through a lot of strain because my mom just wanted to stand on her own two feet and she took me.

She moved with me to New York all the way to New York and my dad for a couple of years. She went about getting another master's degree and they kind of sorted it out but there was a lot of strain, because my dad was resisting a lot of his friends, you know, most of their wives are still at home moms, not working, not bringing income and they were the bosses of the home but as time went by, my dad kind of got with the program.

Eventually, when he went through that financial downturn if you realize, wait a minute. If not because of what this woman put herself out there to do, this will be a completely different story.

[0:09:43.3]

**FT:** Wow, okay, how proud is she of you today? I want to talk about Clever Girl Finance, right? What was the impetus for that, was there always this idea of becoming your own boss and helping other women with finance. How is your relationship with your mom today?

[0:09:59.1]

**BS:** My mom and I are very close, she's kind of like half and half here in Nigeria. Today my mom is a nurse, she followed her passion after she left investment banking, she always wanted to be a nurse, her older sister, the midwife. That's something that she always wanted to do but never got around to doing and so now she is today and she does that part time, she's an infant nurse.

When I had my twins, she was amazing. She's just proud, she's like – "I don't really understand everything that you do but I'm proud of you because you're teaching other women about money, you're teaching women to stand on their own two feet." And she would always tell me, you must never be a liability on anybody else including yourself.

Starting Clever Girl Finance is interesting because I didn't start it, I didn't have the dream to start something, my mom did all these things, I'm going to start this business. It just kind of came to me by accident. I've always like talking about money, saving money, you know the story of when I first graduated from college, saving a 100K, talking to my friends about it and then asking me questions.

What I found is that as I got older, got in my early 30s, you know, having kids, I started to see a lot of my friends, you know, getting there and getting divorced, becoming stay at home moms. A lot of the things happen with my mom and her friends when I was a child, I started to see it happening with my friends and I where my friends, you know, some of us wouldn't know anything about finances or divorces would happen and it will be just really difficult to navigate finances and make sure that they came out on their own two feet.

That was one of the inspirations to starting Clever Girl Finance, I was like, wait a minute, I want to do something that is impactful, I was also in this space after having my twins where I was – I think was a little bit of postpartum depression where I just felt like you know, what I was doing at

work wasn't very meaningful, even though I liked my job. I was sort of searching for something else to do. Why don't I just talk about my experience with saving money and how I taught myself how to invest and you know, my mom's story and things like that. That's where Clever Girl Finance was born.

[0:12:07.6]

**FT:** Who is your target audience specifically and then I want to talk about some of the challenges that your audience faces and your kind of unique approach to helping women. Three questions I guess there, sorry.

Who is your audience, what are their challenges and how are you meeting them?

[0:12:29.3]

**BS:** My audience is women who are going through life transitions. It's a platform open to all women. Obviously, I'm a woman of color so I tend to attract a lot of women of color and you know, that's really awesome. A lot of us don't grow up having conversations about money at the dinner table. It's basically a platform for women who are going through life transitions.

It could be graduating from college, it could be negotiating your salary or switching between jobs, it could be having your first child or getting married or getting divorced or wanting to start a business or wanting to plan for your child, whatever life condition you're going through are the women that we target and that we create content to accommodate some of the major issues that I find with our target audience is that, it's just the lack of knowledge and it's not because we're not smart, we're incredibly smart, we're graduating from colleges at you know, record pace, we are opening businesses at record pace, it's just –

We weren't raised talking about money. The people that we go to have conversation about money with don't necessarily have the best information to give us because they also don't know. Because of this, we live in this day and age where you should know what a budget is, you should know what a stock is, you should know all these fancy financial terms and so a lot of

women I interact with will say yes, I do know but they may not necessarily be that comfortable talking about it because in actuality, they don't know.

There's a lot of shame, there's a lot of judgment to fuel these mistakes with money and they're bad with money, there's a lot of comparison because my friends are doing this and this and that and I should be at this level and it's really just supporting them to break down the barriers and make them understand that everybody has to learn how to be good with money and it's a skill you learn like writing a bike or learning to swim and there's no shame in it. The approach of Clever Girl Finance is if you cannot laugh, you're going to cry, you might as well just laugh

[0:14:35.9]

**FT:** I like that philosophy, yes, I'm onboard with that.

[0:14:41.4]

**BS:** We just make it fun, our approach on social media with our content is to make a fun – to make it a little bit shady or you know, snazzy but we try to make the approach something that you can just talk about in every day conversation and make it part of the new normal where it's okay to talk about money, it's okay to talk about incomes, it's okay to talk about investing. It's okay to talk about debt and how you're going to get yourself out of it. It's okay to start having these conversations.

What's really important for me is that by having these conversations, by making women feel comfortable to talk about money, we're also going to be comfortable to talk to our children about money and then we will start to change that narrative where you know, money now becomes something that we talked about at the dinner table with our kids and they can grow up having money knowledge as just part of their upbringing.

[0:15:35.5]

**FT:** You do this across so many platforms, the blog, the podcast, YouTube, you have coaching and also you have a book coming out. Your inaugural book, aptly titled *Clever Girl Finance* and

is this more of the same that you can get through all of these other platforms or does the book offer some maybe something unique or different that you won't get anywhere else?

[0:16:01.5]

**BS:** This book is essentially the book I wish I had when I was coming out of college and kind of figuring out what the heck I was going to do with my \$40,000 after taxes salary. One of the unique things about this book is that I'm sharing financial concepts, I'm sharing my story, I'm sharing how to but I'm also helping women understand that my story and you know, all these financial how to, learning how to do them is not unique. I feature other women throughout the book that have come from a variety of different backgrounds and accomplish really major things with their finances.

From paying of student loans while supporting their family, from getting out of almost a million dollars in debt, from navigating, paying of debt with their spouses and featuring women who have done these incredible things just to help my readers the women who we're going to be reading this book understand that these things are happening every day and they're not isolated incidences and it's all a matter of being intentional.

That's really you know, a part of the book that makes it unique.

[0:17:06.6]

**FT:** I'm sure you're reading a lot of articles these days and there seems to be sort of a cultural inflection point, people are a little annoyed with like personal finance advice, right? Because there's so many systemic problems in the world. There are, right? There's racism, there's sexism, there's institutions that don't necessarily care about consumers, they're out to get you and that's a big part of the problem and I'm sure you've heard within your community things like feedback like I didn't get the raise because I feel like I was – because of discrimination or because I sort of feel like the system is stacked against me.

How do you address those issues within Clever Girl Finance? It's issues that aren't necessarily, we don't feel we have control over but yet are such a big part of our ability to succeed?

[0:18:02.6]

**BS:** I mean, those issues definitely exist. I hear them all the time. But you know, when it comes to creating the life you want to live, right? The issues are always going to be there, there's always going to be racism, there's always going to be all these different tissues that exist and you know, over time, maybe they will resolve themselves but they're going to be there, they're there right now, let's put it that way. By getting your personal finances in order.

It ties directly into higher, able to navigate yourself around these issues because when you have your finances in order, you are able to give yourself options, you don't get the promotion at work because it raises them because of the gender issues and guess what? Because you have money in the back account to support yourself, you can quit that job and find something else that you are really going to love that's really want to value you given your skillset and what you bring to the table.

But when your finances are all over the place and I am living pay check to paycheck, I cannot quit this job then you are forced to be in that situation and deal with that whether you want to or not whether there is a way around it or not. So I totally see where the backlash is coming from personal finance because there is all kinds of other issues but at the same time, when your finances are in order you are able to create options for yourself and you will find ways to navigate around those issues.

[0:19:18.6]

**FT:** I agree. I think that there are a lot of solutions and it is an imperfect system and I do still think that and I think we'd agree on this that personal accountability is a big part of the solution believing that you have the resources, the ability, the acumen to like do what is right and you got to live below your means, pay off your debt, invest your money, ask for the raise. So we are just going to stop telling people to do these things because what's the point?

No, I think that you got to control what you can control and to your point, when you have a financial foundation then suddenly you have more options. If you are drowning and you are not

learning how to swim along the way well you are going to continue to drown, right? Well let's talk about some of the mistakes you made as you were arriving at your adulthood and this is May. This episode is airing in the month of May, which is graduation month.

And our partner, our brand sponsor for this episode is Chase and we want to ask our guests what is the one thing you wished you'd learned about money upon graduating from college?

[0:20:37.2]

**BS:** So when I graduated from college I didn't know anything about money. I move from Austria here and my parents were still in Nigeria, a whole new system of managing money and never had a credit card. Never been approach to own a credit card before, didn't know what a 401(k) was. There were so many things I wish I knew but I sort of figured it out. At the time I was little it was more difficult because there are not a lot of financial resources for people like me for women.

It was a lot of white male financial stuff that didn't really support women being financially well. I remember walking into a financial planner's office and I am able to save this much money every month and he's like, "Well are you married? Where did you get the money?" So there's a lot I wish I knew but when it comes to mistakes, oh my God, I have made so many mistakes on my journey but I will tell you one that is you know, the one I talk about the most.

Because it is also something that I think about because it burns is I got to this point where I have saved all of this money, I have six figures in my bank account, I was so happy. I told my mom, my parents were proud of me and I was like, I've been scrimmaging, being really frugal for so long I deserve something really nice for myself and so I was going to buy a handbag. I am going to buy a Chanel handbag and it was bag I really wanted.

And when I purchased this bag, it was my coveted item you know. I didn't touch my savings to purchase it I had put separate money aside for it and so I bought this one handbag and I was like wait minute, a few months later why don't I just get another one, right? So I have gotten into this space where I felt like I had all of these money in the bank and as oppose to being that

aggressive saver that I had been I had slowed down my saving every few months to purchase another handbag.

And that is perfectly fine because it fit into my budget, all of this was good. I wasn't in debt, I was paying cash but what was the problem with this situation was that I was buying these designer handbags specifically Chanel and I was not using them. So the cost per wear was not existent. It was sitting in my closet and it was really ridiculous. My husband who was my boyfriend at the time was like, "These purses are hideous you are wasting your money. Why are you doing this?"

And one day I looked at my closet, I think I had got over the hype and I was like, "Oh my God, all I could see right now are dollar bills stacked in here." So I spent a while getting them all together and I sold them and luckily for me, I was able to sell all of them for more than what I paid or exactly what I paid. That first handbag I purchased I paid I think \$2,800 for it and I sold it for \$5,400, crazy I don't want to get into that.

But anyway, that sounds like a win but for me it was a massive financial mistake because at that same time, which is where the irony comes into play at that same time where I was buying the handbags, I was also trying to teach myself how to invest and one of those thoughts I was investing in was Amazon but I wasn't buying as much and I ran through a calculator a couple of years ago now. It's like wait a minute, if I had taken that \$2,800 or \$2,900 and put it into Amazon at the time in today's money I would have over \$35,000 from the one handbag.

So that is a financial mistake. Obviously I am still a huge handbag girl but very more options these days and yeah, so that is one that I usually talk about.

[0:24:17.4]

**FT:** Oh my gosh but I am really impressed that you were able to sell some of these bags for more than what you paid for. I've heard that about Chanel that some women justify the purchase and they say, "Well it is an investment because the value of these bags only continues to go up." And I feel like that is a falsehood to tell yourself to make yourself feel better but you actually lived it.

[0:24:40.6]

**BS:** Well I don't considered them as an investment, right? For me you could call it an investment because I was not using the handbag and I bought the handbags that are considered their classic line but you have to consider the fact that when you are selling these bags, you have to be selling them in pristine condition, which means you are buying a bag to keep in your house that you are not going to use because you are trying to invest it.

What if it gets damaged? What if it gets stolen? And then you have to keep all the boxes and receipts and authenticity cards and then when you are moving you have all of these other things you need to take care of. I mean just put your money in something else.

[0:25:14.6]

**FT:** Yeah, put it in a stock or put it in an index fund, right.

[0:25:17.6]

**BS:** Exactly, if you are going to buy a bag then buy it because you want to use it and you are going to use it for it's quality over time. It is going to last you years not as an investment.

[0:25:27.5]

**FT:** I'd love to go back in time a little bit again and talk about when you journey into developing Clever Girl Finance. I recall that you won some grants and you entered some incubators, I don't know, I don't remember but it was really inspiring especially now as I am developing a financial company for women. I am new to all the resources and I just want to know maybe the good question that we can all learn from.

From your answer is like as you are starting a company what are some of the resources available to women, business owners and women startup owners because I think raising capital for everybody is really difficult in the beginning.

There is not a lot of like – I mean people often tend to max out their credit cards, they sell their assets to build that really important cash flow and that stream to keep them going month to month. How did you do it?

[0:26:23.4]

**BS:** So that is a really great question and one I'd actually don't get asked that I always want to talk about so thank you for asking that. So when I started Clever Girl Finance, I started with personal money and one of the things I did when I started was I started it as a part time business and I didn't want running my business to impact the financial obligations that we had at home or at any other plans that we had.

So I'd worked for part time for about 24 months and while I was doing that, I was putting money aside to be able to last me 18 months on the salary. So that I wouldn't have to disturb what we're doing. During that process, I actually started to look for resources for women on businesses, for business in general and to be honest, there is not a lot and especially you hear the stat about women funding and women being able to get capital.

And I got to live that because it is really difficult and so I just started looking for incubator because I was like well, even if I can't raise capital right now I can equip myself with knowledge to be able to grow and scale my business. So one of the programs I got into was a Goldman Sachs business program. 10,000 small businesses, which is a \$50,000 seat. Your seat costs \$50,000 but everything is free of charge.

It is over four months, the value of your seat is \$50,000, I did that that was an incredible experience. I learned so much and then just through my network and through advisors I was able to apply to Tech Stars in New York City and I got a \$100,000 of equity investment in my business as well, which again was an incredible experience. The network is so amazing and so being able to get into those two things was just basically networking and putting myself out there and going out to present myself and creating pitches.

To pitch to the judges on the application and just to impress people and even today, I am constantly it is not my comfort zone but I am constantly pitching, I am constantly networking, I am constantly going to meetings to introduce myself because even if the opportunities are not easily accessible, a lot of times you will be able to find opportunities through the people that you need and the people that you are able to impress upon your mission.

And what it is that you are trying to accomplish with your business. So for anyone who is listening who is constantly in this space like, "Oh my God, I am not able to raise capital. I can't get funding. I don't want to max on my credit card. I didn't want to do leverage or network." Put yourself out there. Find programs you can apply to, incubators, accelerators and just get out of your comfort zone. It is hard but it is possible.

[0:29:08.8]

**FT:** Yeah, that is really good advice. It seems like it is the only option in some ways. You know we are starting our company and we were grateful to get a small business line of credit from Chase actually what is it called? A SPA loan, which I know they're really hard to get and we self-funded a lot of stacks house. We also had brand partnerships but as we built the next few of these sort of tapped out of our personal savings.

So now it is really looking into more brand partnerships but also potentially these kinds of grants and incubators because what also you need in the beginning besides money is resources, right? So we find one program that would actually give us office space, which would be a really great savings and also within that office space you are with other likeminded entrepreneurs and they have workshops going on all day.

So it is like a wee work but for startups and within this financial institution grooming that the small businesses of tomorrow. I will send you that information if you are interested.

[0:30:18.8]

**BS:** Yeah, I'd love to know that and some companies like Amazon and Google will give credits, cloud credits, online tool credits. I know through Tech Stars with Amazon I think it was \$200,000

of credits to use our services and Google has a \$50,000 or a \$100,000 credit depending on what program you go. There are always doing something. So yeah, it is all about researching, researching, researching.

[0:30:44.3]

**FT:** Amazing, tell us about a financial habit that you have now that helps to keep your finances in check, something that you do routinely and consciously.

[0:30:56.2]

**BS:** So one of the things I do – well two things. One of the things I do is I make it as inconvenient as possible for me to spend money and it is just my thing because if I just had money sitting into my bank account for no reason. I am going to find ways to spend it and so what I do is I automate everything as soon as pay myself a salary where I get any passive income, anything. It is immediately getting diverted into my savings or investment accounts.

So I make it really inconvenient for me to spend money that I did not trying to spend. So that is one thing and another thing that is not a habit is that I am teaching my kids about money and I am being very intentional about it. So I have a reminder in my phone once a month. They are five years old and they are learning about investing in stocks and so they get \$25 each and they get to pick based on brands they are familiar with and we buy stocks every month.

[0:31:51.7]

**FT:** Wow, do they get it? How do you do it? My son is almost five, maybe I should start doing this with him.

[0:31:57.3]

**BS:** So I tell them for instance my son really likes Nike sneakers and additives so I fill them in, “You can buy stocks or you can buy shoes,” and he’s like, “Well what does it mean?” I’m like, “It means you’re an owner of a company.” So initially they didn’t understand what is a company,

what is a stock, but they started to get it because we drove by an Adidas store and he said, “I own the company.”

[0:32:23.8]

**FT:** Oh wow. It’s so cute.

[0:32:24.9]

**BS:** So they are getting it. Yeah.

[0:32:27.5]

**FT:** Oh my gosh that is your great lesson. These are little exercises like this can go such a long way just because they are getting a fluency in the financial lingo right? So when they are 12 or 13 and they hear the word stock market they are not going to be like, “What is that?”

And it’s the little things sometimes that can really accumulate over your lifetime. Your childhood that allows you arrive at adulthood with a little bit more confidence and preparedness for the financial lingo and not a lot of the – I feel like people sometimes get really overwhelmed and intimidated by the system and the lingo and all of the words.

[0:33:05.7]

**BS:** Yeah, I mean watch the financial news and you will just like, “Wait, oh my God what was that word? What was that?” And you start to feel overwhelmed and that’s when people start to say, “Well the stock market is so hard and this is so hard.” But a lot of this stuff you don’t even really need to sound complex words unless you’re like a day trader. You don’t even need to know them.

[0:33:22.9]

**FT:** You really don’t and by the way, we’re not saying anyone here should day trade, gosh.

[0:33:29.4]

**BS:** No.

[0:33:30.2]

**FT:** Spend your time doing other things. Congratulations on the book again, Bola. We want to send everyone to get a copy. So where is the best place to? I know the book comes out in a couple of weeks from the airing of this episode. So where is the best place to reserve our copy?

[0:33:47.5]

**BS:** So the book is going to be available everywhere books are sold. It is going to be available as a physical book and ebook and also an audio book. I just got done the audio two days ago but you can [clevergirlfinancial.com/book](http://clevergirlfinancial.com/book). You can request it at your local library, Audible, Barnes & Noble, anywhere you can purchase books you'd be able to find the *Clever Girl Finance* book.

[0:34:10.2]

**FT:** I'm so glad we got to reconnect and I definitely look out for my endorsement of the book. So proud of you, so excited for you. I appreciate all the work that you are doing for women and I hope that we can meet up in person. I know we're both super busy but let us do it.

[0:34:28.2]

**BS:** Yes, definitely and I can't wait for you to bring Stacks House to New York, I will be there.

[0:34:32.4]

**FT:** Oh you're on the top of my list for women that I want to invite to do programming and lead workshops and talks because that is going to be a big part of – well it is currently a big part of Stacks House as our programming but we want to really build it out even more as we go to

more cities and especially in New York there are so many amazing financial women here a bit but it is truly and absolutely consider that done. That is happening.

[0:34:58.8]

**BS:** Yay.

[0:35:00.5]

**FT:** Thanks so much Bola, have a great day.

[0:35:02.0]

**BS:** Thank you, Farnoosh.

[END]