#### EPISODE 1679

**FT:** So Money episode 1679. Take back your money mindset with New York Times best-selling Author, Kara Loewentheil.

"FT: Why does the patriarchy want to keep women financially illiterate? I'll just ask it.

KL: I mean, if you have economic independence, then you don't have to trade physical, domestic, and sexual labor to stay alive, right? I mean, that's just the bottom line, like if you notice men weren't doing that for each other, because they could have an independent economic life, right? I mean, that women's unpaid labor, housework, domestic labor, childbearing, child-rearing, sexual labor, also emotional, is the bedrock of society. I mean, that's what allows men traditionally to participate in a market economy."

[INTRODUCTION]

[80:00:0]

**ANNOUNCER:** You're listening to So Money with award-winning money guru, Farnoosh Torabi. Each day, you get a 30-minute dose of financial inspiration from the world's top business minds, authors, influencers, and from Farnoosh herself. Looking for ways to save on gas or double your double coupons? Sorry, you're in the wrong place. Seeking profound ways to live a richer, happier life? Welcome to So Money.

[INTERVIEW]

[0:01:14]

FT: Welcome to So Money, everybody. I'm Farnoosh Torabi. We have a newly minted New York Times bestselling author in the house. My friend and former client, Kara Loewentheil, is the author of the new highly acclaimed book, *Take Back Your Brain: How a Sexist Society Gets in Your Head and How to Get It Out.* If you've ever felt, like your intellectual brain is not aligned

with your feelings that you know, you are capable, smart, strategic, you can figure things out. Yet, when it comes to things money, your career, there's a lack of confidence.

Kara calls this the brain gap, which she will unpack in her episode, but generally speaking, the brain gap has taught men, Kara says, that they're valued for what they do. For women, the brain gap has taught them that they're valued for how they're perceived. It's a socially created disparity between men and women. It manifests in all of our relationships, our relationships with ourselves, in the professional world, in our intimate lives, and in our financial lives.

She says, the only way to bridge that brain gap is to treat your anxiety and your nerves with a different solution and it does not include meditation, or manifesting, or yoga, or exercise. It is actually changing your brain and she walks us through that on today's episode, as well as talking about all the different money lies that we've been fed over the years.

Kara is a master certified life coach. She's the host of the podcast, UnF Your Brain. She runs the coaching community, The Clutch. She received a law degree from Harvard, and she was a fellow at Yale Law School, and ran a think tank at Columbia. She's passionate about women's rights. I'm so excited for you to learn from her today. Here's Kara Loewentheil.

Kara Loewentheil, welcome back to So Money. So thrilled for your book to finally be out in the world. Everybody, it's called, *Take Back Your Brain: How a Sexist Society Gets in Your Head and How to Get It Out.* Oh, I mean, I want to focus mostly on, I think it's chapter eight, which is Take Back Your Financial Brain or Your Money Brain. Before we get to that, first, just tell us a little bit about the genesis of this book. Obviously, this is a culmination of so much of the work you're already doing through your coaching business, your podcast on UnFuck Your Brain.

Also, just your passion, right? For one of your first jobs out of school was working in reproductive rights for women. You're very passionate about feminism, about supporting women, but this book really, like taking it to another level, congrats.

[0:04:03]

**KL:** Thank you. Thanks for having me back. I'm so happy to be here. Keep with the so theme.

Yes, I was a reproductive rights litigator, and then academic before I quit and became a life

coach, as is the normal career path in that world.

[0:04:15]

FT: As one does.

[0:04:16]

**KL:** As one does. It becomes life coach on the internet, right before one becomes a law professor. It's a common branch of the path. I think the book really came out of the evolution of my work over the last, like eight years. I learned how to coach in a way that had no feminist angle at all with very helpful tools, but over the first few years of my career, I started to see that this piece was missing. The ways that society impacts our brain and how we think about

ourselves, especially based on gender.

Then for the past three, four, five. How long have I been doing this? I've been doing for eight years total. So, then I spent the next three to five years figuring out what that meant, fleshing that out, coaching hundreds, if not thousands of women, depending on how you define it.

Recording a weekly episode of a podcast about these topics, which you know now has like 300 episodes. I think I got to the point where I felt like, okay, I have this entire framework figured out and I now know how to teach someone to go from having no awareness of their own thinking or patriarchy or feminism.

[0:05:25]

FT: Right.

[0:05:26]

**KL:** Understanding their brain, being able to change their thoughts and understanding how society has impacted them. So, that's when I felt like, "Okay, I'm ready to write a book. I'm ready

to put this all-in-one place." That you can – if you're a newbie, it's going to introduce you to all the concepts you need. Even if you've been doing mindset or thought work for a long time, you haven't done it this way. You haven't done it with this feminist angle and that's really going to blow open some of the places that you've probably been the most stuck is what I see with people who come to me who are coaches or have been to a lot of therapy or whatever.

It's like, with this one area I'm still so stuck in and it always turns out to be some combination of not understanding the societal programming that is just so deep. They weren't aware of it or not having the right concrete cognitive tools to change it. The book really contains both.

# [0:06:13]

FT: Yeah. It centers around this concept you identified as the brain gap. We know there is a pay gap, the investing gap, the confidence gap. Tell us what you mean by the brain gap. This is something that you also came to realize personally. You open the book with your own story of the whimper under your desk. You had reached a low point figuratively and literally and you realized that your intellectual brain was not matching up with externalities, of like the truth of your life. You know? Like your brain was still stuck in another belief that was making you feel like crap. Tell us about this brain gap and how it manifests.

## [0:06:54]

**KL:** Yeah. I like to lead with an example or two for this, because I just think there's like an instant recognition for people. One example, which I give in the book is I was at the time that I started doing this work, dating, looking for a partner. Intellectually, I understood that like some guy named Brad, whose last time I didn't know who was ghosting me after two dates was not actually my soulmate and probably shouldn't be in charge of my self-esteem. I didn't need that person to like me to be — I shouldn't need that person to like me to feel okay about myself.

I knew all that intellectually and that did absolutely zero to stop me from obsessing about it.

Ruminating about it. Checking my phone. Listening for the ding. Wondering what I done wrong.

Comparing it to all my past dates, right? Maybe, you are someone who's happily married to your

high school sweetheart, but you have the experience of this in your work life where everyone's telling you, "You should feel proud and accomplished."

You can look at your resume, and you can read what it says, and you understand intellectually that yes, you've had the jobs that lead someone to be able to be in the C-suite and that makes sense on paper, but in your brain, you are thinking thoughts like, I don't know what I'm doing. I'm doing this wrong. Someone's going to figure out I shouldn't be here. You're questioning yourself. You're second guessing all your decisions. You're tripping your career success to like people being nice to you or just wanting to help you out or whatever else. That is the gap. That's the brain gap.

It's the gap between what we want to think and feel about ourselves and how we actually think and feel. That's caused by the way that we are taught to think. We end up with these two different thought tracks running in our brains. One of which is very old. Old, old programming we have of all the stereotypes that society teaches us about women that you're, for instance, worth in value depend on your romantic relationship that you are not a natural leader, that you are if you're good for anything, it's for hard work. It's not for brilliance or strategy. It's like those programmed thoughts are there. Then you try to layer on your confident adult thoughts and those thoughts conflict and that creates a big gap.

## [0:08:53]

FT: One thing in your book that was really it spoke so much truth, but we don't talk about it enough is just that how intentional this brain gap has been. It's not that we perceive these thoughts, because we are interpreting it somehow from the world around us. It's our interpretation. It's not actually what the society bitch patriarchy wants us to believe. Talk a little bit about that intentionality and where you say the brain gap was taught. It is a taught thing. Men are valued for what they do versus women valued for how they're perceived. It's not just in our heads us, sort of like, again, interpreting this for ourselves. This is actually what is directly being taught. Why is that?

## [0:09:37]

**KL:** Yeah. we're not born with like genetically low self-confidence, right? It is something that we absorb. I think sometimes when you talk about patriarchy or sexism, people think that what you're saying is like every man in the world hates women and is out to get that. I'm like, I always feel like, I mean, it's just a comment on the belief about feminism that I feel like I have to say, "I'm engaged to a man." I love men. I know you're married to a man, like it is not about not hating men or thinking that all men are bad, but when you think about our society, the people who had power when our society was being formed were men. I mean, that was who were allowed to have not all men, but some men, right? No women, essentially. Right?

Those men, which are essentially white male property owners here in the US, that's who created our society, right? I mean, people in the beginning men without property couldn't vote either. Those were the people who create our society. So, all of their embedded beliefs. They may have been like perfectly nice, even in your interactions with them, but like all of their beliefs about women's capacity were built into society that women certainly shouldn't be voting, because they like didn't have their brains to understand politics. It would be too stressful for them.

They were mental, and emotional, and financial dependence on their husband, their natural roles in the home. All these beliefs were embedded in how we created all our institutions, and our structures, and our society. We've made a lot of progress, but we're obviously not all the way there yet. Culture, in some ways, culture has to change some for law and policy to change. It's like a back and forth, because obviously there had to be some cultural change for us to declare that women to have a constitutional amendment to vote or to get the fair credit act or whatever policies we've had. A lot of deep culture doesn't shift as quickly as even law and policy does.

Now, we don't have laws that are, well, depends how you think about it. Some states of the country, we do have laws designed to keep women, pregnant in the home these days. Point being in my grandmother's generation, people would have just said very explicitly like, "Oh, yeah. Well, as soon as you get married, you're going to stop working and stay home. That's your destiny is to raise children."

People don't say that to me explicitly, but as somebody who was single and childless by choice until very, very recently. I still got a lot of, like "When are you getting married? Don't you think you want to have kids? What if you regret it? What if you do – it's the greatest love a woman

can experience." All these messages, they may have gone underground. They may not be

completely in charge of our laws anymore, but they're still there and our brains still absorb them.

[0:12:14]

FT: Oh, well, you don't have to look very far to find them either. I mean, look, I mean, there was

that ridiculous commencement speed.

[0:12:20]

**KL:** Oh, yeah. We're going backwards in some ways, but right, totally.

[0:12:24]

FT: Yeah, we are. What is that about?

[0:12:27]

KL: Oh, God. I mean -

[0:12:27]

FT: What's that about? I mean, your book is so important and timely. I mean, it just feels like we

think we've come so far and then something like that speech gets out. It's not even that, like trad

wives, you've spoken on that. I mean, there's this real anti culture. I don't know if it's anti culture.

Is it what our culture always wanted and we're just being vocal about it?

[0:12:49]

**KL:** I mean, I think there's two ways to look at it. One is the more optimistic maybe of like the Martin Luther King. The universe bends, but it bends towards. "The arc of progress is long, but it bends towards justice." Which is like, that like sure, there's retrenchment. Then we saw this with like the 14th amendment and then Jim Crow laws, like that there's two steps forward. One step back. That's one way of looking at it. Sometimes I feel that way. I also, I was raised Jewish. I mean, I am Jewish, but I think like the – what I heard about history was not that were necessarily, like on the path to progress.

It was more just like human society sometimes think they're really evolved, and then turn out to be really barbaric. That just keeps happening. What I think is so powerful about the coaching work that I teach in the way that I teach it and why it's so powerful for me is that I think we think of life coaching as being this kind of like, maximize yourself, and like be your best side. Yeah, and that is part of it. I have changed my life in so many ways, because of coaching, and my life is so much better, and I'm much more self-actualized.

A lot of the work, the way that I do it is really informed by principles of non-attachment and of how to deal with life when it's at its worst. I mean, I talk in my book about Viktor Frankl, who was a philosopher and psychologist who survived the Nazi death camps and wrote his book, *Man Search for Meaning*, afterwards, which is all about the idea that like no matter what's happening in the world. He calls it his phrase – his quote, to paraphrase it is, "The freedom to choose one's own attitude is the last freedom known to man." Basically, it's the freedom no one can take away.

[0:14:30]

**FT:** Yeah. Yeah. It's the last chapter in my book too, *A Healthy State of Panic*, where I talk about the fear of losing your freedom, because what is worse. Not freedom like there's going to be tyranny, or a civil war. Although I am worried about all of those things.

[0:14:43]

**KL:** I was going to say, there could be tyranny. That's not –

[0:14:45]

FT: Hey, hey. But also, just the freedom to choose the life that you want when you don't see that blueprint presented to you. I just had a conversation with Neha Ruch. She was a founder of Mother Untitled. She's trying to rebrand what state home motherhood is and just that we as women feel like we want a certain life. We don't see it modeled, and then we give up. That is a construct of the rigidness of our culture of our society, like we don't feel like we have flexible options. But I want to get back to your book and talk specifically about Chapter eight, which is, *Take Back Your Money Mindset*. The book is beautifully organized. It first talks about how to reclaim your brain.

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KL: Once a lawyer, always a lawyer.

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FT: Yeah. You're just like -

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**KL:** Knocking to those things out.

[0:15:28]

FT: You do not waste words and then reclaim your life within the life section. You cover body image, self-esteem, love, sex, money mindset. Let's talk about money mindset. Why does the patriarchy want to keep women financially illiterate? I'll just ask it.

[0:15:47]

**KL:** I mean, women were financially disempowered for most of right Western history. Of course, people maybe listening to this all over the world, but I speak and write mostly about Western

and American culture, because that's where I'm more expert. I mean, if you have economic independence, then you don't have to trade physical, domestic and sexual labor to stay alive, right? I mean, that's just the bottom line. You notice men weren't doing that for each other, because they could have an independent economic life, right? I mean, that women's unpaid labor, housework, domestic labor, childbearing, child rearing, sexual labor, also emotional is the bedrock of society? I mean, that's what allows men traditionally to participate in a market economy.

If women could also participate in a market economy, then they might not be willing to do all of that. We're now in this period where women can have careers and can control our money and we see like so much conflict and challenge around the culture and transition around that. I mean, around these norms and women feeling like now they're trying to do both of those things completely, which is impossible, right? Then the way men are socialized, masculinity being in flux, because we see what it has upended, kind of the social structure of the last 2000 years.

# [0:17:16]

FT: I mean, you take, you strip someone away. When you don't allow a human, forget womenmen. Let's not generalize this, like when humans don't have the currency and we've identified money as the currency to get what you want, to unlock options, to get out of bad situations, to buy things, to protect yourself. When you don't have that, I am scared to imagine what you're going to replace that currency with. You go to dark places, because we're not talking about currency to just get nice things. It's currency to live and survive, therefore leads to a lot of destructive behavior. Usually, it's women who are then oppressed and have to go to these really dark places to survive, because they have not been allowed access to this basic currency that is our birthright.

### [0:18:06]

**KL:** Yeah. I think you still see now, like that woman staying in relationships that are not even necessarily abusive. They just don't want to be in, where they're just not – it's just not a great relationship, or not someone they really want to be with, or not the life they want to have,

because they don't have financial independence. They don't have economic independence.

They were possibly not raised to think that that was important or value that or they made a

decision when they were 25 to give up their career and be a stay-at-home mom and things look

very different at 38.

[0:18:36]

FT: Right. You talk about these money lies. As far as the brain gap or the ways that we've been

programmed to think about money, you call these lies, right? Money is men's business lie,

although as of not since 19 – it was, it took until 1988 for a woman to be able to get a business

loan without a male co-signer.

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KL: That's even later than the credit card when -

[0:19:02]

FT: Right. I just thought it was 1974, with the credit card, but –

[0:19:06]

KL: Business loan -

[0:19:07]

FT: Yeah. You couldn't get credit for your business.

[0:19:09]

KL: Unbelievable.

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FT: I can't believe that.

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KL: When I say money is men's business is a lie. What I mean is like it shouldn't be.

[0:19:15]

**FT:** Right, right, right.

[0:19:15]

**KL:** Men are not inherently, it goes along with the stereotype that men are better than math, like we're socialized to think that men understand money in some way women don't.

[0:19:26]

**FT:** Yeah. Caring or wanting money is bad, selfish and ungrateful. I remember covering this with Elise Loehnen, who wrote.

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**KL:** Yeah. She was just at my LA book party.

[0:19:34]

FT: Yeah. I know she obviously supports your book. It's not a virtue. That's a lie.

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**KL:** I just always like to think about who came, because a lot of this also I come from this perspective of being outside the dominant religion or not being Christian and like the different

belief systems. I just like to imagine like who was it, who was telling everybody wanting money makes you sinful and bad. It was like Cardinals and Popes who are living in lavish luxury in their mansions in the Vatican City, or the mansions in England telling everybody else out there who was like subsistence farming.

[0:20:06]

FT: Right.

[0:20:08]

**KL:** That wanting money makes you bad.

[0:20:09]

FT: It's like show me someone who says money doesn't matter. I'll show you someone who came from a lot of privilege who never had to worry about going without. Yeah, that's just facts. You also say that there's this pervasive lie that women believe around money that there's no way to win, so you may as well not even try. I have found this to be true in the context of discussions around asking for more at work. You're damned if you do, you're damned if you don't. If you ask for more, you're characterized as again, selfish, ungrateful, unliked. Then you don't ask, so then you don't make the money. My take has always been. Well, ask cause, like I care more about you being wealthy than not being liked or being liked. So, choose your poison.

[0:21:01]

**KL:** Well, I think what happens is people are afraid about the repercussions, but part of the reason we're afraid about the repercussions is that we've accepted the societal lie that what I mean by you can't win. It's there's nowhere else to go and everything's all the same, right? It's like to me, it's yeah, ask for the raise, because if it turns out that your boss doesn't think working mom should get raises, then you need to know that you can get another job.

[0:21:24]

FT: Yeah.

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**KL:** But society teaches women that like it's a scarcity message that I talk about a lot in the dating chapter of the book that like there's not enough to go around, just shut up and be grateful for what you have. Because we have that belief, we have the confirmation bias where if we do try and there's a repercussion or we get rejected, then it's like, "Well, see, there's no point in trying." It's like, "No, there is a point in trying. We're going to try somewhere else now, or we're going to try the relationship. We're going to try a different job." The whole world isn't like that. Some of the worlds like that, but you have to be willing to go look for the part of the world that isn't.

[0:21:57]

FT: As far as the exercises that we can do, that's a great example, by the way, of just like opening your mind and realizing first that not the whole world is not set up against you. Although my husband jokes with me, he's like whenever I get upset about something. He's like, "They're not out to get you." Like it's not.

[0:22:13]

**KL:** There was a thing in my family of you're not paranoid if they're really after you, so just you know where I'm coming from. That was –

[0:22:19]

**FT:** Yeah. I'm like, "Healthy state of panic, man." The world is not safe for women. But in terms of some of these mindset shifts, like how to basically take back the brain in these financial contexts, what are some things that we can do?

[0:22:37]

KL: Yeah. In the book, I teach, the first half of the book, I'm teaching you like how to change

your thinking on any topic. I think the thing that is different about this book and about the way

that I approach this work in general is that I focus a lot on teaching you how to come up with

what I call ladder thoughts and how to use something I call a thought ladder, because a lot of

people unfortunately give up on thought change, because all they've heard is not from you

certainly, with *The Healthy State of Panic*, but from some of the online world is like positive

thinking, affirmations, manifestation, whatever.

They don't believe those positive thoughts, so it doesn't help there. They don't get any feedback

in their body that feels better. Their brain is not interested in continuing to do it. They just give up

which is understandable. But the truth is that actually learning how to change your thoughts in a

way you can believe, I think is the secret to life. So, I focus on these techniques I teach in the

book called the Thought Ladder, and the 10% Less Shitty Thought, because that is really the

key.

It's like people want to believe something that would be inspirational on an Instagram post and

you don't believe that. The thought you need to start working with is like, I can't possibly know

that I am really financially fucked for the rest of my life. My brain isn't a time machine. It's like,

we're just going for a little bit of space, a little bit between your what your brain says and you're

like having the tiniest bit of skepticism about it. Then we can build from there. I also in each

chapter that's about a topic go through specific exercises. In the money mindset chapter, I have

three, like new beliefs that I recommend women try on for size, and then you can always adapt

them or thought ladder your way to them as well.

[0:24:19]

FT: Yes. You say understand the cost of our money thoughts.

[0:24:24]

KL: Do the math. I make clients do this. How much money are you leaving on the table?

Because you don't want to feel uncomfortable in your body during a conversation. That's really

what it is. All right, and I will say to clients -

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FT: Sometimes the stakes are high, because you could be like my mom who got fired for asking

for more. That's not happening all the time. That's maybe where I got an on F on my brain.

[0:24:45]

KL: No, I totally think those stakes are high, but I think that the point of this work is like, here are

options. We're in a world where that might happen. Do you want to either not ask or do you want

to work on building up your resilience and strategy and game plan, so that you are willing to

ask? Because you know what you're going to do next, whatever it is. You've built up over time

an emergency fund. You have job applications ready to go. You have that whatever it is. I'm not

saying like, this is not positive thinking of just always assume it'll work out, but the alternative is

to not ask, right, to not do anything.

[0:25:21]

FT: If you do expect the worst, let's play that out and see how bad it could get and where are the

holes you have to fill, which -

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**KL:** Exactly.

[0:25:28]

FT: I totally agree.

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KL: That's a practical part. That's what I mean. It's like the emotional part. Most of us are just

are scared of how – even our thoughts about that, imagine future. It's like, we're like, I'm so

scared to even think about that and have that feeling in my body when I think about it, but I'm

not going to like think it through, make the plan. It just terrifies me and back away. That's like,

that said, willingness to have that feeling is necessary to even have a good plan and set

yourself up for success.

[0:25:52]

FT: Yeah. Another thing you offer in the book is to know your worth, but not in the way that you

think. This is an exercise to again, take back our brain, our money mindset specifically. What is

it? How are we thinking about worth that is not helpful?

[0:26:11]

KL: Yeah. I think that it's well-meant advice, but when people tell women it's like, "Know your

worth, and negotiate, because you're worth it, and you're valuable." We're conflating the

economic value that one particular person who you're negotiating with puts on your role or your

performance with your worth as a human. That is part of why this becomes like, so high stakes,

because if you ask for a raise and you don't get it even without any job repercussions. Instead

of your thought being like, "Oh, they don't understand the value that I'm providing. I'm going to

try again. They are not willing to recognize it. Maybe I do need to go somewhere else."

Whatever you're thinking. People are thinking like, "Oh, my God. I'm not good enough. They

don't think I'm good enough. I'm not like in some essential human way. I am not enough for

good enough."

[0:26:58]

FT: They don't like me.

[0:26:59]

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**KL:** They don't like. Yeah, I'm being disapproved of or rejected somehow on like a deeply personal level and undervalued as a person, right? We're talking about these are economic transactions. They're not about your value as a person. So, really advise, like your value as a person is infinite and unchangeable and just you have it, because you exist. That's why we don't think, it's okay to leave babies in a forest anymore, like the Stoics did, like human worth inviolable. How much you can negotiate for in a specific economic transaction? Not the same thing.

# [0:27:32]

FT: Because it's on my brain. I did that podcast recently with Neha Ruch, who's of Mother Untitled. We're talking about stay-at-home moms, and their economic value. We're talking a lot, I think as you're hearing this episode, maybe you're thinking we're exclusive to like working women or women who are in the professional world.

I think your book is also really important for women who work inside the home. Who aren't getting a paycheck, and are in many more ways hitting up against a lot of these patriarchal expectations of them, because they're back in what? They're in more traditional "roles." I'm using air quotes. Like the woman who's wearing heels going to work every day, you know power. But it's so important to know your economic value as someone who's maybe not even earning an actual paycheck.

### [0:28:18]

**KL:** You have to have that conversation with your partner, right? It's like, we did a little Instagram take on the trad wives' situation. It's like, if you want to stay home and be a homemaker, great. Have an upfront negotiation with your partner about the economics, about a prenup, about what happens upon divorce. Just like you'd negotiate for any other job contract.

### [0:28:37]

**FT:** Yeah. I know. I love, this one my follow. I think she's got four kids. She talks about her routines. One of the things that I think is so excellent is that she's like, "I work in case anyone isn't aware of this. I have working hours."

[0:28:54]

**KL:** Yes. Yeah. We're both on duty after five, because we both work today.

[0:28:57]

**FT:** Yeah. I'm going to do the morning shift with the kids, and then I work a full day with the kids, and then do all the household things. Guess what? At seven o'clock, I'm clocking out. If there's a child need after seven o'clock, that's daddy time.

[0:29:09]

**KL:** Right.

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**FT:** That's daddy duty. I so respect to that. I thought that was so brilliant. A great life hack and also a great way to balance the work in the home.

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**KL:** It's a perfect example of how women's work in the home is conceptualized as more like servitude in which it's 24/7 as supposed to a job where that has a start and end time.

[0:29:27]

**FT:** Kara Loewentheil, thank you so much for writing this book. Everyone, *Take Back Your Brain*. It just came out. Fun fact, Kara and I first met before the pandemic. I think you were in the last cohort of book to brand right before the pandemic.

[0:29:43]

**KL:** Is that where we first met? Is that our first interaction? Maybe.

[0:29:47]

FT: Well, I mean, that's when we first met in person.

[0:29:49]

KL: Yeah.

[0:29:50]

**FT:** You had the seat of this book idea. From there, it's just been so awesome to see the journey and now to have the book in my hands and on my desk.

[0:30:00]

**KL:** You're like a book godmother. If any of you listening, are authors who want to be authors. You got to keep an eye out for Book to Brand, because it is, the money I spent with Farnoosh. Hands down. Best ROI.

[0:30:11]

**FT:** I try to deliver. I try. I really do. Thank you, really. I can't wait to see where this book goes. It's only been like a day. I think –

[0:30:20]

KL: I know – yesterday.

[0:30:23]

FT: It's doing really, really well. So, everybody, pick up a copy. Thanks, Kara.

[0:30:26]

**KL:** Thanks for having me.

[OUTRO]

[0:30:30]

FT: Well, the book went on to become a New York Times bestseller and a USA Today bestseller. Congrats to Kara for her great work. Thank you for joining us. I'll see you back here on Friday for Ask Farnoosh. If you'd like to send in your questions, it's really easy. We have a number of pathways. You can direct a message me on Instagram. You can email me Farnoosh@somoneypodcast.com. If you go on the, So Money podcast website, somoneypodcasts.com, there's a little button at the top right that says, Ask Farnoosh, and there you can leave me a voicemail or type in your question. Until then, I hope your day is so money.

[END]