

EPISODE 275

[ASK FARNOOSH]

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FT: Hey welcome back to So Money everyone. Happy Friday! You know what it is today, it's Ask Farnoosh time where I get to sit, relax, go through my inbox, check out what's on your money mind. And to help me, because I'm just one person and I don't have all the answers, I wanted to team up this week with my friend and money guru, Brittney Castro! You know her, she's been on the show before; certified Certified Financial Planners, entrepreneur, and personal finance expert for women. Brittney is the founder and CEO of Financially Wise Women, which is an LA based financial planning firm for women.

Brittney, welcome back to So Money!

[00:01:10]

BC: Thanks Farnoosh for having me! I'm very excited to be here again.

[00:01:14]

FT: Yes! You know I started doing these episodes on Fridays instead of the weekends to give everybody time off, but I thought it would be fun to have somebody else join me. So here and there I've been inviting the guests that I love to come on. A lot of times Certified Financial Planners, very honored to have you on the show Brittney because I know you do tremendous work and we need more Brittney's out there helping people with their money.

Just for the audience, I wanna let you know that it is a busy day here at my office. We work — I share a space here with lots of other entrepreneurs and next door there's a lot of hub-bub. I don't know what's going on, it's probably good, but it just means for us there might be some interference, so I apologize in advance. It'll just be part of the festivities here on Ask Farnoosh Friday! Lots of excitement going on. It's almost the weekend.

So Brittney, let's start with my friend Jonathan who wrote in recently and he said that:

J: "My partner and I need some advice on earthquake insurance."

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FT: They live in the Bay Area, everyone thinks a "BIG" one is coming. You know, my parents live out there. I'm kind of worried for them. He says:

J: "The insurance is about \$3,000 a year, which is somewhat reasonable, but the deductible is close to \$60,000 on the low end of estimates."

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FT: So he's not sure if we would have over \$60,000 in earthquake damage.

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J: "What are your thoughts on this or earthquake insurance overall?"

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FT: Well Brittney, if I may start just by saying to Jonathan that I was actually in the Bay Area recently, about a year ago, soon after the big earthquake they had up near the wine valley, near Napa. And I spoke to a lot of the business owners there, a lot of devastation in Napa — in the centre of Napa — but honestly everyone said, "They didn't have earthquake insurance and they don't regret it." Because what happened is, earthquake insurance, it's one of those things where it's once in a life time; maybe you'll use it, maybe you won't.

And when an earthquake does hit, sometimes the damage is either so little or so bad, it's such an extreme that insurance really's not gonna make or break you. If that makes any sense? If the devastation is so bad, having insurance sometimes just isn't enough. Or if it's so little, that you've not really been able to tap into the insurance and really benefit from it. So people have

said, you know it's just one of those things they save for on their own. They have like their own earthquake emergency fund that they contribute to a little bit, a little bit, a little bit every single year. Maybe it's close to 10-\$20,000 but it's something for them in the event that there is a magnitude earthquake.

What do you think? I mean you live in California, there's lots of different kinds of risks there whether it's the earthquakes, but also fires. So what do you suggest to clients about these sort of supplemental insurances, Brittney?

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BC: Yeah you know it's such an interesting question because living in California, I think it's just known. Like I even have my own earthquake kit here. [Laughs] I mean it's just things we do, to prepare for that next big earthquake that everybody likes to embed fear into us all around.

But with Jonathan's specific question, I'm kind of with you Farnoosh. I just feel like the insurance is very high, \$3,000 a year and has a \$60,000 deductible. So I mean just looking at this type of insurance long term, first you would have to have \$60,000 or more in damage to even get any type of benefit from this insurance policy. And if you're paying \$3,000 every year for something that might happen once in a life time, I mean that's just a lot of money going out the door that might be better served, like you said, either putting into a separate cash cushion account earmarked just for earthquakes.

Or maybe work with an insurance broker that's running these quotes for you and see if there's anything with a lower deductible so that if he were to pay \$3,000 every year in premiums for this type of insurance policy, you feel at least it would be beneficial for you in the long run.

[00:05:12]

FT: Exactly.

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BC: So I think with insurance, you know look, I'm a financial planner, I love insurance because it really is the glue that holds everything together when those unexpected major events happen. However, I think in just the grand scheme of things, focus on making sure you have health insurance, disability insurance, life insurance, your home insurance first and foremost.

And if you have all of those things, then you can start looking at all these extra bells and whistles in terms of different insurance coverages to get. But I just find lot of people don't even have the basics down yet, especially disability insurance protecting your income. So to spread out your money and get all these extra things first, it's kind of going in the reverse order or building a strong financial foundation.

[00:06:03]

FT: That's a great point. And I like your point about working with a broker. In this case, you know just an example, I was shopping around for disability insurance several years ago, and almost — I think we reached out to nine different insurers. Eight rejected me! One said, "Okay."

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BC: Oh my gosh.

[00:06:20]

FT: Yeah I guess because when you're a "freelance, self-employed" you're high risk because you could claim — a lot of things could fall under the disability umbrella. Writer's block for one, can you believe it? Yeah that's actually what they came back to me, they're like, "Well you could claim writer's block." I'm like, "Really? I could?" So eight out of nine insurers rejected me. So it just goes to show you, there is a benefit to casting a wide net and maybe if this was the first quote that you got, there's others out there that could compete.

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BC: I would agree!

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FT: Alright, so let's move on to Caitlin — and Jonathan, by the way, let us know how it goes okay? Let us know if you have any other questions. Caitlin says:

C: "Hi Farnoosh, I've recently started listening to your podcast and now I'm actually fascinated by personal finance!"

[00:07:05]

FT: Woo-hoo! We've converted.

[00:07:06]

BC: Yeah I love that! [Laughs]

[00:07:07]

FT: Fascination! She is 26, she says:

C: "I'm 26, graduated with a Masters just over a year ago, and am starting to think about purchasing a home. I contribute to my 401(k) at work, I've saved up enough money in my savings account to cover six months of expenses, and now I'm looking to open another account to save for a down payment on a home. I don't anticipate to need it for a few years. So what type of account should I open for this purpose? A standard savings account? CD? Shoebox under my bed?"

[00:07:37]

FT: What do you think Brittney? I don't think she wants to roll the dice with this money.

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BC: Yeah, well first of all, Caitlin I'm super excited for you! The fact that you're 26 and fascinated by personal finance — Farnoosh, we're not alone! [Laughs]

[00:07:51]

FT: The world is full of fascination around personal finance. You just don't know, you have to be woken up to it!

[00:07:56]

BC: Yes, yes. Well congratulations and really job well done. There's a lot of good things happening in your financial life, so you should feel super proud about that. I think in terms of just what type of account, if you're looking for a home downpayment and you know you're gonna need this money in the next few years, I say anywhere from one to five years, I personally think you don't have the opportunity to risk putting it into some sort of long term investment for potential growth because who knows what the markets might be doing five years from now or three years from now when you need that money to purchase the home.

So the best next place to put this money is just into some sort of cash account, and I like using BankRate.com or just these other search engines to find the best high yield savings. Ones recently that I've been using a lot of are Ally Bank has a good one, Capital One 360 has a good one. If you're an American Express cardholder, they have a good account. I mean really any institution can offer some sort of high yield savings and you would probably wanna label it "Downpayment" so that you know the money that you're putting into that account is actually earmarked for that goal, so you're not tempted to use it for other short term purposes or spending.

And then when you need the money, it's pretty flexible. So it's not locked up, there's no penalty to take out the money, and in the mean time you're gonna get a little bit more interest than your typical savings account at the bank. Not a whole lot, but that's kind of the, you know the whole point is you want that money to be accessible to you when you're ready to buy. So I think just

not a shoebox! Definitely not a shoebox or under the mattress! Cause we would definitely wanna try to earn a little interest and keep up with inflation at best.

But again, we don't have the opportunity to risk maybe investing it in the stock market and then it being a down year and you need that money. You wouldn't be a happy camper.

[00:09:53]

FT: Right. When I worked with Jim Kramer, who by the way is gonna join us on So Money soon! Stay tuned for that. But he as this saying that if you need the money at any point between now and the next five years, don't put it in the stock market, don't put it in anything risky. You wanna keep it, like you said, accessible, liquid. That's the most important thing. And if you can get a little bit of interest on that, swell! But the goal isn't to really make money with this money at this point, it's really to use it later for this home purchase.

And I would also say, you know in addition to Ally Bank and these other great high yield accounts, there's this other website — they don't pay me so I'm not saying this cause I'm paid to say this. I actually really think that they have a great model for savings — it's called SmartyPig.com and they're attached to a real bank. They give a pretty competitive yield, I think it's like 1%. I know that sounds so lousy, but it's 1%.

But what's cool is that they have this social sharing component where you open up this account, you label it whatever you want. A lot of people go on there and they go for the house, the car, the vacation, they label so that's like visually stimulating. And then they can invited, through a link, they can invited friends to "donate" or contribute — I'm using big air quotes — "donate" to the account. So that's cool right?

Because everybody wants to help people with their goals, and I think these days we're being really open about the fact that we wanna buy homes and we have big goals — we wanna pay off student loans. And this could be a great way to get the community, your friends, your family, your colleagues to contribute to your goal. And that's another way to, maybe you're not getting a great interest rate, but you're getting some additional external contributions. So something to think about.

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BC: I love that you said that! Yeah and I actually know a lot of my clients use SmartyPig. I just think with the whole crowdfunding generation now, it's like becoming more and more common — especially if people are getting married — to open up some sort of SmartyPig account and have their wedding gifts go into that versus buying them something from Bed Bad and Beyond. So it is really cool.

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FT: Yeah for sure.

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BC: I personally don't know if any of my friends would donate to build my short term goals, but you never know.

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FT: Well my sister in law just got married, and she registered for a house! I mean, like there's websites you can use to say, "Hey, contribute to my downpayment on a home," or whatever. So I think it can't hurt to ask.

Let's talk about Angie's question. She says she's gonna be getting a bonus from her job, \$20,000! Wow! She says:

A: "What do I do with this money? Do I pay off my car?"

[00:12:35]

FT: She says she owes about \$17,000 on the car — annual rate of 3.5% — or do I save it and complete my three-month reserve? She says:

A: "Paying off my car will free up \$500 a month from my budget. Thanks and keep up the great work."

[00:12:52]

FT: Wow! Well I don't know, I'm kind of split on this. First of all, I don't know if three months is enough but I think if you don't have three months, you wanna get to three months as soon as possible. I would love to see five months, six months reserved. So maybe she, I dunno? Maybe she could go split-sies? What do you think? She could do like \$10,000 towards the reserve, and then another \$10,000 to pay down the car? What would you say to her?

[00:13:15]

BC: Yeah I think it really depends. I mean what we also have to remember is that when you get a bonus, a lot of that goes out for taxes. So we're looking at \$20,000 gross bonus, that might actually be only half of that when taxes are taken out, depending on her situation.

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FT: That's a good point.

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BC: So first, we wanna always plan ahead for that. So say there's like 10 or \$12,000 leftover, personally I'm with you. I think you wanna build up the reserve, and any time we get windfalls, what I always like to tell clients is, "Think about a general allocation of thirds," so like 30% should go toward building cash, another 30% toward debt reduction, and maybe you use the remaining third towards big purchase items and treating yourself to like something that you've been wanting to do, or something on your wish list.

However, because she's looking at paying off a car, I'm also the believer in the car's a depreciating asset and it's a lower interest rate, so I dunno? Unless you really need to free up

that \$500 a month, putting more onto something that is a depreciating asset may not make the most sense if you have your cash cushion that you still need to build or maybe you invest it into a retirement account that would get even higher percentage rate of return than 3.5%.

So it is very dependent upon obviously her situation, but in the grand scheme of things you can also just look at the 30-30-30 rule of thumb.

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FT: I agree. And think about it, like if you're gonna put most of this money towards savings and you're not longer making that monthly payment towards savings if I assume you were doing something towards savings. Maybe you were taking 5% of your income or \$100 a week, use that to now allocate towards the car. And hopefully this is a car that is in good condition, it will last you, it's not like you're gonna pay it off and then sell it cause that would be a waste of money. [Laughs]

[00:15:14]

BC: Right.

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FT: But like it's something that you're investing in, even though it's a depreciating asset, perhaps it's in good condition, it'll last you for five, six, seven years, hopefully longer. And then there's more justification in putting more towards it.

But I agree, that's a great way to think about it. And remember those taxes, cause I always forget too! [Chuckles] I always — always excited around holiday season. "Oh! I got \$10,000," and it actually gets deposited and it's like \$4,000. Like, "What?"

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BC: [Laughs] I know, it's always like the...

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FT: "Wha-wha!"

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BC: I know!

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FT: Always keeping it real for us, Brittney. Thank you!

Amanda says:

A: "Do you have any recommended resources that go into more detail on guiding couples through money dates and meetings. We've been dating for almost 10 years, live together, have a really good system for joint expenses, both use Mint and look at our individual accounts. We feel we're on the same page about money, but we don't really talk about it. We're both willing, but are not really sure how we should go into together. If we were to sit down, I don't know where to start. Where do we start? What do we actually do?"

[00:16:22]

FT: Brittney, I'm turning this over to you cause you actually have really good advice around this. Couples and money, go!

[00:16:27]

BC: Yes! I'm so excited! I love this question so, so very much. Okay, so I actually just emailed one of my clients today and she just got into a new relationship and it's going really well, which is exciting. So I sent her some things to do in her money date together, so I love the idea of having money dates. I do them every week myself for both my personal and business financial

life. And even though I have a bookkeeper and CPA, I still believe in being in there and being very aware of what's happening in my financial life.

So I also teach my clients to do money dates because I find that, Farnoosh like I'm sure you've heard it before, everybody like hates budgeting and they know they need to do it, and they know they need to sit down and review what their Mint is showing them or whatever tracking system they're using. But the reality is a lot of people just don't do it because of emotional road blocks, or they're busy and just excuse after excuse.

So after dealing with that in my career, I always thought, "Wow, imagine if we could make time with our money more exciting as if it's a really exciting date? You know you get all dressed up, maybe have a glass of wine, and you play music, and that way it's so much more enjoyable versus this horrible thing in your calendar that you have to do and ruin your day because you've gotta sit down and look at your accounts or budget."

[00:17:53]

FT: I agree. Think of it as like a fun event. I like the idea of getting dressed up! Maybe the prize is like, "Okay, we're gonna get through this, first 30 minutes - 45," and by the way you don't have to spend a lot of time. I know couples that do 15 minutes. It doesn't have to be this like lecture hour. But then you could say, "We know we're gonna try to" — sorry, my mic just fell! [Both laugh]

You can say, "You know we wanna go to this movie at eight o'clock, so let's talk at like 6:30 and then we'll be done by seven and we can make it to the movie with ample time," so you have something to look forward to even more than just talking about money at the meeting.

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BC: That's so true. I mean it just needs to be part of like your routine and lifestyle. So the more consistently you do it, the easier it becomes. And then in terms of like one of the first things you can start to talk about together, I have a toolkit — here's my shameless plug. If you go to my

website you can download the toolkit, and in the toolkit there's a money story questionnaire and also a dream worksheet.

I always think these activities are really good to start with, especially if you've never talked about money because you don't wanna really go into your first money conversation and demand to know how much is in their 401(k) or what their credit score is, or you know, how much money they're making. It might be a little harsh and too much in the first conversation, so you might have to ease into it and really by exploring the past and then going into your future, which is your dreams, it kind of takes like this heaviness and pressure off of people getting really insecure or defensive about being clear and honest with their financial life.

So the money story questionnaire is awesome. I love couples to do, you know, I love having couples do this initially where you basically answer the questionnaire and it's just asking like, "Hey, how did you parents deal with money? What have been your personal experiences with money up until this point? What was a major accomplishment? What are some areas you wanna work on?" So just kind of ask you about your story with money up until now.

And if couples do this individually and then maybe you have your first conversation around that, like you share it. You basically say, "Wow, this was like an eyeopener. I didn't realize all this worry I had with money maybe came from my parents because growing up they were always stressed around money." Or whatever it is, it's just like a good opportunity to explore your own paths, become aware of it, and then share so that you can have more compassion with one another moving forward in your conversations."

And then the other part, the dream worksheets, is always exciting cause now we're talking about your aspirations, and dreams, and vision for your life, which tends to be exciting. And then you're bringing that energy in as well, so you can really learn and listen to one another and it's okay if you have different dreams and goals, I don't think any couple I've ever worked with has exactly identical money story, money personality or dreams with their money.

But again, the whole point is to get clear of your own vision, your own dreams, communicate it clearly with one another so that you can really become partners and support one another, cheer each other on, really leverage each other's strengths, become aware of their weaknesses so

that maybe you delegate accordingly. And that way you really feel like you're in it together, and you're in it for the long haul — in it to win it baby!

[00:21:17]

FT: In it to win it, high five! And I love your advice about not worrying about the money right away, but really talk about your goals and your aspirations, and behaviours. That's a lot more telling and more, just more motivational than just checking your credit to check your credit. Like have a goal in mind, I think that's great.

A couple more questions before I let you go Brittney. I wanna talk now about Ernest's money dilemma. He's 63 and he says he's disabled due to medical problems. He says he makes \$1,576 a month and his wife who is also disabled makes \$641. So together they make about, like almost \$2,200, around \$2,200 a month. Their house payment is \$608 — you writing this down? I am! [Laughs] House payment is \$608, utilities \$400, food \$300.00. They also have a car payment, which he didn't describe the amount.

[00:22:16]

E: "I need your help. I don't know what to do."

[00:22:20]

FT: Well I think he has an income problem. And also, I don't know why utilities are \$400 if the house payment's only \$600. I think they're being pretty conservative with food, I don't think they can get that any lower for two people a month. But utilities, my gosh \$400. I would start there, and that seems to be a pretty — I mean that's monthly. So that's, over the course of a year, that's almost \$5,000.

So if they can even shave like 20% off their utilities — and I would recommend Ernest, that you contact your utility company and ask them to do an energy audit of your home. You might have some leaks, some energy leaks. I know the seasons are changing and certain months are more expensive than others, but overall that sounds like a pretty high average. So see if they'll come

and do an energy audit. Sometimes they charge you for this, but because you're on disability I think that you could probably get that waived. And that might be able to cut that cost down.

But ultimately I think you wanna try to find some additional passive income. What do you think Brittney? I mean it's not like we can just ask Ernest to go out there and work more. But ways where he can monetize things that are around the house, things that he's not using? I'm sure you get this question a lot from people that, "I've saved everything I can, I've cut every corner, I'm still not able to make my life work!" What do you say?

[00:23:41]

BC: Yeah I mean it's a very difficult situation for sure. I think trying to focus on, like you said, cut out as much as possible with those utilities or other fixed expenses. And then after that you have to look at the other side of the equation, which is income, and think of every creative solution you can think of in terms of bringing home additional money every month. So selling things, eBay, Craig's List, I mean there's so many sites now where you can just list things that you have in your home that you're not using that might have value. That would be a short term option just to raise some extra money.

If there's any type of like consulting you could do, or tutoring, I mean really just thinking above and beyond your normal 9 to 5 job and saying, "Okay, what skills do I possess that I could help somebody and bring value to their life, and then therefore be able to charge something for that?" So I think especially in this world we live in, even if you have a job, you have to think creatively because it's just that type of economy. At any given time you could lose your job, it might downsize or if you're self-employed or a business owner, it's constantly thinking of, "How do I add more value into the workplace to get the money that I need to support my own plan and goals that I have.

So it's not just you Ernest. I think we all have to think like this, but I would just start looking and really assessing if there's anything you can do online, there's lots of ways to even teach webinars online and create a class. Maybe you have a skill and you could create a little webinar class around it and then list it somewhere like on these online course websites and charge for it and start to make some income on the side

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FT: Yeah and honestly, I mean at this stage in your life, maybe you've collected somethings that you wanna get rid of, you wanna downsize. So think about how you can sell that online, and even if you don't wanna get rid of things, you can rent things like Loanables.com. You can even rent your car out. You know, you mentioned you have a car payment, depending on where you are geographically, there's more interest in this obviously in bigger cities as people are looking for more affordable ways to rent cars. And citizens are giving up their cars by the hour, by the day, by the week, and making some pretty good money.

So a site like RelayRides.com, Ernest, is one I know that even comes with insurance for their car owners so that you don't have to worry about your car getting totalled and then you're on the hook for that. So just one of the beauties of the economy that we're in is that there's a lot of online resources that can help people who wanna make income, whether passively or actively do that, they're connecting people with other people who wanna take advantage of their skills of their assets. So that would be my advice to you, and to check out why your utility bill is so high. Maybe there's a way to bring that down a little bit.

And lastly, we have a question from Kathryn. She says:

K: "I've been at my current job for three years. It's a pleasant environment. I work 35-40 hours per week, with four weeks of paid vacation per year."

[00:27:07]

FT: Alright! She says:

K: The salaries though are consistently \$10,000-\$15,000 below market. So if I stay for five years, I'll be vested in the pension, which would be \$4,000 annually in retirement. Would it be worth staying another two years to be vested? Is it worth sacrificing a lower salary now, especially when I have student loan payments, \$9,000 in credit cards? It seems there's no guarantee a pension will still be around when I retire in 30 years. What are your thoughts?"

[00:27:37]

FT: My gosh, it sounds like she has the golden handcuffs or something. Like, "We're gonna give you this amazing pension," and she also gets this nice vacation. So I dunno, it sounds like a tough call.

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BC: It is a tough call, but you know as you were saying it I was just jotting down some numbers. So if she's getting \$10,000 less in her salary than market rate, and she stayed at this job. Let's just say nothing changes, right? And just throw some general numbers. So 30 years of working ahead of her, and she's sacrificing \$10,000 per year, that's \$300,000 she's leaving on the table by not going after a job that pays her her market rate.

So me, having \$300,000 over the course of your working years in which you can save and invest and really take advantage of compounding interest to create a bigger nest egg in retirement, is gonna be so much more valuable than getting a whopping \$4,000 annually in a retirement pension. I mean, even if we just took \$300,000 and say at the end of her timeframe we had a nest egg extra of \$300,000, in retirement planning we like to use this thing called "The Rule of 4%", which is a 4% withdrawal rate. So even if we took 4% off of that nest egg in retirement for a year, that's about \$12,000.

So it's still, to me, like just broad strokes it looks like a better scenario if she left this job, which it doesn't really sound — I mean it sounds nice, but I don't think she should base it off of this pension amount cause that pension of \$4,000 is really not that much money to be making the deciding factor here. I think what you really have to look at is, could you actually go get one of these jobs that you say could pay you more? And would that give you the same type of pleasant working environment that you're looking for? Cause I also think that's really important in your job. You wanna find a place that you enjoy and isn't like a negative atmosphere for you.

[00:29:49]

FT: I totally agree. And Kathryn, if you've been at this job for three years already and you're still at the kind of early stages of your long term career, this is the time to really jump around and they say that the best way to make more money is to change jobs. I think you can try to negotiate your heart out at this company, and you should. You should definitely flex that negotiating muscle, get used to and comfortable asking for more on this current job.

And if they're not gonna budge, then I think Brittney you're absolutely right. You wanna move on and try to find a place that's gonna value your value, that's gonna pay you for what you're not just worth, but the value that you're bringing to the company. So maybe use this as a learning lesson and hopefully your colleagues will follow suit, cause this company sounds like it's kind of selling you a false bill of goods — selling you a false bill of goods.

Alright, that's a wrap. Brittney, I think this is all we can take for one Friday. Thank you so much Jonathan, Caitlin, Angie, Amanda, Ernest, Kathryn, and of course Brittney Castro, my special, special guest for Ask Farnoosh. And tel us what's going on in your world? You have so many amazing online offerings and I would love for you to brag a little bit more about what's cooking at Brittney Castro Inc.

[00:31:08]

BC: [Laughs] Thank you! I love bragging. So definitely come over to FinanciallyWiseWomen.com and sign up to get the free toolkit because I think some of the things I mentioned, even just the questionnaire and the dream worksheet can be incredibly helpful as you continue to live this financially wise life. I do also have an online money class, which is amazing. So if you've never taken that personal financial education course that we all should've received growing up, but didn't, this is a good opportunity to enrol in an online class. It's six weeks, you can buy and start the class at any time.

And I have a lot of clients, Farnoosh, who start here and they implement my teachings and recommendation. And six months later they come back to me for one-on-one financial planning because now their situation has improved that much and they have more money to work with, or they finally paid off their debt to free up cash flow. And it's amazing that this class can help people do that. So I think it's a great first step if you've never worked with a financial planner,

take that class, get things going in your financial lives, and then you can come back to me for more personalized financial planning when you're ready.

So all of those things can be found at FinancialWiseWomen.com. I also do weekly videos, so it's really cool to be able just to talk about money and video tips. And I've recently started doing a series that will be released soon and it's called "Money Hacks". So each month I'll have a different theme and I'll give like little tips and hacks to help you improve your financial life within that specific financial topic. So a lot of things brewing here! We like to keep it fun and exciting and we always like dancing.

[00:32:58]

FT: Yeah, sometimes you rap too. Right?

[00:33:00]

BC: Lots of dance parties! Yes, I rap. I have a rap video, so that's great. And hey, if you want money, you gotta work!

[00:33:09]

FT: You gotta work, you gotta work it, hustle it.

[00:33:13]

BC: "You want money? You gotta work!"

[00:33:15]

FT: I love it! I love it. Okay well I'm so there, I'm checking it out. Hey, hope you have a great weekend Brittney!

[00:33:21]

BC: Thank you Farnoosh, you too!

[END]