

EPISODE 355

[SPONSOR MESSAGE]

[0:00:34]

FT: So Money is brought to you today by Wealthfront. The most tax efficient, low cost hassle free way to invest. Visit Wealthfront.com/somoney.

[ASK FARNOOSH]

[0:00:45.4]

FT: Hey, welcome back to So Money everyone, it's Friday. How excited are you for the weekend? I'm pretty excited. My birthday is almost around the corner, so it's the 12th today, my birthday's on the 15th. No need to send me flowers or gifts, just wish me a happy birthday on the 15th, join me on Snapchat. I just joined — Brittney, have you tried Snapchat? By the way Brittney Castro is here everybody.

[0:01:11.4]

BC: Hi, yes I am here. I have not done Snapchat officially for business. I played around with it at one point in my life.

[0:01:17.5]

FT: You heard it here first Brittney, Snapchat's the new Twitter.

[0:01:23.5]

BC: Is it? Oh my gosh.

[0:01:24.5]

FT: I think so. I think so. My listeners know I spent a few days with Gary Vanerchuk, you know him. Gary Vee.

[0:01:31.6]

BC: Yup, I know him.

[0:01:33.6]

FT: He's big on Snapchat and he has pretty good intel when it comes to Social media, he's pretty intelligent, has a really good...

[0:01:39.8]

BC: He knows his stuff.

[0:01:40.9]

FT: ...social media intelligence, right? Join me on Snapchat, it's Farnooshtorabi on Snapchat and I'll probably be posting some fun things. I've been having a lot of fun with Snapchat, learning the ropes, I feel like a 14 year old but it's supposed to have some pay off down the road, so I'm waiting for that.

Anyway, Brittney Castro, pleasure to have you back. It's been a while. I have not had the opportunity to connect with you since probably November, December, I've been really wanting to get you on the show because I can't answer these questions by myself. I'm one person. You have an in the trenches perspective that is so valuable. Welcome back.

[0:02:20.1]

BC: Thanks for having me, I love being here and I love our tag team approach. I think, I learn so much from you being on this show.

[0:02:27.4]

FT: You took actually the entire month of December off?

[0:02:31.0]

BC: Yes it was incredible. It was one of my own financial goals and just life goals and general to take a month long sabbatical. I didn't check phone, I didn't check email, I was doing a meditation retreat for a whole month. It was amazing.

[0:02:48.5]

FT: That's intense. What was something that you weren't expecting that you experienced?

[0:02:57.7]

BC: There's so many little gems. When there's no distractions via phone or email and you're really just with yourself and the moment, you'd be surprised at like what things can come in. Just realizations, gratitude, just a feeling of pure ecstasy and happiness. So a lot of those gems came in to my life during that time and also just in terms of career and money and finance and business.

I realized that so many of my stresses or worries, I'm sure we all know this but they're not true and how much time I waste thinking about hypothetical scenarios in life when I could just be really enjoying the moment, that much more fully. So I just have seen that translate into my business within the last month of being back and really, I think so much of the recent growth in my business is because of that.

I'm just operating at a whole different level and so much more focused and left attached and just delivering in the moment whatever it is. I don't know, it's hard to explain, I feel like we all know this in theory but to feel it on an experiential level, it was something completely different for me and it was so life changing and the best month of my life, honestly.

[0:04:24.5]

FT: Did you meditate every day?

[0:04:26.8]

BC: Yes.

[0:04:27.9]

FT: Wow, so do you meditate every day normally?

[0:04:30.8]

BC: Yes. This was part of my meditations, virtual growth in general, I've been doing meditation for almost three years daily. Now I'm up to like 45 minutes, an hour ever morning.

[0:04:42.6]

FT: Wow.

[0:04:43.3]

BC: Yeah, it's amazing. I didn't start there though. I think that really — I always like to say that because...

[0:04:48.3]

FT: I would fall asleep if you give me 45 minutes to myself.

[0:04:50.1]

BC: It freaks people out you know? Trust me, if you would have told me this a few years ago, I'd be like, "What? How do you do it?" But it's just like anything in life, I think it's a skill and the more you commit to it, the more you develop and the more you grow. But I just think it's incredibly important, especially now that we live in such a fast paced world to be able to turn it off and check in to what I call the real world and get out of the matrix world for a little bit. It brings so much clarity to my life. So I just can't imagine days without it now.

[0:05:23.4]

FT: Great news, you're now busier than ever. You can take a month off unplugged and come back and be very busy at work, which is very inspirational.

[0:05:34.5]

BC: Thank you, I mean trust me, it was breaking so many of my concepts around what I thought was possible. "I can't take a month off out of my business, I can't take a month off and not check emails, no one does that, who does that?" And then when I did it, I realized, "Oh interesting. It's possible."

[0:05:53.2]

FT: December is probably the best month out of the year to do that because people go away, it's the holidays, people kind of detach themselves from any responsibilities, goals. I sort of feel like, I just want to eat Christmas cookies and watch Elf and I'm not going to think about money this month, I'll deal with that when the New Year comes around.

[0:06:15.3]

BC: Totally, there is a lot of planning, strategic planning on my end to make sure of things were operating well while I was gone and yes, you're spot on. The month of December is usually when people think about money the least.

[0:06:29.3]

FT: Well, it's February. So I'm not even going to say that people have New Year's resolutions anymore. But we do have some good financial questions from listeners and we want to help them as much as possible. Let's start with Karen. She says.

[0:06:42.2]

K: "Hey Farnoosh, I'm a new listener."

[0:06:43]

FT: All right, good to know that the show is actually attracting some new people. I know we have some very loyal fans from day one and I love you guys and this is awesome that I'm learning that there are some new adopters.

[0:06:57.4]

K: "I really appreciate everything I've learned in this short months. My husband and I are able to save most of our income because we're living in a home with cheap rent. We have debt because he purchased a car in 2013 and I have student loan debt. We have the money and savings to pay off one of these loans and they're about the same amount left, 9 - \$10,000 but not sure which one.

Is it best to pay off loans in cash if you have it, and it's true that we need to pay off the one with the highest — is it true that we need to pay the one with the highest interest rate first? His car loan has about two years left with payments about \$412 a month, the student loan has seven years left with payments of about \$180 a month. That's pretty elementary but if you have time, I love to hear back. Thank you."

[0:07:45.3]

FT: So I mean do you just do the math here Brittney and go the student loan perhaps has the — if it has the higher interest rate, I don't know? It definitely is the higher payment and it's got seven years left. Maybe that's the one she kicks in the butt?

[0:08:04.6]

BC: Yeah. I mean usually when you're doing a debt reduction strategy, yes, if you focused on the debt with the highest interest rate first and paid that one off completely before you went on to making additional debt payments on any other ones then that would save you the most mathematically speaking in interest in the long run.

But sometimes you look at the numbers and it makes sense, "Well let's just focus on the debt with the lower balance just to get that one knocked off, kind of like an immediate win, feeling some gratification there and then focus on the longer term debt." So I think it matters, you know, we don't know the interest rates on the student loan or the car but if you just wanted to do the straight interest rate strategy then I would say yes, focus on the one with the higher interest rate and put any additional money toward that one first.

[0:08:55.1]

FT: Right. Of course a car being a depreciating asset, better to be just done with that loan and the sooner the better I think, given that it is a depreciating asset and also as far as your credit score's concerned, I think that both car loans and student loans, they're these "instalment loans". They're not as heavily weighted as credit card debt which is revolving debt.

So I was going to say maybe the car loan would have a bigger impact on your credit score, but I think that they're equal in their impact because they're both falling under the category of instalment loans. And as long as you're paying them on time and you're not late then I think your score's in, it won't be impacted, all else equal.

So yeah, maybe just do the math? And also, honestly, if you feel like it will be great to have an extra \$400 back in your pocket every month just because that's going to be money you can use to reinvest or use wisely or just be able to improve your life, then pay off the car loan, even if it

has a lower interest rate, you kind of have to decide the math but also what does your life need right now?

[0:10:08.4]

BC: Exactly. And one more thing I would add is she says she has money in savings but just make sure you still have a cushion when, you know, you're not taking all the cushion to pay off one of these debts, I don't think that's wise at all. I think it's really smart to keep six months of your expenses in cash and then if there's anything above and beyond that then that's where you can look at one of these strategies.

[0:10:32.6]

FT: Smart, yeah, that's a good point. Okay cool. Julia is next and she says:

[0:10:36.3]

J: "Hey Farnoosh, I've just recently started to listen to your show."

[0:10:39.1]

FT: Wow, all these new listeners, I love it. She says:

[0:10:42.4]

J: "You've exposed me to a different way of approaching financial education, so thank you."

[0:10:46.9]

FT: Thank you Juliet, I appreciate you. Her question is regarding Roth IRA's. She says:

[0:10:51.8]

J: “My son is 13, he earns about \$2,500 each year through various small jobs and through some market projects. I have in the past split his savings between a Roth and general stock market investments.”

[0:11:05.7]

FT: Wow, mom. Going aggressive, I like that. She says:

[0:11:08.8]

J: “Just recently I learned that you can take out principle on a Roth if it’s ever needed. Should he be contributing to his Roth first until he hits the max and then if any funds left over, put in general investment? I’m trying to help him prepare for college and I’m not sure if it matters where the money is invested. Thanks for any insight.”

[0:11:28.7]

FT: Isn’t it true Brittney that the principle can be taken out of a Roth but only certain circumstances and one is to pay for education?

[0:11:37.5]

BC: Yes. That is the case, you can take out the principle, so it’s your contribution into Roth IRA. Remember, you’ve already paid taxes on that. So technically speaking, at any point, you can take back that contribution but if you took any gains, that’s when you’re going to get hit with a penalty for taking it out premature the 59 and a half age.

[0:12:01.1]

FT: Right.

[0:12:02.2]

BC: Then there's that exception that says you can actually take out a onetime educational cost withdrawal or even a home down payment withdrawal. That could potentially be some of the gains but you just really have to be clear, this is kind of like a strategy I typically don't recommend because there's a lot of nitty gritty involved and I quite frankly think, if we're going to put a Roth IRA into place in your financial life, treat it like a real retirement account, not something that, "Well if, when, could. I could take it out for student, you know, college costs or a home." I just think if you're going to have those goals, save somewhere else for them so that truly everything you put in to a Roth IRA can be earmarked for retirement and retirement only. Even though those exceptions are there.

[0:12:55.0]

FT: Yeah. And so to answer the other part of her question which is, I'm reading between the lines, it sounds like she's concerned or trying to prepare better for his college. Do you think it's too late to open up a 529 at age 13? I think it sounds like she wants to use his earnings to the best of their ability to pay for college. Should she just put them in a money market account or CD given that he's got five more years?

[0:13:21.3]

BC: I would say yeah, if it really is going to be for college then a 529 can still make sense. The nice part is, a lot of these 529's will have their investment options geared toward the age in which your child is going to go to college. For example even though it's close, five years, you can put in to a portfolio that says college starts in 2021. So it's going to be a lot more conservative, which is what you'd want if you're going to be needing that money in the short term versus something that is for a child who is just born. Right?

That's a longer time horizon and therefore it could be more aggressive. Those 529 plans really have become so simplified that you can just pick the funds to match the date on which you need the money and they'll manage it accordingly. A lot more conservative from the short term. It will give you some tax advantages like the Roth IRA and this money is all for education and higher education costs. So if you know that the money is going to go for college then put it in the 529 plan.

[0:14:27.9]

FT: Great, good advice. Julia, I hope that was helpful. Way to go, your son earning \$2,500 a year through work. I think that's definitely more than I was earning when I was 13.

[0:14:37.5]

BC: That's so great.

[0:14:39.1]

FT: Bobby says:

[0:14:39.7]

B: "Farnoosh, I love the show! I'm a public school teacher, second grade who currently maxes out my 403(b). I expect my tax bracket to rise in the future due to raises, pensions, social security. Am I allowed to roll over my 403(b) into a Roth so that my investments can grow tax free? I've read some articles which say that one can roll over their 403(b) plan if they leave their current job. I don't plan on leaving mine. And other articles say people can roll over at any time." He's a little confused, "What's the right answer?"

[0:15:12.4]

FT: By the way, he's 25 and he says:

[0:15:14]

B: "I religiously listen to your podcast during my lunch breaks at school."

[0:15:18]

FT: How cute is that?

[0:15:20]

B: “And then when then when the students come into the room to retrieve an object during recess at lunch and hear you, they ask, “What is Ms. Farnoosh talking about today?”

[0:15:28]

FT: Oh my god, can you please — Bobby send me a picture? I will totally post that on social media. Well maybe I can't, cause I'm not allowed because there are kids but I would really love to see you and your class. I think that's so cute and I won't share it because I'm pretty sure I'll get in trouble but yes, it's very cute.

[0:15:48]

B: “Thank you for all the great information.”

[0:15:50]

FT: Thanks Bobby, that made my night — because we're recording this at night — and my day and my week frankly, that was a really cute story. Back to his question. He's confused. Can you roll over a 403(b) plan into a Roth IRA and if so, can it only work if you leave the job? I think my guess is you have to no longer be with that company or that employer.

[0:16:15.3]

BC: Yes, that's correct. My understanding on any 403(b), 401(k), anything connected to an employer is that you have to be no longer working with the company in order to roll it out into an IRA and/or Roth IRA. Let's say that is the situation, he no longer works there. In order to roll a 403(b) into a Roth IRA, people call it a Roth conversion. Basically, what it is as you roll the 403(b) money first into a traditional IRA and then you convert that traditional IRA into a Roth IRA.

You would do that to pay the taxes in the year of the conversion. Let's just say it's \$5,000 you converted, that \$5,000 gets added to your income for the year, you pay taxes on it. But now moving forward, it's classified as Roth IRA money, which a Roth IRA grows tax deferred and when you take it out each 59 and a half, it's all tax free. You basically pay the taxes now to have it come to you tax free in the future.

[0:17:27.8]

FT: Bobby, I hope that made sense, it did to me and I'm sorry there's a lot of confusing information out there. I guess always come back to the podcast and especially when Brittney is around because we'll clarify things for you.

[SPONSOR BREAK]

[0:17:41]

FT: Time now to shed some light and say thank you to one of our sponsors on the show today, Wix.com Need a website? Why not do it yourself with wix.com. No matter what business you're in, wix.com has something for you. Used by more than 70 million people worldwide, wix.com makes it easy to get your website live today. You need to get the word out about your business? It all starts with a stunning website.

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

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

[CONTINUED]

[0:18:46.0]

FT: Melissa says:

[0:18:46.8]

M: “Hey Farnoosh, brand new listener.”

[0:18:48.6]

FT: I love it, it’s like all these new listeners. I guess all that preaching of saying, “Please send me your questions,” is working. All right, she says:

[0:18:57.4]

M: “Enjoying your show, learning a lot. My husband and I...”

[0:19:00.8]

FT: We just talked about Roth IRA’s, she has another Roth IRA question. She says:

[0:19:04.6]

M: “My husband and I do not qualify to contribute to a Roth due to the income limitations. Can you tell us about contributing to a Backdoor Roth IRA and how much we should be contributing per year? We keep hearing about it but no idea where to start. I think we should — I should say that we already max out our 401(k) savings plans with our companies by each contributing 10 to 15% of our pay each cycle.”

[0:19:30.7]

FT: That's really good.

[0:19:32.0]

M: "Looking for our next way to invest."

[0:19:35.6]

FT: So Brittney, have you ever done a Backdoor Roth IRA for a client?

[0:19:39.2]

BC: Yeah, actually I have. It's a really good question and basically if you're already doing a 401(k) at your employer, the way you can do a Backdoor Roth IRA is you put the money into a non-deductible IRA. So what that means is like, you just work with a financial professional, the most you could put in an IRA this year is \$5,500. So you can't deduct that but it's considered a non-deductible IRA and the whole purpose is to immediately convert it.

So you put it in there and then you convert it to a Roth IRA and that \$5,500 contribution again will get added to your ordinary income for the year and you pay taxes on it but moving forward, it will be all tax free in the future because that's how a Roth IRA works. So it is a little bit more work and there is some things to look out for. If you have other IRA money, you really want to make sure you're doing this right because I don't know if you want to convert everything in the IRA to a Roth IRA.

So it sounds like she doesn't have any other IRA money in which case this strategy can be a little bit more simple than normal but really, working with a professional is going to be key because there's a lot of little caveat that you want to look for.

[0:21:03.1]

FT: Once you do the Backdoor Roth IRA movement, assuming you do this because you have maxed, you make more than allowed to contribute to the Roth IRA in the traditional sense. Can

you contribute to this ongoing even though now, you have this new Roth IRA, you got in to the backdoor but your income is still too high, can you continue to contribute to it?

[0:21:31.3]

BC: No, basically if you continue to be in the high income tax bracket and can't contribute normally to a Roth IRA, you would just continue this strategy year after year of the back door. I know, it's so weird right? It's just like a loophole, it's like everything...

[0:21:50.1]

FT: That's how bad we hate to pay taxes.

[0:21:54.3]

BC: People just find the loopholes to do what they want to do. Yeah, like I said, it can happen, I've done it before with clients but it is a little bit more time intensive and sometimes I don't know, just depending on what you're really, you know, what the ultimate goal is, we either have to do it year after year, or I don't know? Find another way to build tax free money in the future.

[0:22:19.0]

FT: Good. It's a bit of work. Definitely work with a professional, it will be to your advantage, at least the first year. Last question we have here from Raham and this person asks.

[0:22:32.3]

R: "Hey Farnoosh, I'm trying to work on my resume and cover letter. Feels like the most daunting task. I've paired down and made edits until I'm blue in the face. But I still feel like I'm missing something. Do you think resume consulting is worth spending money on? If so, can you suggest any reputable services? I feel like this is something I should be able to do on my own but would like to feel confident as I apply for jobs and be sure that I'm making the most impact in

getting my foot in the door. I'm great at interviews but I'm afraid I'm being passed up because my resume does not reflect my actual talents and strengths, thank you."

[0:23:07.4]

FT: So Raham, I just want to throw a few things out there, I'm going to make some assumptions. So just bear with me. I mean I think yes, resume is important, cover letter is important although these days with so much of the applying is done online, a lot of times the "cover letter" is just like the email that you send can be the cover letter. So I wouldn't attach your cover letter necessarily unless they specifically asked for it.

I would say that your hire-ability and your marketability as a potential future hire is not just resting on your resume and your cover letter. That's important but also think about the totality of your "personal brand" and how you are presenting yourself on LinkedIn, and even on Facebook, believe it or not, some employers look on Facebook just to kind of get a feel for who you are.

If you've got a personal website, make sure that it looks sharp, if you're on Twitter, make sure that you're asking thoughtful questions or tweeting thoughtful things that's related to the industry. There are a lot of more parts than just the resume and of course, the best thing you can always have is a referral.

Your cover letter, could just be a few lines but if there is someone in that letter that you mention who is recommending you or you can name drop and that's going to get you in and at least put your resume to the top of the pile, that's going to be more valuable to you than the perfect word on your resume.

Not to discount the importance of making sure that your resume reflects your abilities. I don't know about spending money on a consultant? I think that you want to maybe first talk to the people that you trust in your industry, if you have colleagues in your industry, if you have a mentor or mentors, I think those are the people that you can go to for free, they'll probably give you better advice because they know you better than someone who is just a random consultant.

I don't know Brittney, what do you think? I'm hesitant to say just straight go work with a consultant, I think there's some other things to consider before doing that.

[0:25:18.3]

BC: I agree and I'm not sure I'm the best person to ask for this, given the fact that I've never had a real job in my life. So my approach to resumes and getting contracts and deals is a little bit different but like anything, get some referrals, I'm sure you have people you can ask how they went about it before you just work with anybody and pay for some services and I almost think like I don't know, yeah, the contacts are more important and maybe even hiring some sort of coach who can help you with the interviews or negotiation, when you actually get the offers. Again, I'm not sure I'm the best person to ask.

[0:26:07.9]

FT: Right, I'm also many years from the traditional workforce but if you ever listen to some episodes with my brother Raham, check out my episode with Todd, my brother and I have another episode coming up later this month, we have an interview with a bunch of Millennials, it's Millennial week starting on the 15th and we're going to be talking to a lot of young people who have gotten great jobs and they're going to talk about how they got their jobs.

I think the common denominator, if I can generalize here is that yes, their resumes were in good shape and they probably had some well written cover letters but they also made an effort to really stand out, find those connections, some of them just really found the one place they really wanted to work and studied that one workplace. Got to know the people who worked there went on LinkedIn and found the five degrees of separation, worked that angle.

Because at the end of the day, especially in this climate, this work environment, it's really all about relationships, it comes down to people liking you before hiring you. Resumes are important but it's really about making those connections too. Investing less time on the resume and more time on networking and strategic contacting and things like that I think is going to be not just helpful for you to get this one job but those are good life skills, those are good business skills.

I think resumes are eventually going to become a waste of time depending on your industry because most people will just do a Google search, right? And they'll look at your LinkedIn, they'll look at your online videos, they'll look at your blog and that's going to give them a much more of a 360 about you than a piece of paper. So good luck and keep us posted and maybe write again and say, let me know what specific industry you're looking in, what companies you're looking at because maybe we can give you some more specific advice?

[0:28:04.2]

FT: That's a wrap Brittney.

[0:28:04.9]

BC: Thank you Farnoosh.

[0:28:05.5]

FT: Thank you. I could not have done this without you. I decided a few months ago that I wanted to start tag teaming with some of my favorite financial pros and you're definitely at the top of the list. I feel very honored.

[0:28:19.2]

BC: All right.

[0:28:19.5]

FT: Yeah, of course. I will say this though Brittney. I'm considering — I'm going to go on the record and say this. I'm considering maybe not working with my financial adviser anymore and if you're listening Stacy, I love you, you know this, it's no surprise. But I'm in kind of like torn right now because there's so many other more cost efficient ways to get your money managed that it's worth at least exploring and that's kind of where I am right now.

I just feel that I'm paying too much in money management fees for the fact that I'm really more of a long term boring index fund investor. I don't need someone going in there and making all these micro moves for me and I have a lot of the other stuff figured out. My estate plan's done, my will is done, my life insurance is figured out. I'm good I think? Maybe I'm being naïve. What do you think? Am I being crazy?

[0:29:14.6]

BC: I don't know? the way I work is flat fee, fee only. I'm kind of in alignment and I manage money through platform called Betterment which is really low cost and effective for clients.

[0:29:26.6]

FT: See, that's why I like you. You understand the times, I suggested that to my financial adviser, I was like, "Could we do something where I pay you a flat fee and then you outsource the portfolio management to like a robo-adviser because I really, I'm good, Tim and I are good, we don't need a very sophisticated 300 different investments." And they were like, "Well, we're not really doing that right now but we'll consider it."

And I feel like, they should consider it more. Forget me, what about all these other younger investors that are not coming to the table with a million dollars under in assets and frankly are also aware of the fact that indexing is a little more, it's just kind of the way to go.

[0:30:16.4]

BC: It just makes sense. It's not for everybody but for most people on their 30's and 40's who are accumulating wealth and people I work with, it makes perfect sense, that's the way I roll in my business and I think that's why we're growing so rapidly because my motto is definitely more innovative than most financial firms out there but that's why I built it the way I did and why I continue to enhance it the way I do because it just fits in alignment with the way my clients live and operate and just leverage technology to do the things that we don't need to spend our time and energy on anymore.

My conversations even with clients who have accounts with me, it's not necessarily about what the accounts are doing, you know? We check in on and make sure they're moving in alignment with our goals. It's really more about their day to day financial decisions. What we're doing on your podcast, helping them with those decisions and consulting with them and knowing that they have me as a partner for all the financial questions that come in and kind of operate as a manager for their financial lives.

So I get it, I think it's smart to look and it doesn't mean that the people you might be working with aren't great, there's great people out there but it's just a matter of times are changing, we can't deny technology and sometimes there's new opportunities for us other than the management world.

[0:31:42.9]

FT: yeah, I think it's — you said it, it's more that it's an opportunity for advisers to be flexible and get creative and I dare say get a little entrepreneurial with how they're servicing their clients. So thank you Brittney, that's why you are a leader and you're going to continue to be a leader in this marketplace and we're so happy to have you on the show, thank you so much. What are you doing this weekend?

[0:32:08.9]

BC: I'm dancing. I'm in a big show.

[0:32:12.9]

FT: I didn't mean to laugh.

[0:32:15.4]

BC: Don't laugh. Farnoosh, I dance all the time. You should see my calendar, it's no joke. But no, I'm actually dancing in a few big performances at the end of this month and choreographing one routine. So I'm literally at dance rehearsal every other day.

[0:32:31.0]

FT: Get out of here. What kind of...

[0:32:32.6]

BC: It's so fun.

[0:32:33.4]

FT: What kind of dance?

[0:32:35.0]

BC: Well, one is a contemporary co-ed piece which is great. The guys are so fun and the other one I'm choreographing is actually a dream dance of mine, I've been wanting to do this for quite some time, it's just now is the time. It is a Tahitian samba, African style dance like it's a mash up with live drummers. So there's four women, four men and it's very intense, very passionate kind of dance but it's great, it's coming along nicely, we have a lot of work to do but it's looking good. I'll have to send a video to you.

[0:33:11.8]

FT: Go on Snapchat.

[0:33:13.8]

BC: Oh Snapchat. My debut on Snapchat!

[0:33:14.5]

FT: There you go, it's perfect for this. It's the perfect medium. All right, I'm going to keep an eye out for that and so will everybody on this podcast who's listening and only several thousands of people.

[0:33:28.1]

BC: Great.

[0:33:28.8]

FT: Okay Brittney, love you, thank you so much and dance like no one's watching.

[0:33:33.7]

BC: I will, trust me.

[0:33:36.9]

FT: Thank you.

[END]