

EPISODE 395

[SPONSOR MESSAGE]

[0:00:32]

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When you're running your own business, you're bound to be busy, too busy — too busy worrying about your budget, scheduling appointments, or 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.com it's easy and free. Go to Wix.com to create your own website today. The result will be stunning.

[0:01:30.9]

FT: Welcome back to So Money everyone, happy Friday. It was premier week, did you catch the show? Follow the Leader aired on Wednesday night at 10 PM and if you didn't catch it, that's okay, you still have all weekend to catch up and just want to know what you thought. I've been getting emails and tweets and all sorts of pings, people telling me they loved it, they thought it was insane. Sophia's here actually. Sophia my lovely assistant, how are you today Sophia?

[0:01:57.6]

SE: I'm good, I'm good. How are you?

[0:01:59.7]

FT: Good, you've been with me on this journey from the first day so I feel like we're kind of both given birth.

[0:02:08.3]

SE: Not as much as you though, you've been the one who has been running around, you've been on private jets, you've been running around in that...

[0:02:14.9]

FT: Yes, it's so painful.

[0:02:17.0]

SE: I know but no, it's been a fun journey.

[0:02:20.5]

FT: It's so nice to see it all come together in 22 minutes plus commercials, people don't know this, you know, I was filming that first episode with John Paul DeJuria. I was gone for about a week in Los Angeles and then we flew to Austin where he lives full time on his private jet no less but we shot about 14 hours of footage. 14 hours to get to 22 minutes, that is a hero who ever could edit that. Patrick Frazier, shout out to him for editing that episode. I can't imagine. There's deleted scenes and all sorts of goodies over at Followtheleader.cnbprime.com if you're interested.

Let me know what you thought of the episode, there are many more to come, we've got Lyor Cohen, we have Gary Vaynerchuck who is the founder of VaynerMedia, we have the Warby Parker founders, Katia Beechum who is a cofounder of Birch Box and of course many of you know Tracy Anderson. She is the celebrity fitness guru. Most notably trains Gwyneth Paltrow. In

the past she's trained Madonna and I think she trains Jenifer Lopez and you and I Sophia, we're trying to get into one of her classes but it may take a while.

[0:03:34.0]

SE: I think it might.

[0:03:35.3]

FT: There's a waiting list, I'm not joking, there's a waiting list to get into one of her classes as a member. It's like \$900 a month. You can drop in and I think it's like \$45 to sweat your buns off but people love it, and she's exploding.

All right, let's get to today's question Sophia, you've been kind enough to round them up for me and pick the latest I guess. We're a little behind on questions just because we only do this...

[0:04:04.9]

SE: We're getting so many.

[0:04:05.8]

FT: I know, we do this once a week. We only have so much time. So if you haven't heard your question answered yet and you asked it recently, don't despair, it may be next week so we try to really keep it up to date as much as possible. Who is first?

[0:04:25.3]

SE: All right, first we have a question from Casey. Casey says:

[0:04:29.3]

C: “I will be graduating from graduate school next year and we’ll have \$60,000 in student loans at 5.8% interest. How should I prioritize paying off this debt versus investing? Should I pay off these loans first and then start investing or is there another strategy I should consider? Thank you for everything you do, I listen to your podcast every morning.”

[0:04:50.6]

FT: Thank you Casey. That’s impressive, I don’t do anything every morning and I’m lucky if I can get out of bed and make a coffee in my Keurig every morning which doesn’t always happen. I really appreciate your commitment to this show and I think Casey that it does seem as though with \$60,000 in student loans and maybe making a starting salary that it’s impossible to save, it’s impossible to invest, how can you because you have to of course pay for housing and also food and gas and all those other things that are needs.

But I think that it shouldn’t be this all or nothing approach or mentality. It is possible to pay off your student loans and get acquainted with investing at the same time. Now, are you going to be able to invest full force, 100% as much as you’d like while you have this debt? Probably not. We have to be realistic. But I think that to believe that you have to wait until this student loans are out of the picture which could take 10 years that you have to wait that long before you can really dive into the stock market and invest for your future. I think it’s not fair to you and it’s not really true.

It doesn’t really have to work that way and I think the best thing for you to do is to make sure that your student loans are priority, that you don’t fall behind, that you get on a payment plan and by the way, a lot of time if you get on automatic payment plan for these student loans where you’re connecting a checking account to the student loan payment, every month, automatically then I think you can get an interest rate reduction. Talk to your lender about that, usually it’s a .25% interest rate reduction. So 5.8 in your case it would become 5.55? Yes, I can do math quickly on my feet.

So over the course of the life of that loan, that could be hundreds if not thousands of dollars saved. In the meantime what you could do is with your first job that you get, maybe they offer you a 401(k), invest in that to the best of your ability. Ideally it’s 10% of your salary but if you

can't do 10%, maybe you do 6%, 7% and then make a promise to increase it every year. Or if there's a match that your company offers you in that 401(k) that you save at least or earn that match. If there is no 401(k) then maybe you want to open up a Roth IRA.

Do something, you can do something and it doesn't mean you have to again go full force but I think just getting familiar with your options, doing as best you can is better than nothing and I sense that you're still young, so of course now is the time to strike. Sophia, you had the fortune of not having student loans when you graduated from school but I'm sure a lot of your peers did and this is probably a question a lot of them ask that got debt. What do I do? You feel trapped but what do you think?

[0:07:47.8]

SE: I totally agree and I'm really lucky, thank you again mom and dad for paying for my college education, I mean, I'm so fortunate in that sense but as you said, a lot of my classmates had student loans and I think what a lot of them have been doing is taking your advice Farnoosh, what you just shared with Casey is paying off what you have to and then of course looking into your company's 401(k) and seeing if there is some other investment opportunities and if you do and you can spare a little bit of that money every month just trying to put some money aside to invest in your future and prepare for the future.

[0:08:28.6]

FT: Totally agree. I mean I think people get overwhelmed, they think they have to be ideal in everything that they do. You know, "I'm going to pay off all my student loans, invest with my fullest ability," but really it's about getting into the habit of investing and getting familiar with it early on so that when you suddenly do have the ability to invest more that you've already hit the ground running, so to speak.

[0:08:56.3]

SE: Exactly. I feel like so many of your guests on So Money say that the one thing they wish they had learned at a younger age is compound interest so just every little bit counts now. Whatever you can put away, it will get bigger in the future.

[0:09:10.3]

FT: Yeah, whatever you can do. All right, let's move on, who is next?

[0:09:15.5]

SE: The next question comes from Carlene. Carlene writes in:

[0:09:19.5]

C: "My friend just turned me on to your podcast, I listen to the first few episodes now and I love it. I appreciate how most of the people you interview come from a place of positivity. I wanted to ask you if I was ready to live without fear and buy a business, how do I prepare? Do I look at taking a basics in business ownership course? How do I know what I don't know yet?"

I was wondering how you prepared before you jumped into a podcast. My industry is insurance and I know insurance. However I do not know business. How do I know if I can run a business? Any guidance would be greatly appreciated."

[0:09:54.9]

FT: I think, you know this is a really interesting question Sophia because I think that it's a legitimate question. You know, "How do I know if I'm going to be good at being a business person? How do I run a business?" And I think a lot of times in the show we talk about entrepreneurship and the beauty of being your own boss, it sounds like starting a business can be very sexy and very appealing but it does take a lot of work too. Where do you start?

I think Carlene, if I were you, I wouldn't worry so much about the business right now. You're going to have plenty of time to worry about how to run this business and you'll learn as you go

along in some cases. The most important thing right now is that you identify what it is that you actually are passionate enough to pursue so that when you have to learn all the business, aspects of running the business, you'll just want to — you'll be passionate about that and you won't think of it as work and you'll just sort of do whatever you have to do to learn.

Because right now, you're right, you don't know what you don't know but what you can figure out and the only thing that you can figure out and not me, this is only something that you can do is figure out what it is that you actually want to pursue as a business person and get specific. How to start? I would suggest is to you first think about what it is that you're passionate about, what do you use, what do you practice, what do you believe in, what do you buy?

Look at your lifestyle, look at your life and look at the things that you care about because it's important, I think, ultimately to feel an attachment to whatever it is that you're pursuing. I think that you'll just feel more excited about it. It doesn't have to be that way but I think it's a fun way to start. Then from there, maybe looking at your lifestyle, looking at the things that you use, the things that you notice in your life, what's missing? What is the help that you need that no one's really providing or the service that seems to be under served?

For example. Okay I just learned that I'm allergic to metals that are found largely in like eye makeup and eyewear that's why I've developed a little bit of a rash around my eyes. So okay, fine. I've identified the problem, now I want to go to the solution. I need to buy all organic eye makeup. Do you know that there's not much organic makeup out there and the ones that are "organic" still have metal sometimes in their formulas because metal is not considered a toxin really. It is natural like rocks and metals, it's not like this manufactured thing.

So I'm stuck, I feel like I don't really have a lot of choices, we did find one product but it's not readily available, it's not widely available. So if I had the time and the bandwidth Sophia, I think that we would be starting an all organic like makeup line that is free of metals, that's free of allergens because the thing is, then you do the research. Okay, if you're this one person who is experiencing this pain point, how many other people are there like you? And so that's the next step in your research of your business is figuring out what is the market like? Would an idea, this business, service really serve a lot of people?

That's what I would encourage you to explore right now is kind of figure out what your passion is, figure out what needs do you think the market demands right now within that passion plays. And from there, I think once you identify the thing, the business idea then you'll be more likely to go and find those resources. They'll sort of find you I think because you'll be so immersed in the research, you'll just sort of start to learn about things that the business side of it comes to you a little bit more organically.

That said, it's not to say that it's easy or that it's going to be so simple after that. It's just that I think this is a big step that you need to take first before worrying about all the spreadsheets and numbers, it's all important but I think first you want to lead with the idea and then look into the nitty gritty. As far as how I started my podcast, I mean that's really I think true to how I started the show. I thought, what's something that I really want to not just produce and host but what's a show that I'd love to listen to? That I don't think is really out there yet that is within my wheelhouse.

I'm not going to do a cooking podcast because I don't know anything about cooking. But I know money and I know finance, I know business. So I thought, "I can provide that and how do I provide that in a way that is not provided, that's different right? That's not out there in the same form." So that's kind of what led me down the path to developing So Money. And then of course I learned how to do it, I bought a course online, "How to Build a Podcast." I got through it quickly and excitingly because I had the idea first. Long answer to your short question but hopefully gave you some motivation.

Have you ever thought of starting a business Sophia?

[0:15:05.0]

SE: You know, I have and I actually have a really good friend of mine who we always talk to one another and we say we want to do something and we've thrown ideas around. I think we're still in that process as you said. I mean, you get so inspired by different experiences, whether it's finding out that you're allergic to something and you now have a new need for a product that hardly exists out in the marketplace or you see apps out there nowadays and how they serve

new needs for us and so we're inspired for sure, but still, coming up with various ideas and brain storming. So we'll see, maybe one day.

[0:15:49.5]

FT: You will someday and you know, one day for sure. I think yeah, with apps too, I just started using Bitmoji. I'm so old. Like I just figured it out and then like the next day I found out they got bought by a hundred million dollars by Snapchat.

[0:16:05.0]

SE: That's incredible.

[0:16:06.5]

FT: It's not like rocket science, I just found probably some person who could program this really cute images. It's a skill set you can learn in college, if not just like an online course. Carlene, good luck to you my friend and keep us posted.

[SPONSOR BREAK]

[0:16:24.5]

FT: Time for a quick break to put the spotlight on one of our sponsors today, Wealthfront. Wealthfront is the most tax efficient, low cost, hassle free way to invest. Now, many of you I know are interested in simplifying your investment strategy. You want to reduce fees, you want to work with a service that you trust and Wealthfront delivers. It builds and manages your personalized globally diversified portfolio.

To open an account, the minimum is just \$500 and that gets you a periodically rebalanced diversified portfolio of low cost index funds. There are zero trading fees, zero hidden fees and advisory fees that are just a fraction of traditional advisers. In fact, Wealthfront manages your first \$10,000 for free. To learn more and sign up, visit wealthfront.com/somoney

[INTERVIEW CONTINUED]

[0:17:17.2]

FT: Okay, who's next?

[0:17:18.4]

SE: All right, the next question comes from Lauren. She writes in:

[0:17:18.4]

L: "Hey Farnoosh, I listen every morning and evening to and from work. I have two questions: One, should I open a Roth IRA and two, should I use a Acorns or Wealthfront? I'm 28 and I make around \$90,000 a year. I contribute to my 401(k), which has a company match. I also have two mutual funds opened with Vanguard.

I have tax back coming my way and cash sitting in a savings account. Should I put that into a Roth IRA? I need to do something with it. I could also use something to skim off the top of my checks and hide it so I don't mindlessly spend in New York. My dad anti-both Acorns and Wealthfront and he is my guru but sometimes old school. Thanks."

[0:18:03.2]

FT: Yeah, Wealthfront and Acorns definitely not old school. That may be where your dad is a little skeptical of these new tech driven, very 3.0 ways to manage your money. Look, obviously I like Wealthfront. They're a sponsor of this podcast, I don't have to tell you that. If you go to wealthfront.com/somoney, there is a special offer for So Money listeners basically where you get to have the first \$15,000 managed for free.

Wealthfront just like some of these other automated platforms out there are really a great low cost way to invest for your future. A lot of people are fed up including myself with paying over

1% to have your portfolio managed, when really at the end of the day I'm not looking for someone to go in there and trade every day. I'm not looking for someone to even go there and really make movements weekly or monthly.

I want to ride this out for as long as I can until maybe 60, 65. Obviously rebalancing along the way but if you want to save money, look at sites like Wealthfront. And Acorns, yes. Acorns is a mobile application. Basically what it allows you to do is invest and again, kind of passively. We're not hard wired to jump at the opportunity to save. Let's be honest, would you rather have something today or tomorrow? I'd rather have it today. Delaying gratification is not just something that we like to do and so there's a lot of the technology out there that addresses that.

Acorns is one of them, basically making investing painless. You hook up a checking account or a credit card or a bank account to Acorns, it monitors your transactions. For every transaction it rounds it up to the nearest dollar, takes that difference, takes the change and then puts that in a mutual fund that's designed based on your age, your risk tolerance and your retirement horizon. Boom. And before you know it, by the end of the month, you might have a few hundred dollars saved.

They do believe strongly in cyber security. So if you're worried about that, trust that any company that's finance based, that's financed only that's on the internet, got a URL or has a mobile app, their number one concern is cyber security. Not to say that you shouldn't be worried about it but there should be confidence in working with them. Should you open a Roth IRA? Definitely open up a Roth IRA. You've got the 401(k), you've got the Vanguard accounts, a Roth IRA will just add to your existing mix of retirement accounts and will add another kind of layer of tax benefits to what your existing tax benefits are with your different accounts.

So with the 401(k), the tax benefit there is the contributions lower your taxable income today. With a Roth IRA, you contribute to the account and the money can be withdrawn from your retirement tax free. That's cool. You're basically diversifying your tax exposure and retirement with this different vehicles and I think you should do it if you've got the money and you have the interest, go for it. And I love that your dad is your guru. Maybe you should both check out Wealthfront or Acorns. Maybe he doesn't know what he doesn't know? He might be pleasantly surprised, let us know.

Sophia, would you think that any of our parents would go for something like that? I think that that's typical right? That's like another generation, an older generation like they're used to going to their financial adviser in person. It's just not the way things really work today, especially for millennials.

[0:21:49.4]

SE: No, I totally agree and actually I have an older dad. Sorry dad. He is two generations behind but I always feel like when I kind of walk him through, he just got his first iPhone actually a couple of months ago, so he's still learning how to use that just as is. But when I start to show him some of these really cool apps, he gets excited about it and I think he's just happy to hear that I'm interested in saving for my future.

So I think when it comes to things like that, he's happy that I'm at least trying to find cool and new ways maybe to do that. And so I think if I were to show him something like an Acorns or maybe even something like Wealthfront, he would definitely be intrigued and interested to at least learn more about it. As you said, I mean he definitely rely on a financial adviser but some of the cooler new technology, once you start explaining it to your parents, I think they're just excited that you're taking a lot of your finances and really trying to plan for your future. That's what matters in the end.

[0:22:55.1]

FT: I agree, I completely agree because you're right, without these different technologies, what will we be doing? Perhaps nothing. These apps are helping us for the better. They're not all perfect maybe not everybody is going to gravitate towards them but I'm happy they're there because it's giving us an option to invest, to save and I just interviewed, you're going to love this, it's coming up.

We have startup week coming up on So Money later this month and I interviewed the founder of a new start up called Bestow. What this guy is doing is really phenomenal because we've heard about apps that let you automatically save or invest like Acorns, and also Digit, this is going to

let you automatically donate. It will locate your transactions on your bank account, in your bank account and then round up every transaction to the nearest dollar, take the change and put it towards the charity of your choice. How cool is that? Because I think we all want to be able to donate more but maybe we forget, we lose track but this way, we can always be on the go literally like donating to our favorite causes. So I think that's really fantastic and I can't wait for that to come to the market.

All right. Sorry, I'm going to take a breath, I'm going to take a glass of water while you read the next question.

[0:24:15.9]

SE: All right, the next one comes from Gary. He writes in:

[0:24:18.9]

G: "I know you'll think I'm crazy for asking this, but is a 401(k) a bad investment today? The market rides up and down with investors, not limited to the rules of a 401(k). Yes, the company match the percentage and it's free money, but isn't your money used to drive other's investor stock where they can buy and sell without penalty? Do you think taking your money and buying stock on the lower fee website is better where you can cash out or reinvest?"

[0:24:47.9]

FT: First Gary, I don't think that you're crazy because I have gotten this question before and I think Sophia you might have been there. I was at Business Insider at a luncheon giving a talk.

[0:24:57.6]

SE: Yeah, I remember that.

[0:24:59.4]

FT: Someone said, “You know, all this talk about how 401(k)’s are a sham and all these fees with the 401(k),” and look, I get it, I hate paying fees like anybody else and it’s true, 401(k)’s have fees but at the same time, would any of us have retirement dollars saved if not for the 401(k)? I’m not sure I would, not to the extent that I do today. The only reason that I was able to save 50 - \$60,000 in my 20’s was because I had a 401(k) and because our HR manager, Mary, scared the crap out of me when I first started there and said, “You better save in this Farnoosh, otherwise you’re stupid.”

Because we had a match and she just said, “Look, do it, if you hate it you can stop at any time but just do yourself a favor and take a leap of faith and just invest in this thing and you’ll be happier for it, I promise.” And I’m so glad I took her advice and yeah, it was sort of free money at the time, they were matching 50 cents for every dollar. You also ask a question of would it be better if you just had the money in a portfolio like at a brokerage where you could take the money whenever you wanted it, cash out?

Yes, you technically could do all of those things but if your goal is to save for the long run and to save for retirement, I don’t know about you but I don’t trust myself enough to be able to have a portfolio that I’m allowed to access at any point penalty free. ‘Cause guess what, I’m cashing that baby out whenever I need. I think that it’s a lot more likely that I’ll make a knee jerk impulse moves with a brokerage account than with a 401(k) that I know if I take that out, I have to pay a penalty before 59 and a half.

So I think psychologically, a 401(k) works better than a brokerage account. That said, I have both, right? ‘Cause after a point, you max out of the 401(k). There’s a limit to how much you can contribute every year. That point, if you have more money sitting around and you want to put it to good use then at that point since you can’t have two 401(k)’s, technically, you could open up a brokerage account and at that point, still keep a long term view.

Don’t be — I wouldn’t be going in there picking and trading and swapping out stocks all the time. I would pick my set of stocks and my bonds and I would diversify and I would rebalance and visit the portfolio monthly, quarterly but I would not be day trading. Hey, maybe I’m totally wrong? Maybe something’s going to happen in like 10 years that will — someone’s going to pick

this podcast out of the archives and be like, “She was wrong!” But I will say that historically speaking, 401(k)’s have been a great vehicle and even today, they serve a great purpose.

And they’re not free, they’re riddled with fees that’s true but I guess if they weren’t, it would be almost too good to be true right? You know what? I think I’m supposed to get you a 401(k) by next year Sophia. I think that’s the new IRS rules. You cannot employ someone full time without offering them at least a pension of some sort, it doesn’t have to be a 401(k) but I have to still — I have to like put it aside money for you.

[0:28:13.2]

SE: Oh, well thank you in advance.

[0:28:14.6]

FT: You’re welcome in advance. Okay, I think we have time for one more question.

[0:28:21.8]

SE: All right, the next one actually comes from a friend.

[0:28:26.0]

FT: Your friend or my friend.

[0:28:27.6]

SE: One of my friend actually, a friend of my boyfriend who is now my friend. All right.

[0:28:35.3]

FT: Isn’t that great how that works out?

[0:28:35.7]

SE: Yeah. He's a good guy. All right, the next question comes from Craig, he writes in:

[0:28:40.7]

C: "I recently visited Manhattan to see my friend Paul who moved out there last fall and to see if I might be interested in moving there myself. I enjoyed my visit and have started thinking about applying for jobs there this summer.

I currently live in the Boston area and have thought about the higher rent for the areas that I would want to live in and prices of everything in New York. Are there any financial aspects about moving I should be thinking about that I may not be considering? Also, any tips on negotiating a salary?"

[0:29:10.2]

FT: Wow, two different questions. Okay, first to address the moving. By the way, I'm from Massachusetts as well. I love Boston, I love New York, both are great fabulous cities. I think that you definitely want to think about your moving cost. Maybe if you're moving here for a job, they might be able to cover that for you. Definitely talk to — if you're going to move here for a new job Craig, talk to them about what maybe they will be willing to cover or at least help you afford as part of your transition.

Maybe it is the moving cost, maybe it is the gas of the mileage that you're going to be driving from Boston to New York by yourself. Perhaps it's even you know, the first month's rent while you're here looking for a solid place to live. That could be one way to elevate some of your transition costs. Also, you want to think about taxes as you move to New York City, I think New York might have higher taxes than Boston just to guess because we're the most expensive city in the country.

Then of course with housing, as someone who has lived here now — oh gosh. I moved to New York in 2002. 13, 14 years. I became a homeowner pretty quickly here but I will say that

sometimes the best places to find apartments are still Craigslist but also there are a lot of new websites that are popping up, Street Easy, check out Craigslist and also...

[0:30:35.0]

SE: Rent Hop is really great.

[0:30:36.0]

FT: What's that?

[0:30:37.0]

SE: Rent Hop. They have no fee apartments, they filter out the no fee ones as well which obviously can be a huge help.

[0:30:44.3]

FT: Yes, that's a good one. So Rent Hop. Then of course roommates, there's safety in numbers. The more roommates you have, the better off you'll probably be with regards to rent. But sometimes people get savvy, they'll rent out a one bedroom but they'll make it a two by putting up a wall in the living room. That sounds crazy, but depending on the layout of the apartment, it could work out really well and if you have your landlord's approval, it could be a really great investment. Because over the long run, it could reduce your rent significantly by getting in two people instead of one.

So good luck. I think it's fun that you're thinking of moving, I've moved a lot in my life and so I know that there's a lot of emotions around it but smart of you to be looking out also, just the practicality and the cost. But talk to Sophia and definitely talk to Paul because he just made the move, I'm sure he's got some advice that he can help you with. And oh yeah, tips on negotiating a salary.

[0:31:39.8]

SE: I feel like that's your favorite topic.

[0:31:41.6]

FT: It is my favorite topic but I don't have all weekend to talk about it. I wish that...

[0:31:46.7]

SE: That could be its own episode.

[0:31:48.3]

FT: It could. And it has been its own episode.

[0:31:49.3]

SE: It has, yeah.

[0:31:50.3]

FT: I would suggest that you start to look at some of the archives, go to Somoneypodcast.com and search for "salary" or "negotiation". A lot of times that will come deliver some podcast where we've talked about that explicitly. I would just say, if nothing else, if I tell you nothing else about negotiating a salary, I will say this, just ask. Ask for the amount that you want. Actually, ask for more than what you want because you'll have to negotiate.

All employers anticipate negotiation. If they think you're not going to go in there and not rip off or offer something, ask for something a little bit higher than they're crazy. You're not the crazy one by the way for asking for asking for a little bit more. Because you're moving too you know? You have a higher cost of living in New York potentially. So make sure you factor that in to your presentation and I would do a lot of research too before going in for the kill. Good luck. I'm excited for you.

That's a wrap. Sophia, thank you so much.

[0:32:48.5]

SE: Thank you for having me back again.

[0:32:51.1]

FT: What was the website again?

[0:32:52.5]

SE: Rent Hop.

[0:32:54.1]

FT: Renthop.com. Okay. Thanks so much for tuning in everyone, remember, Follow the Leader every Wednesday 10 PM eastern pacific on CNBC. Check out Somoneypodcast.com, click on "Ask Farnoosh", that's where you can send me your questions. Hope you have a great weekend. I hope it's So Money.

[END]