

**EPISODE 730**

[INTRODUCTION]

[0:00:33.4]

**FT:** Imagine what it would be like to win an Emmy Award at the young age of 24? Sounds like an impossible dream for some but not for our guest today. Welcome back to So Money ya'll, I'm your host Farnoosh Torabi. Today we have Savannah Sellers on the show, she's the cohost of a show called Stay Tuned, a new twice daily news program on Snapchats discover platform which was created by NBC news.

Get this, it gets over 25 million unique visitors over the course of a month. Savannah is still early in her career, although she's interviewed some pretty impressive famous guests, including Chris Prat as well as Hilary Clinton. Most recently, she spent some time covering the issue of gun violence in America, getting exclusive interviews with several of the students at Parkland and making a name for herself as a young rising star in journalism. How did she manage her finances, what did she learn about money growing up? What is her money dilemma today? I have some advice for her.

Here is Savannah Sellers.

[INTERVIEW]

[0:01:36.9]

**FT:** Savannah Sellers, welcome to So Money, it's great to connect with you on the show, I know you're in between probably live hits or recording for your show on NBC, so we really appreciate you being here with us.

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**SS:** Yeah, absolutely, thanks for having me.

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**FT:** I say NBC but even more specifically, you do report for NBC News but your big show is on Snapchat of all places. Listen, I'm a dinosaur when it comes to social media, I'm a little late to the game although I'm pretty proud of my Twitter following, my Instagram could use some TLC.

Snapchat, forget about it. I tried it last year or two years ago and I just – I think it's just, I'm not someone who can multitask very well and social media requires a lot of multitasking. I digress. Tell me a little bit about your show on Snapchat? Did you ever think that – as somebody who studied journalism, that this would be where your audience would exist?

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**SS:** You know, it's crazy, I didn't think that, I didn't know that and it's been so fantastic that it's worked out knowing that it has. I mean, I was as surprised as anyone that it really clicked but it's kind of just a testament to how much the media landscape is changing and it's pretty cool to see sort of when we met people in this platform. That we were able to find them, you know what I mean?

We created a product native to the platform, it's not cut up from stuff I do on TV or anything like that. It's fully written for recorded, edited, graphic treatment is added all specifically for the way it's supposed to look in Snapchat and it seems like something that's working.

Our audience like, nearly for the most part is under 25, which is something that you can't reach on other platforms, or other NBC news platforms aren't necessarily reaching or they're working on reaching. Kind of just finding that audience where they already existed and creating a product that worked for that environment has apparently worked out.

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**FT:** What's been the most successful story recently? I know you've worked on so many and it's hard to pick but I would say like in the last couple of months, what's been the story that you did that you reported on that just kind of really either took off, or it just captured a lot of audience?

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**SS:** Yeah, actually, it's been the day after the absolute tragedy at Parkland was one of, or if not our highest viewed day ever. We stayed on that story, we've been following it for a month and not just Parkland but widening it out larger to the gun debate and you know, sort of this fight for gun control but trying to show both sides of the story, ever since that happened.

That was on February 14<sup>th</sup> on Valentines Day is when it happened and now, here we are, months later. Even just this past week and I went to the NRA convention to meet a 19 year old same age as a lot of the kids that are fighting for gun control and have honestly basically become the face of gun control, these teenage faces, and we went to go meet somebody on the other end of the spectrum.

We followed kids from Parkland up to DC for the March For Our Lives and what's actually cool about that and sort of in taking that those, the numerical metrics from the success that we've seen in that story and kind of broadening it out to bigger theme, is just seeing how much this particular age cares about news, cares about current events. That was something that happened in a high school.

It's sort high schoolers were the ones that took the rings on the issue and created a movement out of it and we're seeing high schoolers, who basically who watches our show, just turned out literally by the millions to get information about this on our show. That's been pretty amazing to see.

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**FT:** High schoolers, what do they care about right now? You know, a lot of times, we forget about the teens who are consuming news but they certainly are and you have a very unique lens into what they care about, so what seems to be trending other than pop culture?

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**SS:** Technically, when you sign up for Snapchat, you're supposed to be 13 and up in order to have the app, you know, that's obviously up to that person to be honest when downloading app but basically, it's meant for 13-year old's and up. We have a huge chunk of our audience that's ages 13 to 17. It's even younger than millennials, it's really is GenZ and what's kind of amazing about it is it's like, you know, you hear a lot about – and I'm a millennial and I'm only 26 years old.

You hear about millennials don't care about this, millennials don't care about that, they don't know this. They care about exactly what viewers of MSNBC or NBC news and older demographic cares about, it's just about the way that it's told and it's about making it faster so that it matches the speed of everything else that they're watching within apps or they're spending all their time.

Putting me in you know, me getting to dress how I actually dress in my real life and looking like their friend that's within their messaging app and they're communicating back and forth but you know, I look like their friend, I'm just giving them the news and they want to know where I got my shirt or whatever. It's kind of just about creating this environment that matches what they're used to and what they like and what they go to.

Just putting in information that we think quite frankly they need to know and is going to improve their life by knowing and we're seeing them be appreciative of that.

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**FT:** It's cool because who you are like the Savannah Sellers they see is not just someone who is reading the news, right? Or reporting on the news, you're also this person that has opinions and perspectives, how do you feel about that being kind of put in that position? It's what your audience wants so it's suppose like you're going to give it to them but do you like sharing about yourself outside of being the Emmy award winning journalist?

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**SS:** Me as a person, yeah, I mean, it's so much fun the fact that I think we're on Snapchat and being able to use my personal Snapchat also which they find me on to just show what I'm doing in my real life or like –

You know, I'm 26 years old, I have a show that's on Snapchat, it's not on regular TV and I have no problems showing that I'm going to a concert with my friends or having a drink with my friends or going on a trip with my boyfriend or whatever.

You know, I show that. I show my real life and on my personal social channels which is where I sort of spend time with and communicate with a lot of the viewers of the show. That's one of my favorite parts about it actually is to be able to have these young people sort of – see, I'm at a concert and tell me they like the same kind of music or like I said, ask me where I got my shirt, all that kind of stuff.

That's really cool, that's actually one of my favorite parts about it.

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**FT:** Where do you shop, where do you get your shirts?

[0:08:16.6]

**SS:** I'm big on Zara and actually that's what for some of the questions that we'll get into, that's like one of my big things. Which as silly as it sounds, because I literally need two outfits most days because I'm shooting both shows and we want it to make sure that it looks different within Snapchat, so that you don't think you're clicking into the same show that you saw in the morning. Since it's twice a day.

Finding cheap shirts that I can get a lot of is very important. Top Shop, Zara, H&M, all that kind of stuff and we're lucky, we're headquartered where most of those things are within a block.

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**FT:** Which can be dangerous at times too, I will admit. Well, you mentioned it you know? We have a lot of questions to get to about your personal finances, although I am also curious because your career has just been so amazing and you mentioned you're only 26, you've already won an Emmy or an Emmy award winning team that covered the series *Hooked: America's Heroine Epidemic* that was Kate Snow's series on NBC nightly news.

It seems to me like if I was just looking at your resume, it was like a straight shoot from school to NBC to Snapchat stardom. 25, 30 million people watch your show over the course of a month. What along the way has been the challenge for you? I mean, clearly it's not a straight shoot, there are probably at this point even maybe even a setback or two.

What has helped you kind of overcome the competitiveness, the challenges of breaking into this industry. I consider news and journalism like almost as competitive as like trying to make it in Hollywood. There's only so many roles on camera and you have one of the coveted ones with so many people watching.

Tell us a little bit about the behind the scenes of how it's worked for you?

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**SS:** Yeah, I mean, thank you, everything you just said is so nice. It's been, you know, I wanted to be here and so I worked very hard to identify what I wanted and dictate specific stops that would help me get there at NBC and bunch before graduation and then started here in this thing called the Page Program.

I kind of just made a decision where there was a fork in the road where I was like, "Should I go into local news, should I go try this after being in New York about a year?" I thought, you know, 'If I do actually really want to be on camera, that's the typical way to do it, that's sort of how it's worked for so long. Or can I stay here for a little bit longer and see if I can make it happen without leaving New York, without all these opportunities that are at my fingertips.'" Then what's

been really cool about Snapchat is it embraces that fact about me. I didn't learn to do the news. To change my voice because I'm on nightly news or something like that.

I'm just me and it works in this environment and now, it's kind of spilling over, I'm able to be doing things on NBC news, able to be doing things on MSNBC because I think that is becoming more desirable to be real about it and I think it's certainly a positive thing about the way that we're trying to present the news on Stay Tuned. Because there are so many options, you know, you have so many choices when you want to consume content. So I think making ours authentic has been something that's helped it stick out but the plan hasn't always been easy necessarily for me, I spent many years as an assistant.

Just a couple of things for me that we sort of, north star things that I've learned is you know, first and foremost, I was always trying to operate outside of whatever my job title was. While I was an assistant, I wasn't just being an assistant. I figured out a way to start contributing to MSNBC on the weekends and I was basically working seven days a week, so whenever I wasn't within the hours of my day job, you know, the job that I was getting technically paid to do. I was figuring out a way to spend the rest of my time doing the things that I really wanted to be doing.

You know, just figuring out what's going to work for you. I think my biggest thing is I've had such an unconventional way of getting to where I am now and I love that. I think that as the media lenses get changes, that's probably going to be really the only way to do it is to come up with your own way because it's not going to just stay the same.

There are going to be as everything continues to get more and more fragmented. You're going to have to figure out how to stick out, so you know following your gut and your won intuition has been important for me but yeah, thank you for saying all those nice things.

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**FT:** Yeah, they say youth is wasted on the young but you're doing it right. I mean, really, it's like you have all to gain and nothing to lose and working seven hours or seven days a week. Seven hours, that's a goal. Seven days a week is what you do when you want to accomplish a lot at a young age and get further along sooner than later. Kudos to you.

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**SS:** Right, I do think we're at a cool time where news is embraced. I think you know, for example, seeing what's happened since Parkland shows that people are taking young people more seriously. I think you're able to – you know I was an assistant. That didn't stop me from figuring out a way to get on TV.

If you're a teenager, it shouldn't stop you from getting done what you want to get done, you know? I think we're at a cool time.

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**FT:** I just learned about this nine year old or seven year old on YouTube who has like 19 billion views over the last three years and all the kid does is unpackage toys and –

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**SS:** Yes, I know.

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**FT:** Ryan.

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**SS:** We know all about that.

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**FT:** I'm like, I regret all of my life's decisions. I should have just –

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**SS:** Yeah, really.

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**FT:** Figured out something really simple and low budge and done it on YouTube and called it a day. All right, Savannah, tell me about your So Money mantra, what is a – you talk about north star with your career, what is like a north star in your financial life, what's something that you aspire to or is like a guiding light, a force for you and your financial life?

[0:14:12.2]

**SS:** For me, like really, the biggest thing that I have to think about or you know, stop myself from doing is spending a ridiculous amount of money on clothes. Like I told you before, I need a lot of clothes for my job as silly as it sounds but it just is sort of a fact of what I do.

I used to always – me and my sister used to laugh at my mom because my mom was such – I don't know if they have this where you live but my mom was such a Marshals and a Ross shopper. We were like, mom, you always get our presents at Marshals or Ross.

Now I've like become such a sale shopper but I'm all about like, book marking things that you like online and keeping an eye on them to see if they're going to go on sale and just little tips and tricks that you learn like there's often a difference in price from a physical store location where something is sold versus online and like I mentioned earlier, we're lucky to have so many of those things right around 30 Rock. Keeping an eye on them online but then checking them out in the store.

When I'm on the road, when I'm not in New York and I'm traveling for a story. Things are a lot cheaper outside of New York, you can also have access to stores like Target and things like that that aren't as easy to get to into the city, so I'll totally stock up when I met those places so for me, it's kind of like – For me, it's huge with work to how I look, it's just a fact of you know, being on air in some capacity and so figuring out a way to make that happen in a not total budget crushing way, is kind of one of the most important things that affects just my daily life and work. That's kind of some of the tips I've taken up.

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**FT:** Rent the Runway, have you ever used them?

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**SS:** My gosh, I didn't even – I totally forgot to bring that up. Yeah, I actually do Rent The Runway Unlimited and so that's awesome, you do, you get four items at a time and you could just switch them out, or keep them for as long as you want if you like it and it's a jacket you want to keep or whatever.

I'm actually going to the royal wedding next weekend.

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**FT:** You are?

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**SS:** Yeah.

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**FT:** Hold up. Okay.

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**SS:** No, to cover it, I'm not like invited.

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**FT:** No, that's pretty cool, what are you going to wear?

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**SS:** Well, that's exactly what I was just looking up before was a bunch of stuff on Rent The Runway to take for this trip. Yes, I use Rent The Runway and I love it. It's a savior for me.

[0:16:17.2]

**FT:** I've been getting into it as well and not because I have a lot of royal weddings to go to but you know, even just casual wear, just kicking it around the weekends in Brooklyn with my family, I mean, because left to my own devices, I would wear the same thing every day or my yoga pants. It's nice that I don't have to go out and buy things when I wear them once or twice.

[0:16:39.3]

**SS:** Yeah, great.

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**FT:** I see a shirt on Rent The Runway and I'm like, "I don't know, will this look good? Hey, try it out."

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**SS:** Also, just since you use it too, the app is so much better than looking on a desktop. It like suggests things that it thinks you would like and it's very good. It's an awesome system.

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**FT:**

All right, shameless plug for Rent The Runway just there.

[0:16:56.3]

**SS:** Yeah, exactly.

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**FT:** I knew you grew up in San Diego, right? Is that where you're originally from?

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**SS:** Yup.

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**FT:** Nice. Do you miss it? I mean, New York is such a drag weather wise.

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**SS:** You know, I do and it was such an amazing place to grow up. It's such an amazing place to go home to visit and yeah, in the dark months of winter, I'm like, what the heck was I thinking but first of all, for what I do, it can't necessarily be done there and it's a lot slower which a lot of people like and works for a lot of people. You know, I'll have friends come visit me here and they're like, "My god, I could not do this all the time."

"How do you sleep with all these sirens or things like that." That feels like home to me now, so I do miss it sometimes, mostly like you said, weather related but you know, it's fun here. The pace we all like if you're addicted to it in some way.

[0:17:48.6]

**FT:** Well, tell us a little bit about your upbringing and this is a question that comes to us from our sponsor Chase Slate, which is that what did your parents or family teach you about money? According to a recent survey by Chase Slate they found that more than half of American parents

have talked about money with their kids. So, what is the greatest money lesson that you've learned growing up.

[0:18:10.4]

**SS:** My dad has been very – like I mentioned before, my mom is a great sale shopper and she was doing that with everything. With things for our home, clothes for my sister and I, so you know she put it being somewhat physically responsible in our heads early on. But a couple of things. My dad and my grandma and my aunt had kind of, my grandma Marilyn, have always been very big on 401(k) and savings accounts.

It is actually something that I didn't really do when I first came into the workforce. I thought, "Gosh this chunk of money that feels like a ton of money," especially when you start out that is just going into some account that you can never see and I regret that because you're obviously missing out on years. I am lucky enough to work at a company like NBC Universal that matches what you are putting in there and my grandma would always say:

"You are throwing money out the window by not doing a 401(k)," so that was a big thing and I also hoped to but it is tougher in New York City, as I am sure you are aware in Brooklyn, than it is in a lot of other places. But I would love when I can to buy property because that is another thing she says, "Renting is like throwing money out the window." So, they have been big on lessons like that ever since I was little.

My dad was always very good at teaching us about things like when he would like to put – certainly we would do a whole allowance in jars kind of a thing like, "This money is for this and this money is for that." So, they have been big on instilling those things. My dad when we are going on a vacation he would always explain to us like, "Because we worked hard we are spending this money to go on a trip as a family to spend time together." Things like that. So they were big on a couple of things like that.

[0:19:48.2]

**FT:** Yeah, so it sounds like they were big on saving but they were also big on enjoying your money and making sure that your hard efforts paid off and that you could actually go out and have some fun with the money. What is something that you are saving up for right now? Anything big?

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**SS:** I admittedly have a handbag problem.

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**FT:** Oy-oy-oy me too.

[0:20:14.7]

**SS:** Oh gosh, I am not a shoe person because shoes, it's other people's responsibility to not step on your feet or spill on you but a purse is just yours and yours alone to really take care of and it something that I actually do think matters. I've had so many bags when I was younger that the straps are breaking off or fraying. I think it is a nice thing to invest in. I think you can tell a difference in something like that.

Then I also do like to try to plan travel with my best friends and my sister and my boyfriend and so we're good about saving up for trips, being on the lookout for cheap flights and that kind of thing. But we'll all specifically be like, "Let's not go out to dinner these couple of nights because we've done that a lot last weekend and we are trying to go..." wherever. So we are big on purposefully saving for that.

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**FT:** What's a big mistake you have made with your money? What is a money failure?

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**SS:** I was thinking about this before. So, when I first came to New York, it wasn't that it was a huge mistake, but this is my first financial fail where I was like, "Oh crap I've got to try to keep up with being an adult now." When I first move to New York, it was one of the first times that I was really paying for a large item and it was a mattress. It was the first thing that I was buying when I got to New York which first of all, until you go mattress shopping – I mean I was shocked at how much mattresses cost.

And I went to go buy a mattress and my mom was here with me. She had moved me to New York and my dad was still In San Diego. We were calling him to talk to him about it and he was like, "All right, well yep it sounds like you should make the decision between the two OF YOU. I don't know, it's up to you. It's your money." I'm like, "Oh crap this is my money huh? Okay I guess I am paying for this," and it was really expensive.

And so I chose the payment plan option where you go over the course of a couple of months instead of paying upfront because I didn't have a thousand dollars sitting around. So, I chose the payment plan option and I was so not used to paying for things that were not in my normal routine and I just totally forgot to pay for the mattress a long time and so I had a debt collector calling me about my mattress and my sister makes fun of me because she's like:

"You were renting your mattress, you were renting the thing you sleep on every night and you weren't even paying for it." so when I finally paid off the mattress it was like this joke thing where my roommates and my sister and I went out for drinks, we were like, "I own my mattress now."

[0:22:35.6]

**FT:** Whoa at least man, that stinks because it was a mattress like it wasn't even exciting.

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**SS:** Oh totally and that was the other thing. That was another click.

[0:22:45.6]

**FT:** People normally go into collections for buying fancy cars, not mattresses.

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**SS:** Yeah, exactly and it wasn't even fun. It was just a necessity. So I was like, "Oh wow this sucks being an adult."

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**FT:** So, did you dare see your credit score after that?

[0:22:58.2]

**SS:** Yeah and actually it ended up being fine and they were pretty cool about it because it wasn't like I had gotten to the end of the full year without ever paying for it. It just got busy for me.

[0:23:10.0]

**FT:** Whoops, you know what it happens. I think that the first time you sign up for an instalment payback of some sort – because the first payment, you usually have to pay not automatically. You have to go in and log in and pay or pay through the envelop system and then sometimes you forget to do that and look, it happened to me one time. Everyone knows this story, it was a Banana Republic credit card.

I forgot to pay, I opened the card, that was my first mistake because I wanted to make the 15% discount or whatever. then I forgot to pay it and I paid it right away as soon as I got the letter, but it just hit my credit report and it haunted me for years. When I was applying for a mortgage, the underwriters were like, "So what's this late payment from three years ago?" Nonetheless it was still in my credit report, so lessons learned.

[0:24:10.5]

**SS:** Yeah, really.

[0:24:12.4]

**FT:** All right, your So Money moment. Tell us about something really financially heroic that you consider to be pretty awesome, whether it was negotiating at some point or a deal that you got, something really proud to share.

[0:24:27.1]

**SS:** I mean definitely coming into this job and negotiating this salary, I mean NBC has been great to me but I made this unprecedented, I guess shift in my career from technically my last job title was an executive assistant to now being host or correspondent and it is tricky. I was on a totally different pay structure. Everything about it was completely different obviously extremely different roles and so navigating that was tricky because I didn't have a lot to go off.

Like I said, I know it has been unconventional the way that I have done things but it made it tough to know what am I supposed to expect here and what are the differences between what I am doing now and what I will be doing and then therefore, how should the pay reflect that? And you know, not that anything was ever that bad but I did a little bit of back and forth with them and saying, "I think it really should be this," and pointing to certain things I've done.

And I came out in a way that I was really happy with and they've been great to me but you know, it was another big girl moment where I am like, "Oh crap I've got to figure this out," and that there wasn't a lot to go off of. So it took a lot of me reflecting on what I thought what my work was worth. I think we ended up on a great spot so that was exciting.

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**FT:** Were you nervous at first going in for the pitch?

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**SS:** Definitely and you hear so much about that and one of my colleagues here, Mika Brzezinski is big on know your value and her books are incredible and her own story here within the same company about asking for and receiving the pay that she felt she deserved. It is scary, a lot of people – that is a common theme particularly among women and it really was the first time I've ever been anywhere close to dealing with something like that.

So yeah, I was nervous, and it took some chatting honestly with my dad. I am calling him like, "How should I say this? Is this asking for too much? Is this ridiculous." And there had been little things that have come along the way too that have changed some paid things for me or added onto the deal and now it feels more comfortable. It feels like something that you absolutely have the right to do and you really honestly probably should be doing but it takes practice. So, it is understandable I think whenever someone is nervous about it.

[0:26:50.2]

**FT:** The sooner you start, the better you get at it, so good for you. Flex that muscle. All right, tell me about your biggest money habit, something that you do that helps you accomplish your financial goals, short or long term. Whether it's just trying to – you already talked about ear marking things online, I love that, to help you keep track of stuff you want when it goes on sale you go for it. But what else do you do that is conscious, that's a habit that helps you with your financial life?

[0:27:25.2]

**SS:** Well ever since that little mattress situation, I set reminders for myself for credit card bills due which is another big thing. I am all about if you can and you are the expert not me but for myself, if I can I'd pay off my entire bill as frequently as possible rather than just doing the minimum but reminders. So reminders for credit card bill, reminders for making sure everything is all good, you know gym payments, things like that or reminders to pay my rent is a big thing for me.

I live by my calendar with how busy I am and so that is something that I think deserves a place in there as much as anything else.

[0:28:04.9]

**FT:** Right on, yeah, it's important to automate because you're one of the busiest people I've ever interviewed. So if someone is going to fall through the cracks it just might if you don't do it automatically. So yeah, you've got to know yourself. All right Savannah, you've been a lot of fun, let's do some So Money fill in the blanks before I let you get back to reporting on all of the important stuff we need to know about. Starting with if I won the lottery tomorrow, the first thing I would do is \_\_\_\_.

[0:28:33.8]

**SS:** I was looking at this before and I think the first thing that came out of my mouth was I would buy my parents a house. My parents – we had a gorgeous house. I was very lucky about the house I grew up in when I was younger and then my parents actually sold the house and started firstly renting in downtown San Diego and now they are renting by the beach and it's really just been because they don't know where they feel like settling down.

They like the city life and the emptiness is there's now, but I would love after everything they've done for me and it was that much freaking money, if I had a \$100 million, I would totally buy them wherever it is that they decided that they were liking.

[0:29:09.3]

**FT:** Oh that's really nice, your parents must be so proud.

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**SS:** Oh they are the best, they are proud. They're actually coming into town tomorrow. I can't wait to see them.

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**FT:** To show them around the big city, what are you going to do? Don't tell me Empire State Building.

[0:29:22.5]

**SS:** No, they actually visit because my younger sister also lives here. We're three years apart, we're the only two that they've got so they are here a lot. They come every other month or so. So not a lot of the touristy stuff. We are doing some fun stuff this weekend. I think we are going to come to one of our NBC shows here and a bunch of cool stuff.

[0:29:41.2]

**FT:** I love it. Okay, the one thing I wish I had learned about money growing up is \_\_\_\_\_.

[0:29:46.2]

**SS:** One thing I wish I had known about money is saving is really hard and you might think that "Oh, this restaurant is a little bit cheaper or that one," but like it's tough. You've got to pay attention to it and there are apps that can help you see how much you are spending on things and I'll even think I am on the road for a long time with work and when I am on a business trip, it's paid for by work. So I am like, "Oh it's probably great this month."

And then I look at my credit card bill and I'm like, "What in the heck did I spend on?" and so really paying attention to what you're spending, what you need. I probably shop more than is recommended for most people, that goes more into my job than it does for a lot of other people. So, whatever it is for you that you know you've got to spend on do it if that's what you got to do especially if it deals with your career and your job.

But just being conscious of that. I try to think about not eating out so much or for my health of my body as well as my wallet. Not drinking all the time, stuff like that.

[0:30:43.0]

**FT:** Yeah, it's true and I think that staying busy certainly helps though so you definitely spend money on clothing because that is related to your job but you're probably not able to spend on a lot of other things because you don't have time to use them.

[0:30:59.3]

**SS:** We think that's free, yeah.

[0:31:00.6]

**FT:** Or consume them, right? I think sometimes we talk about this on the show about how staying busy either with work or other preoccupations is a good thing as long as you like what you are doing because it can limit your time to spend. When we're bored that's when we make sometimes unhealthy decisions about a lot of things.

[0:31:19.4]

**SS:** Yeah that's true and like I said with me, I am lucky a lot of times I'm at work dinners or client appearances, stuff like that where I won't even realize that a week went by I was barely home and I wasn't paying for dinner every night because of something I was at. So yeah, however you can –

[0:31:34.5]

**FT:** Oh milk that opportunity. I remember being very low on the totem pole at Money Magazine and I definitely leveraged the free dinners past 7:00, if you are still at your desk and also the cab ride home paid for by the company. So I know all about that. Okay, one thing that I spend on that makes my life easier or better is \_\_\_\_\_.

[0:31:58.2]

**SS:** First and foremost, coffee. I am a Starbucks every day person. I know that that might be anti a lot of other people's tips, but I can't make coffee at home to save my life. I personally think

that the Keurig thing seems like you are going to spend just as much money when you are buying those things all the time and so I am all about my coffee. I know exactly what I like and that's what wakes me up in the morning.

And then honestly, I know I keep coming back to this but for me clothes. If I have two outfits that I am going to need on a day for both of my state tune show shoots, to have something around that is new or that I am excited about wearing or that I haven't worn in a while, or I just got dry cleaned. It literally decreases my time in the morning by 15 to 20 minutes about getting up and knowing what I am going to wear the next day.

So that's a big thing for me. It is planning around it, if I need to get something clean, getting it dry cleaned, that kind of stuff.

[0:32:53.0]

**FT:** Well people are going to ask you about it apparently.

[0:32:54.6]

**SS:** Yeah and it is, it has just become a little thing. You know that is actually another tip is I do a lot of jackets because they are such an easy way to change up outfits without needing to put on different pants or to change a whole dress or something like that and I get them cheap. I love saying places like Bizarre and Top Shop and Shopper. Sometimes you can get fake leather jackets for 40 bucks. So cool stuff like that.

[0:33:18.9]

**FT:** Well I don't know if you are already doing this but here's my negotiating tip for next time is get a wardrobe budget in your deal girlfriend, okay? Because it sounds like this is eating up a lot of your dollars and it is part of your job. You've got to look good. All right, you can thank me later. Okay and last but not the least, I'm Savannah Sellers, I'm So Money because \_\_\_\_.

[0:33:47.5]

**SS:** I'm So Money because I splurge but only when it matters. I've figured out a way to buy things that are going to make me happy, that are going to make me feel good, that will make me feel like my life is easier and better but otherwise, I try to do things as cheap as I can. I think it's created a balance for me that makes sense with what my weird crazy life is.

[0:34:11.9]

**FT:** Oh but it is such a fun life. You're living it up, I love that. I love that we got to connect. Thank you so much. It is no surprise why people love tuning into your show Savannah. Congratulations on the success.

[0:34:24.8]

**SS:** Thank you so much. Thanks for having me, this was fun that I never really get to think about my money and budgeting, so it was a good exercises.

[0:34:31.0]

**FT:** Well you're welcome.

[END]