

EPISODE 778

[INTRODUCTION]

[0:00:35.6]

FT: Have you ever read someone's diary? Come on, you know you have, or wanted to at least. Welcome to So Money everyone. I'm your host, Farnoosh Torabi. Today, we're talking about *Money Diaries*. It's a new book out by author Lindsey Stanberry, who is the work and money director at Refinery29, one of my favorite websites for all things; female empowerment, career, money, lifestyle, trends. *Money Diaries* is the book. Everything you've ever wanted to know about your finances and everyone else's.

Money Diaries started as a series on Refinery29, where Lindsey would share entries from millennial women all across the country, how they were spending every single dollar, every single cent. The book was inspired from that and it provides up close and juicy insights into how millennial women are handling their financial lives, or not handling their financial lives. We also will talk about Lindsey's own financial journey to saving over a \$100,000 to purchase her first home, how she is striking a balance between motherhood and her career.

If you're listening and you are thinking about having children and you're concerned about managing your career as you become a parent, particularly a mother, some advice for you. This is a topic I'm extremely passionate about these days; how women can stay in the workforce while having children. Too many are opting out unexpectedly. The cost of parenting is expensive. It's high. How can you make it work, so that you can maintain financial independence, your financial freedom.

Here we go, here is Lindsey Stanberry.

[INTERVIEW]

[0:02:18.8]

FT: Lindsey Stanberry, welcome to So Money. I'm like beyond for *Money Diaries*. I've been waiting for this book for almost a year. Congratulations.

[0:02:27.7]

LS: Thank you so much, Farnoosh. Thanks for having me on the show. I'm such a big fan.

[0:02:31.9]

FT: Our So Money nation is really excited to learn more about how everybody else spends and saves and invests, or doesn't spend, save and invest. You as the working money director at Refinery29 for many years now, you really catapulted us into being voyeurs, financial voyeurs, which is a great way to learn. *Money Diaries* was this way to bring financial narratives with women in starring roles to use your own description of what it is. Now it's a book and probably will become gosh, I don't know, a movie, a line of accessories that target. I see a future here.

What do you think it is about learning how other people spend, save, invest that makes us curious and interested? It goes contrary to what we hear that like nobody wants to talk about money, money is a taboo topic, money makes us uncomfortable.

[0:03:29.5]

LS: Yeah. I think that money is a taboo topic and that money makes us uncomfortable, but that people really do want to talk about it. Like you said, we give women the starring role in their own financial narratives, which you don't see many other places. I think women are just really excited to finally have the opportunity to tell their stories. Then it's equally fascinating. It's like when you go to a party and you peek in someone's medicine cabinet, right? In this case you're like, actually seeing the receipts of how they make it work. Or don't make it work.

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FT: So many diverse entries you've collected over the years, everyone from an intern who is basically being supported by her family, her parents in New York City. That I know went viral,

that particular entry. People were upset. Then you also have really inspiring stories of women who are affording their own homes and creating real financial independence for themselves. As you were looking at all these entries, is it mostly good news, or mostly bad news?

[0:04:29.8]

FT: I think it's a lot of good news. I do think that there's a lot of self-editing that goes on. We find that women who have really great financial success are especially excited to share their stories. Our comments section is a little bit notorious. Our commenters are very judgmental. We try at Refinery try to present this without judgment, but that can be tricky too.

I think that there is good news, and I also think that there's plenty of examples of young women with student loans, or low-paying jobs. We're really trying to figure out and make better decisions.

[0:05:10.6]

FT: What are the goals? What does financial success mean to these women? I mean, I think that's also again a very case-by-case, but as someone who's really got the 30,000-foot above ground view.

[0:05:23.9]

LS: Yeah. I think it's case-by-case. I think that we see them living up to some millennial stereotypes that I think that are really funny. They really do buy a lot of avocado toast. They spend a lot of money on Ubers. They have a lot of student loan debt. I do think that there's also this feeling of like when a woman makes a lot of money, there's a congratulatory element to it. There is a lot more judgment too about how she spends her money, but then there's also this like, "You go girl. You go get what you're worth," and that's really exciting.

[0:05:55.6]

FT: Have you also found – I can only speak for my own experiences and observations, is that when women taut their financial wins, I've done it sometimes on this show, I just recently read an article where the writer is a female and talked about how she was able to send her kids to college debt-free and the vitriol that she got, because people thought that she was bragging, that she wasn't cognizant of all the struggle that other people were having, that she was privileged and I've been privileged, because I've been able to afford a home. I find that that is interesting, because would we be so judgy of men who all the time are talking about – it's like a given. If you're a man and able-bodied and you have a college degree, your success is a given. If you're a woman and you are successful and proud of that and sharing that, it can become a hostile environment for you.

[0:06:54.4]

LS: I think it's really interesting. It feels like to me that women have to over-apologize to earn privilege and more made to feel really guilty about that. That's why we say phrases like, "I bought this face mask. It's a guilty pleasure of mine," or something like that. Whereas, I don't think a man would ever apologize for buying a video game, right? They just go into this thing.

[0:07:20.9]

FT: Maybe to his wife he'd apologize, but other than that.

[0:07:25.4]

LS: Maybe. Hopefully.

[0:07:27.1]

FT: I'm going to be gone for the next three weeks. Sorry. Having the video game.

[0:07:30.6]

LS: Yeah. I have a new video game, right? I do think it's really interesting that that happens and it bums me out, especially because you see it like, women being judgmental of other women and men being judgmental of women. You can't win. I think that's also why *Money Diaries* are so important in encouraging women to talk about their money, even if it's anonymously. Because when that begins to normalize this idea of how we spend our money.

[0:08:01.8]

FT: Yes. Have you followed up with some of these women who have entered diaries and later asked how has that practice, or that exercise of tracking and writing down your weeks' worth of spending, how has that changed your views on money, or your activities around money? Are people usually enlightened, or what happens?

[0:08:24.2]

LS: Absolutely. I always tell people that I think that doing a money diary is something like the best financial things you can do, because it's so eye-opening. I am really someone who swipes my credit card at the grocery store and doesn't look at the total. For seniors, they'll have to write it down. You don't have to publish it on Refinery29, even though I would recommend that you do, submit it with money diary. We have definitely heard back from diarists saying that they learned a lot.

One of my favorite diaries was from a young woman in LA, who she is going back to school to become a nurse, but she also works full-time as a naturalist making very little money, \$26,000 a year or something like that and she looks at her parents. It was very cute, the first diary she did, she kept buying coffee. About mid-week she was like, "I realized I've bought coffee all week. Today, I made coffee for myself."

We did a follow-up diary with her to publish in the book and she says the same thing actually, that she's kept up this habit of making at coffee at home, because of how much she was spending on it. Because of the money diary, she did.

[0:09:33.4]

FT: Wow. Just to summarize for listeners some of the incredible profiles you have in the book; a hustling single mom earning \$60,000, female sales executive making over \$230,000 curious to know how she feels. Does she feel rich? I find that people who make over six figures are not always feeling like they've made it. I also read on Twitter I think that ask you continue to collect these diaries and this is an ongoing thing, and listeners if you'd like to submit, you're looking now for teachers, right? You want to focus on maybe some public service workers perhaps?

[0:10:16.4]

LS: Yeah, definitely. We're always looking for a diverse mix. That's what makes an interesting story. We're also going state-by-state this year, so we're about halfway through all 50 states, which is really exciting. We aim to publish a range of incomes. Obviously, our high-earner diaries are our most popular. I really love the ones from the women who are just struggling to make ends meet.

[0:10:44.2]

FT: Well, let's talk about you a little bit Lindsey. First, what drew you to personal finance? Was it the journalism, or the money finance? Now that the money that you make as a – Was it the storytelling, was it journalism, or was it the interest in personal finance?

[0:11:01.4]

LS: I think it was a little bit of both. I totally fell into this. As you mentioned earlier, I wrote a story about how my husband and I saved a \$100,000 to buy our first apartment in New York City. I wrote that story really because I wanted to change the narrative around millennials in many. Didn't seem fair to me that everything was always just that we were bad at money and I wanted to share my own personal example of how – I wouldn't exactly say I'm good at money, but I'm not bad at money. I'm a good saver. My husband's a really good saver.

I wrote this story and when I published it, it did really well and our readers really related to it and were inspired by it. It maybe think about that I hadn't really seen that personal finance

storytelling before and I wanted to do more of it. Then it also made me realize all the holes in my own financial education that I've wanted answers to. I'm a really good saver, but I'm not great at investing in the stock market. I signed up for my 401k, but I don't know how it's invested.

I have such a privilege at Refinery that I said, you know, this is something that interests me, I want to write about it, I think our writers care about it, I'm going to start reaching out to female financial advisers in getting them to help me understand my finances. Then I'm going to translate that to the readers. A storytelling technique that appealed to me, which was like I'm going to have a little bit of tough luck, and it's going to be very clear the way we explained these difficult concepts. I must and not going to judge you and I'm never going to tell you not to buy a latte, because that drives me crazy.

[0:12:42.3]

FT: Although, the latte factor is pretty powerful. Substitute for –

[0:12:46.4]

LS: It is.

[0:12:47.9]

FT: - whatever you want. I love my latte too. I had one this morning, but there are those little leaks, those little recurring expenses that we have that can really add up. Back to your personal finances, you guys saved a \$100,000 to buy that house, or that apartment which you chronicled and that was the beginnings of *Money Diaries*. How did you do that? You said your husband's a really good saver. You're good with money. What were three takeaways from that savings experience? How long did it take you, by the way?

[0:13:23.0]

LS: It probably took us about eight years. It wasn't like the conscious thing that we sat down when we first got together and we were like, "We're going to save a 100k." It was more that we

looked at our bank accounts one day and realized that with a little bit more aggressive saving, we could get to a place where we could afford to buy an apartment. It was a combination of things. My husband at the time was worked full-time, but he also freelanced and he saved every penny he made freelancing.

I was working in book publishing at the time and this was also a different era where bonuses were much bigger than they are now. I would get pretty healthy bonuses and I would take all that money and put it into savings. Then at the same time, it was a lot of small savings tricks, like we didn't buy lattes. We were really conscious about not eating out very often. We never go to brunch, which was just shocking. We never take cabs.

My husband would go above and beyond to avoid paying a service charge, or toll. It was those little things that we were always very conscious about. At times it was frustrating. It would have been nice to – sometimes I'd walk by fancy restaurants on my way home from work and think, "It would be so nice to sit down and have a fancy dinner."

We also have a wonderful time. We still do. I have a two-year-old now and we sit down every night and have dinner. We light a candle and we set out cloth napkins and we sit down and eat together and it's really important to us and a really nice thing that we do.

[0:15:02.8]

FT: With your two-year-old? That's impressive.

[0:15:04.7]

LS: No. After he goes to bed. We do that no, no.

[0:15:09.6]

FT: Like I need to take a peak. That's your next book. That's really are eight years. That's impressive the consistent and the stick-to-itness that you had there. That's really inspiring. Yeah, having a home that's yours in the end. It feels better than any food taste.

[0:15:25.6]

LS: I think so. It really was important to us, and we actually ended up selling that apartment two years ago, right before my son was born. We moved into – we were able to make some profit on it and moved into a bigger place to fit all three of us. That was also a really good feeling.

[0:15:43.5]

FT: There you go. What would you say today is your money mantra Lindsey, as somebody who is a mom, is a woman, has a career? I later want to talk about the how-to of all of that, because you read recently that there so many woman that are arriving at motherhood, not thinking, not knowing, not anticipating the cost and leaving the workforce as a result –

[0:16:09.2]

LS: It's so expensive.

[0:16:10.6]

FT: It's so expensive. I want to –

[0:16:12.1]

LS: It's so expensive.

[0:16:13.3]

FT: That's been my latest obsession is trying to help those people, those women. Tell me a little bit about where your mind is right now when it comes to money. If you have like a financial philosophy currently?

[0:16:24.6]

LS: I would say that I found that it's much more difficult to be careful with my money, now that I have a child. My time is more precious than it used to be. That's been really hard. I actually write about that a little bit in the book, this lack of time; I'm going to throw many at problems in a way that I never did before. Thankfully, I have more disposable income than I used to, but still that's such a weird feeling.

I would say that these days, like – I'm really focused on making more money, because I feel that I have this person, this extra person that I really want to be earning for and I want him to be able to have anything he wants. My parents are really incredibly generous with my brother and I and I would love to be able to provide that level of comfort and security.

[0:17:18.5]

FT: Oh, at the same time though, make him know what it means to work for something.

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LS: Absolutely. Absolutely. I don't want to spoil him.

[0:17:25.5]

FT: Right, right, right. I hear what you're saying. I love what you are saying, because what I'm hearing is that motherhood has really inspired you to become more a financial badass. It is circumstantial. It's like, it's an instinct that's a need and you're pursuing it. That's also the glory here, because I don't think any mother is like, "I want to just unprovide for my kids," right? We want to over-provide if we can, but then the question is how? What's your how?

[0:17:58.0]

LS: Oh, that's a good question. I mean, work hard, negotiate better, make sure that I'm making smart decisions in how I'm working, make sure I'm making smart decisions on how I'm spending. I think those are the big things that I think about.

[0:18:15.7]

FT: Well, obviously to negotiate and you talk about that in *Money Diaries*, the importance of doing that. A few women do relative to how many employers expect us to. It's part of the game. Play the game.

[0:18:25.7]

LS: It is.

[0:18:27.0]

FT: You're right. It's also about productivity, valuing your time, having a clear framework around what is work, what is family time, non-negotiables as I say. Like I don't travel for more than two days consecutively, unless it's a really big financial win to be able to do that.

[0:18:47.3]

LS: Absolutely. I mean, that makes like having a fully funded emergency fund and will I be thinking about like life insurance and retirement plans is even more important. Having being buttoned up in your financial life once you have a kid is – it goes from being a nice thing to do, to essential.

[0:19:04.6]

FT: Back to the *Money Diaries*, do you get the sense that many of the diarists have a lot of ambition, career ambition that I know a lot of the profiles are of women in their 20s, but as they get older and were having kids later, were marrying later, do they have this expectation that they'll be able to keep up with their careers. There is a desire there. I ask this because it's going to lead me to my next question and I don't know if this is anything you've covered yet at Refinery29, but this struggle that women have to stay in the game while having kids, and how to create that bridge.

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LS: Honestly, I'm not sure the *Money Diaries* get into ambition very often. Sometimes they do. Oftentimes, they spend more time talking about skin care and exercise. Maybe that's worrisome. I'm always jealous of the money diarists, because they have such a – especially the one – only the ones without kids, they have so much time.

I think that in general, it's this feeling of like because there is that access of time that they've got, that I think that they don't understand what comes next with motherhood and a lack of time, right?

[0:20:18.4]

FT: Or just investing in yourself, right? I wonder if there is a way to extrapolate from some of these entries, like if are they going back to school? Are they buying books? Are they taking courses? Are they going and paying a fee for a networking event? Are they going to a conference? I mean, going back to when I was in my 20s, I always knew that in my 30s I wanted to try to have a family and I wanted to be at the forefront of my career still and parenthood. How?

I had the sense, because I had all these really great female mentors that the harder I work in my 20s to build seniority, the more likely I could call my own shots. Now I didn't know I was going to be an entrepreneur. I thought I would probably still be working for an employer, but even then I was like, "If I've paid my dues to an extent all through my 20s, I've worked harder than the next person and then I get to a place like 35 and I'm pregnant and I want to take six months off, no one's going to be upset about that or judge me. Or if they do, too bad. I'm invaluable, they have to deal with it."

That thinking really helped me. Now it wasn't a financial move. It was more investing in myself, so that I could become just a force in my career that I could have then afford this flexibility in my 30s. It was a theory. It did play out accordingly, but I think that that's something that we really need to educate, especially the young women early on about that don't waste time. Stop

watching TV. Go out there. Also invest in your relationships, like meet a great partner in crime, because you're going to need that person to support you.

[0:22:01.2]

LS: Absolutely.

[0:22:02.5]

FT: Take your day seriously. I wish I had and I got lucky I won the lottery in that front, but it was not because I pursued it actively. It fell on my head.

[0:22:12.4]

LS: I think that what you did was really smart. I don't think most women are doing that. I just don't. I think that they should be. I write a little bit about comparing for maternity leave in the book. I think that these are things that you should be thinking about well before you ever decide to have a child, to start trying to have a baby, because I agree with you; seniority is so important. Being someone that people already know works hard and can be trusted, gives you so much more space to do what you need to do when you do have kids.

[0:22:44.9]

FT: Right. I mean, if you're just coasting in your 20s, I mean not asking for raise, not working hard for the promotion, not jumping ship from point – from one company to the other, because you're too comfortable, but you know that's the best way to advance in your career and make more money and get more leadership roles. Do that, be hungry for that, because then, if and this is only if you decide you want to slow things down for whatever reason, because you want to transition to starting your own career, or have a family, or you have to take care of your parents, because they're also aging and may need your help, that you have that breathing room now in your 30s that you've earned, because you've worked so hard in your 20s, and that's given you really great momentum and now leverage.

[0:23:29.7]

LS: I think it's so important. I think the problem is that the advice is always to lean in, right? That's not exactly how it works.

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FT: No.

[0:23:40.7]

LS: I think that having examples like you, telling your stories and how you made it work. When I was in my 20s and I looked around and saw – first of all, I didn't see many working mothers. When I did, I didn't really like the life I saw them have. When I did finally get around to having a baby, I really wanted to do it my own way, and I'm really lucky at Refinery because I have a lot of support and they understand that I might not be here at 6 PM at night, because I'm at home with my kid, but I am up at 6 AM sending e-mails to make sure work is getting done. I think that that's really important to have when you're a working mom, because kids work on their own schedules and it's not necessarily the 9 to 5, the corporate world.

[0:24:34.8]

FT: Someone just said the other day, "As a parent, I'm the chief of staff of my child."

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LS: Yeah, right? All the things you have to do for them. That's everything.

[0:24:43.4]

FT: All the people you have to hire, or the schedules to manage and the task force. Yeah. Not to get negative, but what would you say was your financial failure in your life that taught you a lot?

[0:25:01.0]

LS: I think every time I buy lunch at work is a financial failure. It never taste that good, and I could've just made a sandwich at home. I think it's those little things that you just fall for accidentally and aren't thinking. It's those mindless moments that drive me crazy. I think I've been really lucky though, because I have great parents who've always been really supportive and I have a husband who's very careful with his money. I've never had a big huge mistake.

[0:25:32.2]

FT: Take us back to childhood a little bit. You've talked about your parents a couple times already in such positive light. I would love to learn a little bit about your first foray into the world of finance as a kid. Like did you have a lemonade stand that you – do you remember a particular conversation or anything like that?

[0:25:49.6]

LS: Yeah. I mean, it's hard for me to talk about money when I was a kid, because it wasn't ever a thing. My parents never really made talking about money part of the conversation. I think that they're shocked that this is what I do for a living, honestly. Yes. They're wonderful and they're so supportive. Yeah, I think that they think it's funny. I always having dinner with my dad on vacation recently and he was explaining to me what ETFs were and I was like, "Dad, that's what I do for a living. I write about this all the time. I know what an ETF is."

Honestly, for better or worse, we didn't talk about money and it wasn't really a thing until – I went to college. I graduated from college and began earning money on my own and met my husband. One of the earliest money memories I have with him is that he called me up. We were about to move in together and he called me up, because he wanted to make a big purchase, and he wanted to make sure I was okay with him making the big purchase. It was like, he was in a band at the time and it was like an amplifier or something.

I couldn't even tell you if he made the purchase, but I remember it being just the biggest thing for me that he trusted me enough to call me up and tell me about this. That was the beginning of

us talking about money and our lives together. I know that money and relationships can be really awkward and goodness does we had our moments. I really love the times when we talk about money in terms of planning for things we wanted to do and buying and selling our house and buying our new apartment. To me, it's really romantic.

[0:27:30.1]

FT: Really respectful. You can meet from complete different backgrounds, have different points of view, but just by sending a text, or calling, or checking in and saying, "What do you think?" Even if you know they're not going to agree. You're giving them the space and the opportunity to voice, which is really great.

[0:27:48.8]

LS: Yeah. It's really important.

[0:27:50.7]

FT: Our sponsor for this podcast is Chase Slate, and they did a survey recently and actually found that a majority of millennials over three-fourths of them have recently made a purchase and shared it on Instagram. You're not surprised. I always want to ask guests, is there something that you recently purchased that maybe you didn't share it on Instagram, maybe you did, but you did share it in some capacity, because you were really excited about it.

[0:28:16.3]

LS: I just had new bookshelves installed in our apartment and I did share that on Twitter, because I was really excited about them.

[0:28:23.9]

FT: Nice.

[0:28:25.0]

LS: That was a big – that was several conversations about whether or not we were going to actually do these bookshelves. It was a big purchase for us. They look really good. I was really happy with them.

[0:28:36.2]

FT: That is a great investment. Well A, because books are important, but also I think it was in Malcolm Gladwell's, one of his books where he said that just having books around the house with kids in the house, they grow up being more academic.

[0:28:52.6]

LS: That's great.

[0:28:53.2]

FT: They don't have to read the books, but just being around books is sort of –

[0:28:55.5]

LS: Kids just needs to be around them. I was in – the bookshelves are in the bedroom, and we also CD shelves, like I mentioned my husband was in a band and we were the last millennials with a CD collection. My son looked at the CDs and went, "So many books." Notebook comes to say.

[0:29:16.4]

FT: Can we give you some of our CDs, because we need to downsize?

[0:29:20.1]

LS: No. No, you actually can't. The CD stalls are full, and so we are not allowed to bring any more CDs into the house.

[0:29:27.8]

FT: Well, before you wrap here, I wanted to do some So Money fill-in-the-blanks with you Lindsey. This is how I coronate every guest before they leave and it's really fun. Just fill in the blank. If I won the lottery tomorrow, let's say a 100 million dollars, the first thing I would do is ____?

[0:29:45.7]

LS: I would start Angel investing in female-run businesses.

[0:29:51.1]

FT: Ooh. One thing I spend my money on that makes my life easier, or better is ____?

[0:29:55.9]

LS: I have a housekeeper and it's a game changer.

[0:29:58.6]

FT: Yes.

[0:29:59.4]

LS: When she comes, it's the best day of the week. She comes twice a month, but it's – I love her.

[0:30:04.7]

FT: Same.

[0:30:05.5]

LS: She's wonderful.

[0:30:07.9]

FT: Yeah. All right, one thing I wish I had learned about money growing up is ____? Something you wish you had learned earlier in life?

[0:30:15.1]

LS: I wish I knew how much it costs to really sustain the lifestyle that I grew up with. I wish that I had been encouraged to pursue a more high-paying career. I was definitely of that generation who was told to follow their passion, which has been great, but money is nice too.

[0:30:34.2]

FT: Well, I think having this book is a great way to put your stamp on the world in addition to your great work at Refinery29, like a book for me at least it was a huge platform to be able to say you're an author now. That's really exciting.

[0:30:51.4]

LS: It's crazy.

[0:30:52.0]

FT: It's crazy. You wrote this book in like less than six months, right?

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LS: Yeah, yeah. Less than six months.

[0:30:58.6]

FT: That is also a skill.

[0:31:00.4]

LS: Yeah. Yeah. A skill I don't want to repeat. Let's not brag about that.

[0:31:05.8]

FT: Okay. Okay, we'll give you more time for the next one. What do you think will be your next? What do you think has been born out of all these conversations that would merit another 200-page book or so?

[0:31:14.8]

LS: I mean, I wrote this, so I think –

[0:31:18.6]

FT: 400? I'm holding it in my hand now. It's pretty heavy.

[0:31:19.5]

LS: There's a second book waiting in the wings. I think that the conversations are ongoing. I think you can talk more about like how our relationships with money develop as our relationships get stronger. Many ways that money impacts us in the workforce, all the different ways that women are discouraged from being primary bread winners, or being ambitious. I think we could talk about this and talk about this forever.

[0:31:50.2]

FT: We should.

[0:31:51.1]

LS: Hopefully we'll see some progress. We should. It's so important.

[0:31:53.5]

FT: I love it. All right, and when I donate, I like to give to _____, because _____?

[0:31:59.4]

LS: I like to give to organizations that help children. My father is a pediatrician. Also, they're in a situation where they can't help themselves. They're at their most vulnerable, so I think they're a really important group to help.

[0:32:13.9]

FT: I'm Lindsey Stanberry, author of *Money Diaries*, I'm so money because _____?

[0:32:19.6]

LS: I'm Lindsey Stanberry, I'm the author of *Money Diaries* and I'm so money because I encourage women to talk about their finances and take control of their money.

[0:32:29.3]

FT: Wonderful. The book came out yesterday, September 4th, so go get your copy everybody. I actually have a free copy that I will be giving away to one lucky listener. Go over to somonypodcast.com and get on this particular episode page and you'll learn how to win the book. Thank you so much, Lindsey. Have a great day. Thank you and congrats.

[0:32:53.1]

LS: Thank you so much, Farnoosh. I really appreciate it.

[END]