

EPISODE 788

[INTRODUCTION]

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FT: Welcome back to So Money, everyone. September 28th, 2018. It is Ask Farnooh Farnoosh. Welcome, welcome, welcome. Thank you so much for tuning in. I hope you have some fun plant his weekend. I have nothing on the calendar this weekend. This never happens, especially in a fall calendar month, my kids have so many things going on, we're traveling. I can't tell you how excited I am to do absolutely nothing of importance this weekend, nothing that requires me arriving anywhere on time, or getting in my car with two car seats, you know the drill.

My guest co-host knows that drill and we're going to talk to her momentarily, but just wanted to give you some updates about the goings-on of the So Money podcast. Not too long ago this month, I met up for the first time with a big financial honcho in person. You know who she is, Suze Orman. Two weeks ago, I was in New York City and she and I met up with our friend Adam, who is the editor-in-chief of Money Magazine, Adam Auriemma. He invited us to the money studio to talk about women and money.

They were very generous, gave me the audio from that interview, so we will air that on So Money very soon. Stay tuned. Make sure if you're not subscribing that you do subscribe, so you don't miss that episode. This is pretty epic. I don't really call a lot of things epic I don't throw that word around often, but Suze is a big deal. I in many ways I'm grateful to her for her paved the way for me and so many other "financial experts" to be leaders in this space as financial thought leaders and advice givers and she is the queen bee. I'm not going to tease it too much. Just to say that you have to listen and stay tuned for that to come up on your airwaves, on your podcast player soon.

This week, I want to give a shout out to all of my friends at FinCon. I believe they're in their seventh year. Don't quote me on that, I think it's the seventh year in Orlando. My friend Phil Taylor who's the founder of FinCon, I hope you're hope you're killing it again this year. No doubt,

it's going to be a successful record-breaking year. For those of you who aren't familiar with FinCon, it is like a Comic-Con, but with financial nerds.

It's all of your favorite bloggers, experts from the financial space, from the credit space, from the entrepreneurial space. It's a growing community and what's really exciting is that as someone who's been a part of FinCon from the very beginning, to see it grow and not include not just people who are entrenched in the world of financial blogging and vloggers and podcasters, but also real mainstream media from Money Magazine, to Forbes, to Inc., they come because they realize this community is powerful and it would behoove them to engage and get to know us, because we obviously were very passionate and it's just cool though to see that these two worlds, the new media and the traditional media combining at FinCon. It's pretty powerful stuff.

Anyway, I just want to say good luck to everybody. I miss you guys. I wasn't able to attend this year, but next year fingers crossed. All right, so a lot of questions to tackle today. We have questions about credit scores and job interviews and how do credit scores maybe impact your potential for a job. We have a question about how to prepare for motherhood if you're a professional woman who is gung-ho about her career, but also wants family life as a lot of us do. I wanted that in my 20s. How to reverse engineer it now, so that you can arrive in your later life later, stage life with some choices.

Unfortunately, too many women are feeling the need to opt out without it really being feeling it's their choice, because of the economics of parenthood many other so many other challenges, right? We're going to dive deep into this. I couldn't think of a better person to tackle these questions with me. You have probably heard of her work. She's a friend of So Money. Jamila Souffrant, who is the founder of Journey To Launch. She was on So Money not too long ago, about a month ago and now has a very big update.

Firstly Jamila, welcome back to So Money. It's great to reconnect with you.

[0:05:11.7]

JS: Hi, Farnoosh. Thanks much for having me back.

[0:05:14.8]

FT: Tell us what is new in your life. Just to give some listeners background, you're the founder of Journey To Launch, basically this incredible platform for financial independence. You yourself are a financial badass, having invested in real estate at a very young age in your 20s. You're now a mom of three and you started Journey To Launch, which is also a podcast and a really robust online destination while working full-time, which I think is going to tee us up for your announcement.

[0:05:49.1]

JS: Yes. Yeah, I quit my full-time job.

[0:05:53.4]

FT: Woohoo. All right, tell me everything. I know you're probably – I don't know, were you nervous going in? I would be, even though you're confident, you're doing it. They're not going to –

[0:06:02.6]

JS: Oh, my gosh. I mean, I was nervous and I just want to say that these big decisions, like all these big decisions people make in this life time and what I'm making now, it's totally is terrifying. It's scary. I don't know the outcome, but here's what I know, I know that I want to follow my passions. I know that I plan for this leap. My husband and I, we saved up some money to be able to sustain us through this time of me taking on full-time entrepreneurship. I'm really, really excited about the possibilities. Yeah, it's been a great, great ride so far and I'm really just looking forward to what all I can accomplish, now that I have so much more time to focus on this.

[0:06:45.1]

FT: You've built so much incredible momentum in such a short period of time. I have no doubts that you're going to really up level this. Now that you have a little bit more time and focus to dedicate to Journey To Launch. It's going to just – I mean, look at how far you've come while you had a full-time job, while you were pregnant and also then gave birth. I'm in awe of you. What do you think is going to be the biggest advantage to – I mean, besides like obviously maybe having a little bit more time and not having to be at work at 9:00 a.m. or whatever you had to do for work, all those responsibilities are out of the picture, but what are you looking most forward to now that you're not full-time employed?

[0:07:26.7]

JS: I think the ability to focus and not have to split my mental ability. When I was working – my job was high-powered. It was a lot of responsibility, so I had to do a lot. While focusing on making sure I was doing my job correctly, I was still also then focusing on Journey To Launch. My mind and my attention was split in so many places. I'm excited now that I get to focus really just on Journey To Launch in terms of the business side of things and the work side of things/ Then that allows me now to really amp up my efforts in what I want to do.

[0:08:02.8]

FT: Congratulations. Really, really excited for you. I look to you as not just a spectacular colleague, but a friend. You're awesome and I'm really rooting for you. Everyone here is rooting for you. Please keep us posted and let us know how we can support you every step of the way.

[0:08:20.2]

JS: Oh, that means so much. Thank you.

[0:08:21.9]

FT: Yes. All right, so ready to help some of our listeners?

[0:08:25.5]

JS: Yeah, let's go.

[0:08:26.5]

FT: Okay, so Steve has a question about whether to make an additional principal payment on a mortgage each month, or invest the extra money in an index fund, which he says may be that's – he's leaning towards that it, sounds like, because he's like, “Look, I can put the money in the index fund. It'll grow. Then I can have money to pay off the mortgage.” I like the latter idea. I mean, I'm assuming his mortgage is not a super high interest rate. I know interest rates are inching higher these days, but this sounds like a mortgage that he has had that maybe if it's within the 3% to 4% range –

I mean, historically speaking the stock market does do better year over year on average over a long period of time. From a mathematical standpoint, from a return on your investment standpoint, I think that the smart money invests in the index fund. I think that for all people, Jamila and I would love to hear your thoughts, that come to me with this question of should I pay off my mortgage sooner than later? Part of them, I think it's not about the math, right? It's like, “I want to be out of debt.” It's psychologically tolling.

I think that that is something to reckon with. I think that that is not an insignificant factor. If so, Steve if you're really stressed out about your mortgage, then and you want to bring it down a bit, I think that that's a worthy move as well. What do you think Jamila? You think he should maybe invest instead?

[0:09:59.9]

JS: Yeah. This is all, like you said it's personal, it's driven from what motivates you. Considering that you don't have any other debt and you're fine on that end, the mortgage it's just a personal decision. Because I actually had to face this decision myself when it was okay, do I throw extra money at the mortgage, or then do I just invest that money? What I came to do, or what I thought was the best way to look at it was once you paid the mortgage offer you're paying it down, you don't have that money anymore. You're building up equity in your, home but it's harder to access that unless you sell it, or you can take out a home equity line.

You may change your mind down the line on what you want to use the money for. Or you may just have different circumstances where you might need to access that money. To have the flexibility to have cash saved up, so let's just say you now, you invest that money instead of paying down the mortgage and now you're building up that cash and maybe in five or 10 years, you now have the ability to either pay that mortgage off, or do something else with it that's equally important that you can't even fathom right now, right? Now you have that option to do it.

I come from it from a point of what gives me the most options and what gives you the most options is that if you have that cash, you can make that decision on what you want to do when the time comes.

[0:11:17.7]

FT: Flexibility is a really important factor. Thanks for bringing that up. I do think then that the index fund, I agree, might be the best route, just because you can always then change your mind. If you feel you've done what you need to do with the investing, because maybe you're feeling a little bit behind with investing, then you feel like you played some catch-up and now you want to pay more attention to your retire – sorry, to the mortgage, that money is more liquid in the investment account, than say tie it up in your mortgage. Good luck to you. Thank you for that smart question, Steve.

Okay, Rebecca, Jamila, has a question. She is 63-years-old and she says, “I have no savings, no retirement,” all right. \$20,000 in debt. She does work full-time and she makes \$45,000 a year and she's keeping her expenses as low as possible to get out of debt. Her question is that she's been told to pay off all of her debt before creating a substantial savings account, also before investing any money. What do we think? I mean, at this point I'm like, throw all that traditional advice out the window. I think that if you're 63 and you have no oxygen mask, i.e. savings, or retirement savings, you need to start trying to do a little bit of both here.

I would say that in this case, savings trumps the \$20,000 in debt. That may sound a little counterintuitive, but even to those of us who are in our 30s, 40s, younger, that are juggling debt with the goals to save and invest and like, try to create a hybrid approach. It should never be

either-or saving and getting out of debt are not mutually exclusive things. I feel you can sometimes create a way of financial life that addresses both. Maybe one is more substantially focused on and the other is taking a back burner, but you're still doing something. What do you think?

[0:13:23.6]

JS: Yeah. I agree. I don't think you have to just focus on one, especially at that age where you're older. Maybe as you continue to get older, your mobility changes, or your opportunities to work change. You want to make sure that you have some savings in place to help protect you from having to go further into debt should something happen to you, or some expense comes up. I totally agree that while – I mean, 63 is not as old as it was maybe back years ago, right? People are living longer and longer than ever, and so it's not too late. It's never too late.

I definitely think that you should focus on building up some savings account just to protect you from any emergencies that occur and then focus on and start to invest. Focus on retirement investing, putting some money away, because in 10-15 years you'll need that money. Then in the same respect, also work on paying off your debt. I know that probably may sound overwhelming, like how do you do it all, but just split your extra income, or the income that you're now receiving outside of your bills into these goals.

[0:14:29.4]

FT: Yes. Just a couple more thoughts to layer on top of that, I would say because she's 63, the opportunity now is that she can play catch-up in things like her 401k, or an IRA. Once you hit the age of 50, you can contribute more in fact to a 401k and more to an IRA than everybody else. Look into that. If you can come up with the money, I would say there's an opportunity for you to invest more in these tax-friendly retirement accounts, because of your age. Also, go to the Social Security website and see what your payout would be if you were to start tapping it in let's say, a couple of years versus by age 70, which is the latest you can start to draw down on your Social Security.

I mean, the general advice is to wait as long as possible, because that just means that you'll have more of an accumulation and assuming she's going to continue to work. If you can stretch out those payments, I'd say do that too, because then that'll be more money for your future as well.

Rebecca, the short answer is we hope that you would try to tackle paying down the debt and saving/investing right now that you throw out. Any other of that either-or advice that you've been given? I would say prioritize the saving, because you're going to hopefully live a long life and we want you to be able to have as much at the ready for you. I mean, maybe it's too late, I'm not sure, but people in their 60s also look into things like long-term healthcare insurance. As Jamila pointed out, we don't know what the future holds as far as our health.

Many people are to hedge that by investing in something like a long-term care insurance plan where they can put money away for the future, in case they cannot take care of themselves and they need to pay for a nurse, or some facility to move in and be taken care of. That's expensive and a lot of times that causes people to go bankrupt, or feel they just don't have any options. If that's something you can also afford, or maybe you just look into that, I think I would also suggest that too.

All right, Lori has a question here. Lori is a recent listener of the show. She has been a fan of also the Money Diaries on Refinery29. You know we had on Lindsey Stanberry who's the author of the new book, *Money Diaries*, as well as the director of Work and Money at Refinery29. She spearheaded the Money Diaries series. Lori says, "In your conversation with Lindsey on So Money, you briefly touched on how much you wish you'd known or done before starting a family. I was so inspired by that that I'd like to know more. Are there more details you can add, or specific things you can say we should be doing now? I'm 28, single and I don't see myself having children until I'm in my mid-30s. What would you be doing if you were me?"

Okay, so this is the Mack daddy of questions right now. I was telling you Jamila before we were recording that everywhere I turn, there seems to be a question or a reporter curious about this topic from all sorts of angles, whether it's the cost of child care is rising, or more women are opting out, or young millennial women feel they can't have kids, or they're freezing their eggs. There's a lot of these, what do you call it? Tentacles to this piece, that really at the core of it is

about I think not planning things out. I did to an extent foresee that I would arrive in my 30s one day wanting a family and having a lot of headwinds facing me.

I saw it, because my older colleagues, female colleagues experienced them and I think I was just being really realistic about workplace culture and how much it was going to cost to raise kids. Of course, I had no idea, but here we are. I would say Lori, and I'd love to get your input on this Jamila, because you are also a woman who's doing it all. Maybe not doing it all, because that's stupid. You can have it all.

[0:19:00.5]

JS: Choose. Right.

[0:19:01.7]

FT: You got to manage it. I think it's called managing it all. I think that's the new thing I want to call it. I think the first thing Lori is just to not compromise and also to take a page out of the transcript from another episode of So Money, where I talked to recently, a woman named Chanie Wilschanski, she's a mother of three, entrepreneur, Orthodox Jewish as well. In her culture, it's very much not the woman's role, right, to be the breadwinner and here she is.

Her best advice and I can't get enough of this is just take opting out of the work force off the table. It is not a card on the table for you. You have to stick to your principles. That's it. I'm not opting out of my career. I want to have a family. I don't want to have my career. Bye. That's just how you have to think about designing your life and that's the framework. Who you choose to partner up with, the kinds of jobs that you take on, the career that you then follow and pursue and the choices you make must fall within this framework. End of story, period.

I think that just needs to be something that doesn't necessarily feel like it's been forced upon you, or it's this really – it's not this difficult box either. I feel once you choose to not opt out, because it's not right for you, I think it's a very liberating mantra. What do you think, Jamila?

[0:20:39.5]

JS: I agree. I think at this point in your 20s, this is the perfect time to be selfish, to be a go-getter, to really push hard for all the things that you want. Whether that you want to travel more, or you want to spend money on the things that you just want, because once you get down with a husband and children, you have to make some smarter decisions and you're not going to be able to spend all the money the way you want all the time on you if it's more of a household that manages funds together.

I think it's really important to give yourself flexibility. The key word, I feel throughout all this and finances in general is you want the options. You want to have flexibility. I know when I was in my 20s, that was this point where I was working my hardest in my career, I was climbing the corporate ladder, I was continuing to make more and more money, getting myself out of debt. By the time I did start having kids at 31, I was in such a better position to where now I'm on my third kid at 35 and I had the option to now step away from my corporate job.

It doesn't mean that I'm opting out of necessarily the workforce overall. Yes, I'm stepping away from this corporate job, but I'm still working. I'm still bringing my talents into the world that I'm so active. By the way, if you choose not to want to do that after you have kids and you want to take a couple months off, or whatever it is, that's your right too. What you want to be able to do is have the options to do that. Not having debt, being a bit more selfish, so when you do start making these decisions based more on your family, you don't feel you've been robbed of having the life you wanted is very important.

I say continue being smart, paying off, keeping staying out of debt, investing from now. Like you said Farnoosh, picking a partner that's on the same page with you that that is going to support you no matter what decision you make is going to be very, very important. Whether you're going to choose to go back to work in a month after giving birth, or whether you say to yourself, "You know what? I want some more time off." You want a partner that's going to be able to help support the household and you in that decision.

[0:22:42.8]

FT: Yes. Putting yourself first right now in your 20s and until however long it takes for you to before you "settle down" is of the utmost. As moms, I think Jamila will be the first to say we put

ourselves last, because who's more important than our children? Nobody. We have to remind ourselves that we have to take care of ourselves equally and as almost as much, or as much, if not more, because we are the guardians of this family. In our case is also breadwinners.

I think that also, you want to think about realistically the costs of having a family. To Jamila's point, saving, investing, being really strategic about your financial life now will pay off in dividends. I will be honest, when I was in my 20s foreseeing the future I thought I'd be the mom who wanted to take time off, right? I thought, I think it's cool to be able to stay home for a little bit and then go back into the workforce. I thought I knew myself, I didn't. I was learning a lot about myself. Even with that, I said I'm going to really try to build a financial life for myself and a foundation for myself. When I arrived at that place of finally becoming a mom, I want to be able to give myself the option of choosing for the first time all over again, whatever then and now in the moment, because you don't know how you're going to feel fast forward 10 years, fast forward after you have a kid.

When you have money, you have choices, you have freedom, you have options and that's it. Work hard, just head down, work, ask for the promotion, ask for the raise, negotiate, these are all the best moves you can make, not knowing what's on the other side, but I will say even if you arrive in your 30s and you decide, "I don't want kids." Maybe you go on the other side of the equation. "I don't even want to get married." Good news, you've got a load of money in the bank. You can do whatever you want. It's never a bad move to just make yourself the number one priority, care a lot about your financial life in your 20s and forever, especially in your 20s, it's why it's so important to get this education to people as soon as possible.

I hope that was even more inspiring for you Lori. Obviously, I'm obsessed with this topic. I think it might be another book in my future. I feel this is just – we cannot help women more in – I feel like in this life stage and as they're preparing for this life stage, because what we're seeing is that more women who are college-educated, career-minded, career-driven, having their first kid and feeling they have their hands tied behind their backs for a lot of reasons financially, flexibility-wise and they opt out of the workforce.

I think we're losing a lot of great talent in the workforce. We need women working, being leaders in the workplace and in other places. I just feel as a society, it's a lose-lose. It's a win for

everybody if we can keep women supported in as family leaders, as workplace leaders. Yeah, what were you going to say?

[0:25:57.2]

JS: Can I add that it's really important just along as I said, get picking the partner is going to be especially important and building that support system. Because I find that a lot of women opt out, or they can't manage it all because they're forced to manage it all, until something has to give. If you have family members, friends, supportive husband or wife, or whatever it is that's around you that's going to support you into making this transition into motherhood and this new life, that's going to be extremely important. Because I could tell you this now, if it was just myself and I didn't have the money, and I didn't have the family and friends and the supportive husband, it would not be possible for me to continue to do the work that I do at the intensity that I do it and feel I'm raising my kids the way I want to. That point and system is important.

[0:26:46.9]

FT: Amen. All right, Lori now go out there and get it. Maddie has a question. She wants to look into totally a different topic here. Let's cool off. Looking to switch credit cards and I'm not sure what I should do with the old account. She says, "I don't want to use – I don't want the unused account to affect my credit score," she says. Does it make sense to close the old one outright? Any tips would be helpful.

Well, I think that the credit rule is that well okay, so here's how I would look at it; your credit score, which is important, because if you want to take out a loan one day, or another credit card, it's important. You want to keep that score in the 700s out of 850, or higher. I know for a fact that when you close accounts, that does have the potential to negatively impact your credit score. Why? Well, for a couple of reasons; one, your credit score is made up of a lot of factors. One of the factors is the amount of credit that you have in your profile. The totality of credit, so that's a combination of all the credit limits on all your credit cards and so on and so forth.

By closing account, you're basically taking out that credit limit from your profile, which can shrink that number of that credit utilization, and so that could hurt your score. The other reason is

because your credit history is also a variable in determining your credit score, the longer your history, the better. When you close an account, you're effectively closing the history of that account as well, and that can also be a negative toll.

The advice usually is and Jamila tell me if you've heard this too. If you're done with a credit card, just keep it open, but don't use it. Don't put it in your wallet. Just keep it tucked away. If you want to keep it active without running into more debt, maybe tie it to a recurring bill and pay it off automatically every month so it's still actively being used.

[0:28:54.0]

JS: Right. You hit the nail on the head right there, because it's really important that if you are concerned about your credit score as most of us should be, right, especially if we're going to be making some big purchases, or we want that backup for anything, you want to make sure that you're looking out for your credit score. It doesn't really make sense to close it, just don't use it. Like you said, pay it off, keep it at home, cut it up if you intend never to use it again, or tie it to something that you know for sure will pay off every month.

[0:29:23.2]

FT: All right, hope that helps. Then here we have another credit question, an audio question from Grace. She left a question on SpeakPipe, which is a little handy tool on my site. If you go to somoneypodcast.com and you click on Ask Farnoosh, she had the option to either leave a voicemail or type in your question and Grace opted for the voicemail, which I love. I'm going to play that and then Jamila, you and I will tackle this and this will be our last question. Here we go. Here's Grace.

[0:29:47.5]

G: Hi, Farnoosh. Thank you so much for your show. It has inspired me to pay off \$30,000 of debt so far. I'm just now starting to jump on again and I heard that some employers are checking your credit score. My score had been in the mid-700s, but due to a recent short sale of my home, it dropped down to the mid-500s. My concern is that this will affect me getting

interviews and job offers. How should I handle this? Should I tell employers upfront why my credit score is so low? Thanks for your help.

[0:30:18.0]

FT: All right, Grace thank you so much and congrats on paying off \$30,000 in debt. Really proud of you and I'm so glad that this podcast has been helpful. As we mentioned, Jamila also has a podcast called Journey to Launch. which didn't you just celebrate a milestone on your podcast?

[0:30:34.8]

JS: I did. I recently crossed the one-year mark and actually, you were talking about FinCon. I got nominated as podcast of the year as a finalist, so I'm really excited about that.

[0:30:46.8]

FT: That's awesome. Good luck. Wait, so we are recording this before FinCon, but it's airing after FinCon. Fingers crossed.

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JS: Fingers crossed. Well yeah, I'm still – I'm in the nomination phase, which is to me just excited to be recognized. Yeah, that's cool.

[0:31:04.8]

FT: Congrats, congrats. All right, so here's what I think Grace; I think that you've been given some misinformation, but this is a very, very common myth about credit. In some cases, your credit does play a role in job hiring. The difference here is that Grace has been told that her credit score will get checked. Grace, it's actually your credit report. Even then, the employer must get your permission to access your credit report. To set the record straight, the way it works is some employers who are maybe sensitive to their employees' financial backgrounds, because maybe it's a company within an industry like banking, or jewelry, so there's high-value

goods lying around, or there's money lying around. They want to make sure that their employees aren't in dire financial straits, which I know that's jumping to conclusions but sometimes the conclusion is they might steal, or they might not come to work one day because they're so financially stressed out.

They use this as a little bit of a barometer. When they do want to know about your credit history, they don't have access to your score. That is actually not lawful. What they can get with your permission after you sign a piece of paper is take out your credit report. Again, this is this would come up, like you wouldn't be blindsided. You're not going to show up to a job interview and they're like, "So we checked your credit." That hopefully will never happen, because that's illegal.

This question that she has about whether she should preemptively talk to employers about her, in this case it was a short sale of her home, I don't think so. I think that if you get approached and the employer says, "We'd like to look at your credit history, or your credit report," you can say sure, and then at that point be like – you may see that there is a record of a short sale on my credit report. I just want to let that that was in the past and we're working to correct that and our finances are in fine shape, but I wanted to just give you a heads-up because you might see that as a red flag, but in fact we're working on that and all is well.

It should not hinder you from getting job interviews, because again, they wouldn't know this about you presumably until they meet you and they have you signed something ahead of looking into your credit history. Has this ever happened to you Jamila? I know you work in finance. Did your company, or any company you work for ever had a history of one should know about employee credit?

[0:33:50.6]

JS: Right. When I started working, it was fresh out of college in my company and I do not remember them asking me this. I did just a little digging and like you said Farnoosh, they do need to get your permission to do that. If they intend on rejecting you because of your credit score or your credit report per se, they need to let you know. They can't say no without telling

you that's the reason they said no, and then they have to also provide you with a report of that stating that that's the reason they did not hire you for that. I think that's pretty important to know.

[0:34:23.2]

FT: Yeah, good point. All right. Grace, I hope this was encouraging. Just business as usual, just go ahead and be your great self and apply for jobs. If it comes up, have an answer in your back pocket just to say like, "Yes, you can look at my credit history. P. S. You may notice the short sale, but all is well. If you have any questions, totally let me know." I think they would really appreciate you just being more proactive about it at that point. No need to get nervous and tell them everything. TMI. I think any time before an inquiry about your credit.

Thanks for your question though and good luck and keep us posted about how everything goes on the job front. Maddie, good luck to you. Lori, really wishing you best of luck and let me know if we can help you further with your questions about parenthood and career-hood and everything in between. Rebecca wishing you the best in your retirement. Steve, sounds like you might want to start paying in – sounds like you might want to start – blah, blah, blah. Sounds like you might want to start that index fund. Thanks for tuning in everyone. Jamila, thank you so much.

[0:35:30.4]

JS: Thanks so much, Farnoosh. This was great.

[0:35:32.5]

FT: Tell us where we can find you.

[0:35:34.2]

JS: You can find me at journeytolaunch.com. You can also check out my podcast. If you listen to this, you can find the podcast Journey To Launch wherever you are listening. Then I'm on social media; Instagram, Twitter and Facebook as JourneyToLaunch.

[0:35:48.6]

FT: We will meet you there. Thank you so much. Everybody, hope your weekend is so money.

[END]