

EPISODE 953

[ASK FARNOOSH]

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FT: Welcome to So Money, everybody. It is Friday, October 18th, 2019. How is everybody doing? I want to just give a shout out to everybody who joined me last Friday for our Pitch Please Workshop. Anyone out there want to get more promotion and media for their brand or their business? Let's talk, because this has become quite the event that Susie Moore and I, my friend Susie Moore, and I host this. Now, it's been three times this year.

This one day event in New York City where we bring all of our friends in the media from places like NBC, and Oprah Magazine, and the New York Times, and the Wall Street Journal, and they're all there to help our guests. People may be out there listening to the show right now running a business. They want to get their name out there. They want to become the go-to-person in their specialty, in their expert field.

We had about 25 entrepreneurs join us for this special event, and it's a really jam-packed day of workshopping story ideas and then actually pitching them to these media folks, and a lot of people walk away with not just relationships with the media, but the very likelihood of getting placed in a lot of these publications. We've got already testimonials of people saying, "I got a spread in Oprah Magazine." "I got featured on NBC," etc. etc. So there are results, and that's I think for me a really rewarding opportunity and experience. You always want to feel like you're making an impact hopefully.

So we've done it three times already in 2019. We're going to do it again in March. So if you're interested in joining us for this one day event, although we will do it at multiple times hopefully again in 2020. The next one is March 6, 2020. Get in touch. You can DM me on Instagram. You can email me, or you can just go to the website at pitchpleaseworkshop.com and check out all the dets.

All right. It is Friday and I thought I want to bring on a cohost who has been on before with success, and she's been a guest on the show as well as a friend on the Friday episodes, Priya Malani, who is the founding partner of Stash Wealth. A lot of us who are looking for a trusted advisor online that really understands where we're at our lives. Maybe we're making good money but we're not able to really "get ahead", because we've got things like student loans, or credit card debt, but we are seeing the light at the end of the tunnel. We are HENRYs as Priya likes to call us, high earners, not rich yet. It's a lot of people, especially within the millennial cohort.

So she knows a lot about what is really what are the serious issues facing millennials and Gen-Xers today. Her firm, her team is doing a lot of innovation to support this great community, a lot of us listening.

Priya, welcome to the show. I'm so excited to catch up. It's been a minute.

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PM: Thanks, Farnoosh. I'm thrilled to be back.

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FT: Lots of changes on your end too, right? You were here earlier, I think maybe over in the summer you are on the show and you've since made a big move. You're growing the company. Tell us all the updates.

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PM: Yeah, absolutely. So our firm, Stash Wealth, is based in New York and we recently expanded and opened up an office in Charlotte, North Carolina to grow our team that will ultimately be our army of financial planners that will really service the country. So we're already supporting HENRYs in over 35 states and we're going to continue to grow that make sure that we're able to help all the HENRYs around the country get their financial shit together.

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FT: Just to recap, because I get new listeners every day. I want everyone to understand what is Stash Wealth and what is the real value that you're providing that is exclusive.

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PM: Yeah, absolutely. Stash Wealth is a virtual financial planning and investment management firm for those HERNRYs, as you as we say, high earners, not rich yet. These are 20 something, 30 something, 40 something who are making good money and just want something to show for it. They really can't go to the typical more traditional financial institutions because those financial institutions don't want to talk to you unless you have lots and lots of money. Even if you do have lots and lots of money, they'll only address investing. They'll only help with your investments, not the rest of your financial life.

Maybe you have student loans. Maybe you want to upgrade your lifestyle. Maybe you want to quit your job and start your own thing, Maybe you and your significant other are getting married and you want to figure out should we merge accounts? There're all these other aspects to our personal finances that we need support with. Those bigger institutions don't support with that.

On the opposite end of the spectrum, you have robo-advisors. While they are very, very good technology, they're not that human one-on-one conversation. You don't get that high-touch sort of service. So Stash Wealth has brought the level of handholding that's available to really, really rich people to millennials, because we believe that the sooner you get access to finance advice and guidance, the more successful you will be.

At Stash, you get to work one-on-one with a dedicated financial planner who doesn't just address your investments, but also how to keep your boozy brunch lifestyle and how you should allocate your 401(k).

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FT: Oh, brunch.

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PM: I know. Brunch all day, every day.

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FT: I used to have brunch, then I had kids. Now I just eat on the run, or I eat their leftover. Everyone, check out our June 17th live interview with Priya. It was one of the funniest episodes I done all year, because I got a chance to do it in front of a live audience. Priya and I, we were at Luminary in New York City, which is this beautiful space for women and women identified in New York City. We did this – What? In front of like 100 people and we got to do some live Q&A with the audience. That was episode 900. Nice round number there. Live episode. So to check that out if you want more Priya.

But you're perfect guest for this particular Ask Farnoosh episode, Priya, because our first question and a couple of these questions do you have to do with making the most of your financial life. But in our first question here from Claire is about joining the financial community as an advisor and wondering what's the future of the business? So I think you might have some perspectives.

Her name is Claire, and she's – It's so funny, because last week, for those of you who've listened, I had a question from a 19-year-old who wanted to know what to do with \$20,000. I was having a little bit of déjà vu and I was like out loud on the episode, I was like, "Did I already answer this question, or did I just have a cohort of 19-year-olds that are always asking me what to do with their \$20,000." I said if you are listening and if you have asked me this question also, please let me know, because I'm sort of going crazy here on the other side of the mic. Claire raised her hand and she said, "I was the person two years ago that asked you a similar question about where to invest my \$20,000 at 19-years-old."

[00:07:40]

PM: Oh wow!

[00:07:41]

FT: I don't know if this is a trend yet, but it's usual. It's unusual. Thank you, Claire. I'm not crazy, but she also has a question and she says she wants to go into finance and wondering is it really "worth it". You obviously have a lot of personal experience with this, Priya. She says, "I love money. I love learning about it. I love talking about it. If I continue to pursue finance for my college major, I want to know that I will only have a love for it, but that I could make money. That it could be lucrative." She says, "I've met people going back to school for science degrees after graduating in finance, because the digital world is replacing a lot of finance jobs."

So what are our thoughts? I mean, she's not wrong. I think there definitely is a fraction of those maybe strictly data-driven, numbers-driven, data analysis jobs, investing jobs even that are being moved over to machine learning, artificial intelligence. You talked about these automated platforms, which are in many ways replacing humans manage investing your money. But I guess it's not really to say that that's where the whole industry is headed. There are still a lot of pockets of opportunity for humans. I mean, at least that's what you're betting on.

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PM: Yup! Definitely. I've always believed that there is a place for human financial advisors, because money is so emotional. We say at Stash, 80% of what we do is therapy. Until robots can provide humans with the level of coaching and emotional support and therapy, for lack of a better word, humans will always be part of the industry.

Now, that's not to say, and I think Farnoosh you said this, is that the industry is consolidating, and a lot the traditional jobs are getting moved over to more tech solutions. Well, a lot of the impetus was 2008, 2009 after the great recession. I think Wall Street sort of lost the trust of our generation and a lot more than our generation, and it gave rise to these automated technology platforms. A lot of us feel very comfortable with technology. So even with our money, we're very happy to engage. But there's so much more to providing financial advice and guidance than just the math of it, just the numbers. So, yes, I am betting on the fact that humans will always be part of the solution.

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FT: Just to add to that, I think, Claire, I would say that it's really important to not just say I love it and I want to make money. What is your purpose? What is the outcome that you want to provide? The impact that you want to create in this space? It may make sense to go back to school or while in school get a minor or double degree and something that can complement the finance degree.

Priya just mentioned –

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PM: I mean, psychology.

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FT: Right! Money is so emotional, and there is definitely a growing industry of financial therapists. There've been a number of them who've come on this podcast, and even just having an understanding of the way the human brain works. Maybe taking a couple of courses in behavioral economics or behavioral science I think could really be a great supplement to your finance major and really differentiate you as you go out into the workplace to try to land that great job.

[00:11:14]

PM: Yeah. Claire, if you love educating and helping people as much as the numbers part, contact us when you graduate.

[00:11:25]

FT: Yeah, I hear they're hiring at Stash Wealth. Okay, Royce has a question also along the same lines of becoming an expert in finance. He says, "Do you need any certifications to be a

financial coach? I've been physically responsible. I've read and listened to a wide variety of personal finance experts, and I followed certain philosophies. I've been thinking about doing a side hustle where I could coach and help people who want personal-finance help."

I think that the rule here is, really, like if there is sort of a hard and fast rule with giving advice in the financial space and the requirements, as far as certifications go, my understanding is that if you want to give people investment advice, you need to be certified for that, and there are different kinds of licenses. There's obviously the CFP designation too, which is a certified financial planner. But if you want to just have a side hustle in this, I don't know if you want to go for the CFP. The CFP is really for those who want to make this their full-time designation and occupation. To renew that designation, you need to show evidence of like working one-on-one with people for so many hours every year.

There are financial coaching certifications out there. They're all very different. I actually did a story about this for Oprah Magazine. I'll put it on in the show notes for this episode. I'll see if they have the link still alive out there in the ether, but I'll try to put that in the show notes so that you can at least find some of those resources and just check them out.

But, Priya, you're obviously super certified and you have all the education, but what do you think? I mean, it kind of just depends on what you want to do, right?

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PM: Yes, definitely. You can do financial coaching from like an educational capacity, but that obviously limits, like you said Farnoosh, the amount and types of information you can provide. So you wouldn't necessarily be able to hold yourself out as an investment advisor or securities advisor. That does require licensing. But as far as coaching, technically, there are no certifications required. Of course, if you're looking to build a business around this, your clients would want to have some sort of certification that you can just point to, but you don't technically need them to be able to coach people on more general personal-finance topics.

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FT: It's also important if you're going to go into this industry to really figure out what is your distinct point of view that's going to necessarily be different, because if you're just kind of going to give like plain-vanilla advice, that's not really your edge. Your edges is you. It is kind of your story and your perspectives. Personal-finance is personal, so people on the receiving end of the advice usually want to work with somebody that they can feel is like-minded. They have sort of a similar perspective on life.

I would take some time to think about that and go through some of those exercises, because you're not here to help everybody. You're here to help very precise people that are aligned with sort of your values and your point of view and your perspectives. Of course, the financial advice is the same wherever you go in terms of like spend less than you make, and pay off your credit cards. We all are going to agree on those basic principles, but it's how you're communicating it, and I guess the diversity that you bring to the table is also really important.

Okay. Oolie NYC just started listening to the podcast, Priya. I want to say thank you, Oolie for joining the show. It's always great to meet the new listeners. Hope it's been helpful. He says, "I want to write an issue by you that I'm dealing with right now. I've heard some similar cases on your Friday listener's questions to mind."

So here's the situation. Oolie says, "I'm currently \$25,000 in credit card deb. Currently part-time student for my master's, but I'm paying some of those loans using my salary and my credit card. I've been thinking of consolidating my debt by using a third party loan service, or getting a third party loan to pay off the credit cards, because –" Here's the annoying thing. He's paying about \$350 to \$400 a month alone in interest, and the concern though is that with consolidating your debt, the concern is that this might take a big hit on his credit score credit. His credit score was at 710, but it dropped to the mid-600s because of his credit usage.

So what would you recommend? "Income is about 68,000 a year before taxes, and I have a substantial apartment rental that I cover. Thank you."

Is this a HENRY? Do you think that Oolie qualifies as a HENRY yet?

[00:16:16]

PM: While 68,000 is a very good income. Typically, HENRYs, we like to see a little bit more in savings before engaging. Still a high income, but there are a lot more variables. Actually, on our website, we have a quiz called Am I a Henry Quiz, and it allows you to kind of go through and it's a very complicated algorithm that analyzes all the different aspects of your financial situation, including your debt, you're your income, and your savings, and student loans and other things and then decides if you're a HENRY or not.

So what I would say here is, first of all, Oolie – I mean, good for asking the question and trying to get on top of this and really looking for advice. We need to stop the credit card. We need to stop putting your student loan payments on your credit card even in part. Is that what I understood? Right, Farnoosh?

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FT: Yeah. He's correct. Right. That's what he's doing.

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PM: Yeah. I mean, honestly assuming that you're not planning to buy a house or a car in the next few years, I'd be less focus on your credit score and much more focused on paying down your debt, especially that credit card debt first.

Typically, what we first do is we try to move someone to a 0% credit card. But based on Oolie's credit score, may not get approved. If he does, it definitely won't be for the full amount. The next thing you might consider would be to look at a personal loan to consolidate some of that debt. You can use a site like Credible, because the reason I talk about Credible and I like Credible is just because rather than a single provider, they aggregate multiple lenders, and you can kind of apply and see what the rates would come back across all the different lenders in one shot. It's a time saver. Then it allows you to decide if you should move forward with that.

But getting that credit card payment annihilated, getting that credit card debt down is going to be instrumental. To that end, could you find a new roommate situation? Do you need to keep your rent at that level? Are you, as we put it, “living a lifestyle you can't afford?”

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FT: Yeah, I agree wholeheartedly with everything you said. I think that a \$25,000, that credit card balance, you might be able to find one or two private loans, personal loans, that could cover that. On Credible, you can compare interest rates. I don't know what your credit card interest rates are, but if you're paying hundreds of dollars alone in interest, I'm sure it's in the double digits. With a private loan, you might get something closer to like 10%. Depending on your credit score, the math could definitely work in your favor. So that's definitely a worthwhile exercise.

As far as hurting your credit score, doing what Priya just prescribed, which is taking out another loan to pay off your credit card debt. I don't see that as detrimental to your credit score. I think that where the confusion sometimes is with sometimes debt consolidation or debt reduction is that some of these programs, they do a lot of marketing and they're very aggressive, like, “We can get you out of debt in like six months.”

What they sometimes do is they negotiate with your creditors to pay off your debt for pennies on the dollar, which can definitely hurt your credit, because how that gets reported on your credit report is that you didn't pay it in full. You didn't pay off this debt in full. It was “settled”, and that's kind of a red flag for credit score calculators.

But in this case, you're just kind of moving the balance to another debt form, a debt vehicle, essentially, with a lower carrying cost, interest rate, and you're paying down the credit card. Now, yeah, I think your expenses are worth reviewing. You said it. I mean, sometimes people tell you what they need to do. They just want reassurance. I mean, he did bring up the substantial apartment rental.

Is that something that you can adjust by getting a roommate, subleasing it and moving in with someone else where the rent is going to be more affordable? I would really, if I were you, would

want to know, when I graduate, what is my average salary going to be? What is the likelihood of making more than I am now? What are the starting salaries of people with my master's degrees?

Because I think that's a little bit of a light at the end of the tunnel. If you know that at the end of this program, which might be next year, that you're going to be making 50% more, or 30% more, that's also something to keep in mind, that this could just be a messy middle situation that you're in. Just make sure you keep head above water, that you don't ever fall behind, become delinquent. Once you graduate and get that bigger salary, you can really become more aggressive with this debt.

What do you think, Priya? Is that fair enough to say?

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PM: Smart. Couldn't have said it better myself. Yeah, absolutely.

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FT: Sometimes you're just going to have to deal with this mess, because you got a lot going on. You got your job. You got school and you've got the credit card debt, but you're working towards a bigger goal of being happier in your career and making more money. I think if you remember that, commit to that you'll be able to get out of debt even faster when you graduate.

Okay. Marissa says, "Hey, Farnoosh. You are my go-to-podcasts while working out or hiking." Marissa, I love you. I'm not doing any of those things at the moment. I'm not working out or hiking. I wish. I like to know that I can live vicariously through some of my listeners. She says, "Thank you for so much food for thought. Any advice on how to manage properties where only one partner owns them?"

So here's the situation. Marissa is in her mid-30s. Her family has always had independently owned commercial properties and a few single-family home rental properties that they rent out.

She is now engaged to be married in the next year and currently discussing a prenuptial agreement with her partner, and she's stuck.

She says, "My partner is very handy and creative and wants to help work with the properties and the business. The tasks that he's interested in range from fixing fences and meeting repair people to potentially starting a new revenue stream from the ground up. He wants the ability to be reimbursed for the work that he contributes without it being defined in advance in case of a divorce. Are there any books? Any advice that you'd recommend for us?" She says, "Prenup lawyers are very unfamiliar with a young women with assets, and they failed to acknowledge the unique emotional financial pressures."

Wow! First of all, sakudos to Marissa for taking the step, which is, again, it can be really hard and emotional to bring up the idea of a prenup. As you're engaged, it's not romantic.

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PM: Actually, we have a blog post on Stash's blog called prenups are for lovers. But I know what you're saying, and it's so true. Love is so sacred to us that you can't bear to make a decision that even hints at a possible end. Yeah, kudos to Marissa for taking a step. It's difficult, but definitely important. Similar to disability insurance, you don't get a prenup planning to get a divorce. You don't get disability insurance planning to be disabled.

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FT: We are both friends with Ramit Sethi, who is a financial author, a New York Times bestselling financial author of the book *I Will Teach You To Be Rich*. He just got married in the last year, and in the updated version of his book, he talks about his process for getting a prenup, and he probably would agree with you, Marissa. It's not a simple task. It should be a lot easier.

But I guess, hey, Claire, if you're still listening to this episode, this might be an area for you to jump into and get some expertise on, because the fact is more women are out there making the money. In some cases, making more money in their relationships. So it's not just men asking for

prenups. It's women as well, and I think it's smart. I think younger people are also curious about how to protect their assets.

So we have an idea for you, Marissa. I'll let you go first, Priya, because I have some thoughts and I know you have some thoughts. But let's help her out.

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PM: Yeah, absolutely. Well, interestingly enough, I know that part of the issue is finding the right marital attorney, but they definitely are out there. We have some awesome female attorneys at Stash that help clients with this kind of thing. So they're out there, which is like the wealth management industry, this industries is more guys than women. So it just takes a little bit more time to find the right person. I mean, you can definitely structure this.

The great thing about the prenup is you define how you want it written. There's no rules. Whether you and your significant other decide to scope out the work ahead of time, put a value on it and then add that to the prenup so that you can – Should things come to it. Should it come to that, you have predetermined the value of his contribution. I think that is probably the cleanest and simplest way to handle it. Wouldn't you say, Farnoosh?

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FT: Yeah, I do. I think if your husband and/or husband to be wants to find a way to be compensated as part of a member of this, I guess, real estate business that your family owns. I think, separately, we need to define that and create a scope of work and have that be contracted, and that's completely separate from what you identify in the prenup.

I would say too, put a value to that too. Okay. So if you want his scope of work to be handiwork and being the mediator between like the repair people and the residents, I think that you lay it all out. You spell it all out. You add like kind of a compensation structure to that. You negotiate it, "Here's what I think will pay you to do all these things. You can always revisit this contract every year and update it." But ultimately, it does sound like Marissa wants to retain control of the family business, and that can be explicitly laid out in your prenup.

It also depends on what state you live in. Some states are more like clear-cut about how a divorce proceeding will go without a prenup. There are these community property states. I think there're nine of them. California is one of them, where if you don't have a prenup, everything is split down the middle. So in those states, you definitely want to have something else in writing if you don't agree with the states divorce proceedings.

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PM: Yeah. I was just going to say, in addition to our recommendation of specifying scope of work. If that feels too granular and too nitpicky, you could also come up with more of a flat amount that you and your significant other agree upon, like for whatever work that you provide, it's going to be at a rate of, let's say, \$500 or \$1,000, I'm just making up these numbers, a month and for however long you've been married at the time. If the marriage ends, you can calculate it based on this flat rate. So you don't have to go to it upfront like scoping every single project out.

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FT: That's a really good point. I'm thinking about her husband here. How would I like to be compensated? I think that if he is going to start new revenue streams for the business, and just like any other salesperson, maybe it's a commission structure so that he feels even more incentivized to go out there and do this, because I think that would be really great for the bottom line.

One thing that Ramit did, again, going back to his book, I think before drafting the prenup, was actually meet with a financial therapist. He's talked about this. Because what they realized, and maybe you'll realize this too with your conversations with your partner, Marissa, is that while it may be very clear to you what needs to happen. It's not so clear to your partner, or vice versa. What the crux of the issue is, is not necessarily the technicals.

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PM: What you're arguing about or what you're discussing. Exactly.

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FT: It's something much deeper. It could be how you both relate to money, or the value that you put on money, and your family history. I mean, you come from a family where this is the norm. You run these commercial properties, and he's kind of new to that. So he doesn't maybe feel like "part of the team". How does everybody get on the same emotional map as well as the same technical map? So it could be where you invest a couple of hours or sessions with a therapist to just get you guys on the same page, which could make the whole prenup process all the smoother.

But I love my audience. Can I just say? I think this is such a smart and savvy question, and they're all – All these questions. But it just really is a reminder of just how privileged I am and we are to be able to connect with this audience, because it makes me hopeful. There're are a lot of doom and gloom out there and like, yes, there is like lots of terrible things happening in the financial world. But people have their heads on straight it sounds like. Then this is complicated stuff, but by virtue of like putting yourself out there and listening to a podcast and asking the right questions, I feel like you're like 100 steps ahead.

All right. Last question. Do we have time for one more? I think, can you stick around with us, Priya?

[00:30:01]

PM: Absolutely.

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FT: Okay. Great. Olivia, struggling with her finances right now, but hoping we can help. Some background on Olivia; currently makes 52,000 the year. Two years out of college. She has \$27,000 in student loan debt and 3,000 in credit card debt. She's trying to pay each of these down regularly and she also contributes to a Roth IRA, but a lot of times she feels like she doesn't have enough money to save by the time her expenses are paid.

What can she do? She's hoping to pay off her credit card debt ASAP. Begin an emergency fund. Build up her savings. She really wants budgeting advice at this point and wants to be able to move out of her home within the next year, but wants to feel more financially stable before doing so. It sounds like maybe she's living with her family. It's not clear, but it sounds like she's hopefully not paying any rent. If that's the case, my first tip would be pretend like you are and save that money every month, or at least half of it.

If you're going to be living with family rent-free, take advantage of it. Leverage it. Assume you are actually paying a market rate for your rent and tuck that money away, and then you'll be able to leave with probably your first six months' rent in the bank for your new apartment.

I'm not super scared about her student loan debt amount and her credit card debt amount. I think this is definitely manageable, right?

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PM: Yeah, definitely manageable. But what I would add to this is when you're carrying debt, often – Well, first of all, Olivia, you are saving by putting money into a Roth. That is savings. So I don't want overlook that. Just because it's going to savings for the far-off future, it doesn't mean it's not saving. But to that point, often when you're carrying debt, it doesn't actually make sense to save mathematically. So while you feel like it's smart and it's a responsible decision, you're taking one step forward to take two steps backwards mathematically.

The savings that you're doing even to the Roth IRA is actually been counteracted by the interest rate on your debt. Typically, if you want to move forward faster, I would actually – This doesn't sound like sound financial advice, but ignore your savings and put as much as possible towards debt until at least the credit card debt is gone.

I'm specifically focusing about the credit card debt, because that one step forward is actually three steps backwards when its credit card debt. It's only like two steps backwards when it's student loan debt. It's not nearly as bad. So as soon as the credit card debt is gone – Farnoosh, perhaps you're familiar with the 70-20-10 rule. But, typically, when you're balancing your

lifestyle, plus student loans, you would want to break down your income as follows. 70% going towards life. That includes rent, but it also includes boozy brunch, rose frose, avocado toast. 20% going towards your student loans, and 10% saving towards the future.

You mentioned like the emergency fund. All of those are very, very awesome goals, but since that credit card debt is so not that big a deal, it's so small. Get rid of it so you can be kind of ground zero and moving in the positive direction and actually going somewhere rather than like walking on the treadmill and you feel like you're going somewhere, but you're really just staying in the same spot.

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FT: I agree. I mean, my only concern is that without any savings liquid, that if something happens to her where she can't work or bring in money that she is going to go and add to the credit card balance.

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PM: Yeah, absolutely. Absolutely.

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FT: But she sounds like she's employable and that she's living at home, I think. So there is not a lot of risk, financial. She's not going to like get evicted or things like that. So it sounds like she could probably aggressively pay off this credit card debt pretty quickly. Look, tax season is coming up. With that next refund that you get, just assign that to the debt. Maybe at the end of the year you do get a little bit of a bonus. Assign that to the debt. I feel like a lump sum windfalls are always a great opportunity to aggressively pay off that high-interest debt.

I just see myself so much in Olivia. I mean, I feel like I was at one point in the same boat making around 50,000 a year. I had almost \$30,000 in student loans. I had credit card debt. To be honest, what helped me was making more money on the side. I don't know how old she is, but

she says that she –I think she said she's – It sounds like she's in her 20s, because she's like still living at home with her family.

I would recommend while you have the capacity, no kids, not a whole lot of like financial obligations outside of these student loans. You don't have a mortgage and you don't have any other kind of time constraints, that you find an extra revenue stream even just making an extra \$100 or \$200 a month could help to accelerate this \$3,000 credit card balance. You never know where that side hustle could lead you. It just opens up your world, and your community, and your network, and your vision for the future.

You might be inspired to like just go full steam with that side hustle at some point, like I did. So I want to leave with that bit of optimistic advice that maybe getting another revenue stream, which sounds like a total time suck, could end up just a brighter future for you in many ways, Olivia.

Thank you for your question, Olivia, Marissa, Oolie, Royce, Claire. Claire, thank you for reminding me that I'm not yet going crazy. Priya Malani, as always, thank you for gracing the podcast. Tell us how to best connect with you and learn more about Stash Wealth.

[00:36:12]

PM: Yeah, absolutely. Check us out at stashwealth.com. You can find us on Instagram @StashWealth, and you can find me @PriyaMalaniOfficial.

[00:36:19]

FT: We're going to have you back in the New Year, because you got a lot of exciting updates to share. How more people can get involved and learn from you and your team. Thank you very, very, very much. Everybody, I hope your weekend is so Money.

[END]