

**EPISODE 1000**

*“KIM: Hi Farnoosh. This is Kim from Pittsburgh. Congratulations on a 1,000 episodes. I am So Money, because I’ve been a listener for over three years. In that time, I’ve learned the importance of an abundance mindset, saving for retirement early and never giving up on your goals. Thank you and congratulations!”*

[INTRODUCTION]

[0:00:50.6]

**FT:** Congratulations to all of us. Welcome to So Money, everybody. I'm your host, Farnoosh Torabi. It's the episode we've all been waiting for. Did we even think we were going to get to this point? Here we are, a 1,000 episodes in.

This show began from my apartment in Brooklyn five years ago and it has now crossed the 1,000<sup>th</sup> episode line. I'm happy to say, still in my apartment in Brooklyn, but not for much longer. More on that in just a few minutes.

What started as an experiment to see if I don't know, could I reach and engage audience and have some deep conversations around money? Not just talk about couponing and save money at the grocery store. I mean, those things are important. Don't get me wrong. Where I was in my life at the time, I just had a baby, I had been doing this incredible show with Yahoo for three years doing all of that, giving you the quick tips, the five tips to save on gas, the five tips to save on groceries, save on your energy bill. Listen, that show killed it. We were the number one personal finance video series on the Internet, but I wanted more.

I wanted to grow. I wanted to have deeper conversations about what it meant to be a female breadwinner, how to make your money work for you, how to maybe retire early, how to become a millionaire. We did it guys. This show has 100% turned into my biggest project to date. There are many people who discover me and think that all I've ever done is podcasting. I'm flattered. I have other things that I've done. I worked at all these places, but I'm happy. If you think that this is everything that I do, well, it says something, right? This is a big deal. This is a big project. This

is a big movement that we've started, this So Money nation that we're all a part of. 12 million downloads. We have an audience that spans the country and the globe. We'll hear from them.

We have listeners in a 156 countries, from Germany, to Madagascar, Kuwait, Iran, Italy, Finland, South Africa. There are high school students in the audience, grandparents, single parents and everyone in between. I was nervous for months about this episode. I'm going to be straight with you, because it's a lot. What am I going to do? I have to break the podcast universe in order for this show to really measure up to being the 1,000<sup>th</sup> episode. I mean, come on.

I started the show seven days per week. Every single day, you got a new episode from up until about first year. This is how it was going. Then I went down to five days per week. Still crazy. Now we're at three days per week and I really do like this cadence. I was really nervous. I was like, "Who am I going to have come on the show?" I thought I have it. I've got the idea. I'm going to get the biggest celebrity on the planet. I don't know, maybe I'll get Meghan Markle, maybe I'll get Jennifer Aniston, maybe I'll get Oprah, maybe I'll get former President Obama. They were busy, so then I thought I'm reaching too far here. I'm reaching so far when I have really the best resources right here, right in front of me, and that is you my audience.

This show is now a tribute to each and every one of you who's made this show possible, because truly you don't have a podcast unless you have listeners. With that, this show has been designed by you. If you remember a short while ago, I asked on the podcast, I asked on Instagram, I asked when I would need people on the street how should I run this show, this particular episode, episode 1,000? What should I do on it that would make it special to you?

Here's what you said. Let's hear from listeners. Let's hear from listeners about how you've made an impact on their lives. Now I didn't want to really ask them how I have made an impact on their lives. That might be a little too, I don't know, fishing for compliments. Instead, I asked to answer this question, why I'm so money? We're going to hear from over a dozen listeners very soon on that. You just heard a clip earlier from one of our friends. Each one of those individuals will receive a special gift, gifts actually.

Also today, we're going to hear from my children. Yup, you guys wanted to hear from Evan and Colette, Coco as we call her. I'll be announcing some charitable contributions. First, this is

actually a suggestion from my husband, Tim. He said, “I think, Farnoosh, maybe be fun. If for this episode, you did a little bit of all the crazy that happens behind the scenes. Who are the craziest guests? What were some of the crazy stunts that you pulled to get guests on the show?” Juicy stuff like that. All right, so I said, “I got that. I got lot – how much time we got, right?”

Here we go, top crazy things that have happened producing this podcast. First up, when I was starting out I really didn't know how to make the audio work. I obviously knew I needed a microphone, Internet connection, soundproof room, sort of. I mean, I'm in New York City. How soundproof can you really get? I was concerned about echo, because I'd heard that no matter how great your microphone is, unless you're in a sound proof padded room, my gosh, you're going to sound like you're in a cave.

I googled how to avoid echo noise when recording for radio or recording for podcasts. I saw this woman who was a traveling NPR reporter, who would travel with her microphone and one of those cubic storage bins, you can get on Amazon for 12 bucks or less. It's like 12 by 12 by 12 cube. She would have it face her, so she'd stick her head in it and then she would pad the inside with maybe some foam and she'd put her mic in there and then she'd record her piece.

I thought, “Brilliant. That's what I'll do.” That doesn't really work, guys. I did record some things with that. Once your head is basically in this box, you don't have anywhere to look. You can't look down. You're just basically speaking into a microphone. If you need to read copy, it's not really practical, not for a 30-minute, hour-long podcast. Maybe for doing a two-minute read, I get that. That is actually what I would travel around with for the first couple of months, like a crazy person. Until I realized my audio was actually just fine.

I have a great sound engineering team at We Edit Podcasts. If anyone is looking to start a podcast or fine editors, they're fantastic. I've been with them since pretty much the first year. Jonathan, if you're listening, could not do this show without you. Also, so my first guest on the show, here's another crazy story, my first guest on the show, Tony Robbins. I got Tony Robbins through a very good friend of mine, who at the time was his publicist.

Tony had also given me a testimonial for my last book, so we had been in touch and he was coming out with his book. That's a real trick, ladies and gentlemen. If you ever want to get someone semi-famous, or really famous on your show, your YouTube channel, your blog, the best time to get that interview is when they are promoting a book, a movie, something. Because typically, their publisher, their studio is requiring them to do as many interviews as possible.

If they're super famous, probably not, but a lot of people will do most interviews when they're trying to promote something, whether that's a comedy show, we got Margaret Cho that way. Tony Robbins coming out with his book, I got him on his book tour and his team told me that I could interview him. I don't remember what day it was, but they said 4:00 in the afternoon.

This is me, I got a six-month-old. I'm working from home. I've totally rearranged my whole day, so that I can be home for this call at 4:00. I'm nervous. I've got all my notes. My first interview. I'm like, this is going to really be important. I need to prepare. "Get there at 4:00," they tell me. "He's here, but he's doing another call. He'll be another 30 minutes." Okay, no problem. 30 minutes, phew. Go take a bathroom break, take a drink of water. 4:30 nothing. 5:00, oh, I hear from the team he's actually still in a meeting, but could we reschedule this to maybe 7:00? Okay, sure 7:00. 7:00 rolls around, still busy. Tony, you're killing me.

Then 9:45 was finally when I got him on the phone. I'll tell you, the man has a lot of energy. He sat on the phone with me for an hour. I'm very grateful. You can only imagine me tethered to my phone trying to see if they're going to give me an update. Is he going to be talking to me in the next 30 minutes? I was losing faith. I was losing hope that this was actually going to happen. Then finally, it did. I'm just glad that I drank enough coffee to stay awake for it.

The episode was fantastic. I learned a lot about what I should do with my money during that interview, learned that I should go through all my mutual funds and all my index funds in my portfolio and take out anything that was having a fee of over 1.2%, or even 1%, because that's just dumb money. Don't spend dumb money on fees, high fees for your funds.

Anyway, where were we? Oh, yes. I had a very prominent guest on the show early on, early days. She knew the conversation was going to steer towards money, but some reason, she got really uncomfortable when I started asking her questions that honestly, even if you didn't like the

question, you can make it your own, right? The question was tell me about a time in your life when you experienced a financial failure?

Up until that point, she'd been chit-chatting and chit-chatting and then she just went silent. She said to me, "I don't really have a failure." I said, "Oh. No one's ever told me that. That's amazing. Well, I guess, okay, let's flip it then. Tell me about your most successful financial moment, your so money moment." Then she said to me, "Nothing there either." Then I thought, "Oh. Oh, boy. She's mad at me. She's trying to get off the call. I said something rude earlier. What's going on?" I took a beat and I said, "Is everything okay? Did I say something to upset you?" She said, "No, no, no, no. It's fine. These questions are non-starters for me." I was like, "Whoa! Too bad. We can't unpack this live on the show." She said, "I would really prefer that you edit this out," so I honored that. I never aired it.

Man, can you imagine what gold we could have unearthed through those conversations if we actually – if she gave me the permission to go there? I have to respect that. It's like, whatever. Some people don't want to share. I also thought, "Why are you coming on a show called So Money if you don't want to talk about money?" We talked a little bit about money, but more in the context of how she sees it with her work as – well, I'm not going to tell you, because you all are smart. You're going to figure this out. I'm going to just stop talking. This was early on. This was one of the first, I'd say within the first 100, I think episodes I did this guest. That was fantastic otherwise, but I was totally unexpected for her to be so tight-lipped about money; did not want to talk about her money, her failures, her successes, pulling teeth.

Okay, I've had a couple of guests actually bail when they learned that this is a financial podcast. Honestly, I'd prefer that than you come on the show and then you tell me like, "I don't want to answer these questions," and then we've wasted both of our times. That is always a bummer still when they cancel, because at the end of the day, I want this to be a show that is inviting where you feel you can – you're in the trust street. You can talk about your money. I'm not trying to play hardball with you. I'm not trying to out you about your finances. I'm just trying to see if there's stuff that we can talk about and have a good laugh about, or learn from, if you have skeletons in your closet, I might ask you about them. We're all here. We're all on the same team.

I also had some guests that came on who were really annoyed by my questions. I'll tell you who they were, because you can tell. I mean, I've actually had people write in after a couple of times, interviews have happened, where the guest was a little, or a lot combative with me weirdly, right? I guess, it's hard when you're not seeing each other. That's the hard thing about podcasting is that you don't get to – I don't do video podcasting. I just do straight up audio most of the time. Occasionally, I go in-person. 99% of the time it's just straight up audio. They don't see me, I don't see them. We can't really read our body language.

This is the first time they're also hearing my voice. They may not know that I'm really being sincere, or they think I'm being nosy. I mean, I'm asking them about their money. I've had guests such as Ramona from the Real Housewives of New York. I've had Beyonce's dad, kind of get really upset with me. Not the whole interview, but there were moments. I remember Beyonce's dad and I were arguing a little bit over whether or not his bankruptcy was a failure or not. He was trying to tell me that it was smart that he had declared bankruptcy. That's what smart people do and they're in business. I'm like, "Well, I don't know."

I mean, I'm not saying that you're not intelligent. You can be intelligent and still declare bankruptcy, but wouldn't you have wished you didn't declare bankruptcy? That's not something you hope for when you start a business. We agreed to disagree on that. He was very sensitive about it, but I'm like, it was all in the news. Didn't he think I was going to bring it up? Anyway, and then Ramona didn't really like when I was asking her about her divorce settlement. She wanted to talk what she wanted to talk about, which come on. That's rule number one, when you're a guest on someone's show, obviously you're coming on with your pitch, you have something to promote. I get that. If I'm on your show, I'm in your house, right? I take off my shoes. I'll ask you, "Do I take off my shoes?" I play nice, nice. I play game.

She was not really very friendly. Honestly, maybe she was just playing up the role, because on the show she's also that person, right? Maybe she was just playing her part. That was definitely one for the books.

I've also had some guests call in and this is really my pet peeve. I actually don't care if you're not the nicest person on the podcast. I don't care about that. All personalities are welcome. What really bothers me is if you call in on the show and you're getting a pedicure, or a

manicure, or you're in a cab, or you're walking down the street and you're calling me from your cellphone. Just reschedule. We're not having a casual conversation between the two of us.

I mean, we are, but there's also tens of thousands of people listening. If you're going to be somewhere where there's ambulance sirens, or someone is scrubbing your feet, I don't want to hear what's happening. I don't want to visualize what's happening while you're on the show. I have tried hard to mask a lot of that. Thanks again, Jonathan, for some of the post edits. I would say, it has taught me again, how to be when I go on other people's podcast. Note to self, don't get any massages while you're a guest on a podcast.

My show got ripped off in the early days, was a fake YouTube channel. I looked up on YouTube. I saw somebody had the So Money Podcast YouTube channel. What they were doing, this was so terrible. They were audio recording the podcast from an external device and then airing that on YouTube, just throwing up the graphic and then airing that. It was the most bootlegged podcast possible. I shouldn't have really been bothered. I mean, it was bothered because it's my intellectual property, it's got my brand, everything.

I did contact YouTube. Within 24 hours, they got the guy or gal and the site was down. It was such a lousy website. I couldn't be that upset. Also, I was upset, because if someone actually thought that that was me, pretty insulting. When you're starting out a podcast, you learn things the hard way. A couple times I've been doing an interview, forgot to record, or did the interview and then lost the recording for whatever reason, because the computer crashed, or who knows.

You think you would learn after the first time or the second time or the tenth time. As of last week, I had a couple scenarios last week where I had to re-record, because my microphone wasn't hooked up to my laptop, my computer crashed and I lost the audio. I have to say all the guests who have experiences with me and more gracious enough to come back on the show after I had to – with my tail between my legs go to them and say, “We don't have that audio anymore. We must rerecord.” They have all been so fantastic and thank you to everybody who has been patient with me all these years.

Then not for nothing, but I almost did get a celebrity for this episode. I wanted to get someone famous. I really thought that would be fun and cool. I couldn't make it work; the timing. There

were people who were interested, but they got to be on their schedule. It just didn't work out. Last week, I'm hosting one of my workshops and I got a text message from my friend George at NBC, who has been behind the scenes helping me get some celebrities here and there. He said, "How would you like to get Queen Latifah on your podcast?" I nearly fainted. People at my workshop were like, "What's going on? Should we call 911?"

Honestly, it was oh, my God, the universe has been hearing me all these many months. I mean, I really wanted for this to happen. We had to go through multiple levels of approval. Got the multiple levels of approval, but then they decided to postpone the interview. It didn't make the cut for this one. I haven't done it yet, but they wanted to do it later in the spring. Fingers crossed guys that she doesn't actually cancel-cancel, right? That this is really truly a postponement. I get it. Timing wasn't right for her and her team wasn't great for me, but I'm game. I will do this when she's ready. I would love to interview her. She is such a queen, such a boss.

All right, so those are some of the crazy things that have happened behind the scenes. I'm sure there's more. I'm sure I'm leaving out so much. I want to give away some stuff right now, okay? I'm feeling generous. I want to pick listeners who e-mailed me with their 'I'm so money, because' and I'm going to air over a dozen of them right now. If you hear yourself, you know you've been selected. Here's what you're going to win, you're going to win a copy of *When She Makes More*, you're going to get a free 15-minute money session with me this year and you're going to get a \$50 gift card to Nordstrom's, because that's my mom's favorite store. If you know her, you know she calls it Nordastrum. Yeah, just a little splurge.

I was thinking, what's a good gift card? I think it's time to treat yourself. If you're all so money, here's a little kickback to go and get yourself something nice; a perfume, a necklace, a sweater, a bunch of lattes from Nordstrom Café. I don't care. It's yours. You're welcome. You'll be getting an e-mail from me, a thank you with all those goodies.

Here, let's hear from our listeners from around the world, everybody. We've got people from Germany, from Canada, from the West Coast, the East Coast, the Midwest. Here we go. Let's hear them out.

**[0:20:32.1]**



**DIANA:** Hi, Farnoosh. My name is Diana. I am originally from Lower East Side Manhattan. I am so money, because I finally took a hard look at my finances after a tough breakup and a major health crisis, to realize I don't need a partner to start my family. I am now closing on a house in 26 days in the Bay Area and through my company, will help lead a mentoring program for local, underprivileged teenagers. I have future plans to adopt or foster a child to pass on my so money knowledge to.

**[0:21:01.1]**

**AH:** My name is Ashton Hughes. I'm from Richmond, Virginia. I'm so money, because financial literacy for women is the gateway to opportunity, confidence and independence.

**[0:21:11.5]**

**MILLER:** This is Mrs. Miller from the Millers On Fire blog. I am so money, because I am a first-generation Latina from the Bronx, working to change my family's money legacy and become the first millionaire.

**[0:21:23.2]**

**VG:** Hi, Farnoosh. My name is Valerie Gibson. I'm from Madison, Wisconsin. I am so money, because my husband and I just set up some rental properties bringing in passive income. A few years ago, I didn't even know what passive income was. Thanks for all you do. Bye-bye.

**[0:21:38.3]**

**MM:** Hi, Farnoosh. It's Moira Money here. I'm listening to your podcast from Germany. I'm so money, because first of all, my last name is Money. Secondly, your show inspired me to run the Financial Success Summit for translators, a virtual summit all about money for fellow word nerds. Thank you, Farnoosh, for everything you do and congratulations on your 1,000<sup>th</sup> episode.

**[0:22:04.4]**

**MEGAN:** My name is Megan. I'm from Portland, Oregon. I am so money, because I'm taking a risk and starting a business.

**[0:22:12.6]**

**MARIA:** I'm Maria of Handful of Thoughts from Alberta, Canada. I'm so money, because I paid off my \$342,000 mortgage in under five years and now I've got a financial freedom mindset.

**[0:22:23.4]**

**SCARLETT:** Hey, Farnoosh. My name is Scarlett and I live in Brooklyn. I am so money, because I paid off \$12,000 in debt last year and increased my net worth by \$15,000 while living on a \$35,000 salary in New York City. I actually just launched a blog [literallybroke.com](http://literallybroke.com) to share my experience and journey with other people. Okay. Yeah, happy anniversary.

**[0:22:51.6]**

**MG:** Hi, Farnoosh. This is Mary Grace from the San Francisco, Bay Area. I'm so money, because your show inspired me to finally launch my own business as a college admissions and career coach on top of having an awesome corporate role in surgical robotics, and raising two baby boys. I have listened to all of your episodes. Your work has changed me and I know so many others for the better. Thank you. Cheers for the next 1,000 episodes.

**[0:23:16.7]**

**CHRISTY:** Hi, Farnoosh. I'm Christy from Michigan. I am so money, because since my divorce, I learned I can be independent and fully support myself. I can also pursue my passion for travel. I was connected with a solo travelers group and was able to visit Greece. I realized that I can still have a lot of amazing adventures, even if I don't currently have a partner.

**[0:23:35.6]**

**KIM:** Hi, Farnoosh. This is Kim from Pittsburgh. Congratulations on a 1,000 episodes. I am so money, because I've been a listener for over three years. In that time, I've learned the importance of an abundance mindset, saving for retirement early and never giving up on your goals. Thank you and congratulations.

**[0:23:54.4]**

**ROSA:** Hi, Farnoosh. Congratulations. My name is Rosa. I'm the creator of Wealthy Latina. I live in Los Angeles. I'm so money, because I was inspired by you a year ago to inspire other woman, especially in the Latin community. I built Wealthy Latina to inspire every woman to build wealth by paying themselves first, and also by starting businesses. I am super passionate about this and I cannot thank you enough for all your tips and motivations through your podcast. Congratulations and looking forward to many, many more of your episodes.

**[0:24:46.5]**

**MA:** Hi. My name is Megan Andrews. I'm from Victor, New York. I'm so money, because I'm 49-years-old and on a fast track to financial literacy.

**[0:24:58.0]**

**MELISSA:** Hi, Farnoosh. It's Melissa from Vienna, Virginia. I'm so money, because of women like you who have encouraged me to stay financially fierce and own it. I'm 29, living debt-free, get to travel the world and I have a six-figure savings account and also contribute to multiple retirement accounts, because I was convinced of starting early and staying disciplined. Thank you for spreading your financial wisdom.

**[0:25:20.2]**

**FT:** There you have it, all of our friends from across the globe sending in their So Money testimonials. Thank you, everybody. You'll be hearing from me with all those goodies coming soon.

The show has taught me quite a bit about money as well. I did start this podcast for some selfish reasons. I wanted to up-level my own personal financial game. Some of the things that I have really taken to heart, things that guests have taught me, or just epiphanies that we've had on the show just through conversation. One, was just recently I had a conversation with Lindsay Goldwert, who's the author of *Bow Down*. She's a financial journalist and podcast host and she spent much of her last couple of years deep diving into the world of dominatrix, dominatrixes and seeing what she could extract from their take on work and life and applying that to managing your money, managing your career.

We had a really interesting conversation about money and feminism. She's like, "Why do we keep calling it financial empowerment? It's how we package it to women as if it's supposed to be something that we're going to get excited about." She's like, "That doesn't excite me." Empowerment to her – she was like, that's like yoga mats and smoothies and a soul cycle at session. Empowerment, it's like a TED Talk.

Actually, what we – She's like, "What I want is power. I don't want the empowerment. I want the power." I thought that's interesting. We use these words all the time and we don't think really about the implications. Are we softening the tone for a reason? That's not good. We want to really just get at it. Honestly, at the end of the day, whatever language works for you. If it means that you're going to then go out there and do the right things with your money that's aligned with your values that you feel really positive about, call it whatever you want, but I thought that was interesting. I had to agree with her like, "Yeah. I want the power." I want the empowerment too. I want it all. That was just recently. That was with Lindsey Goldwert.

There was another guest I had on who is a Hollywood director, Kari Skogland. She directed episodes of the *Handmaid's Tale* and *Breaking Bad* and all these amazing shows. She said to me, the best advice she ever got is strive to only work with elegant people. Who are these people, right? These are people who speak the truth, are kind, are generous, they work hard, they're fair, they're tough, but they're elegant. You want to go back and work with them again. You would recommend others to work with them.

Because we all have those people that we've worked with that we are not going to recommend them to anyone and we can't wait to stop working with them. It's not something that we can

always choose. If you do have the opportunity to choose your team, choose the people you hang out with even, choose elegance. I just thought that was a really beautiful way to position it.

One of the most impactful things I took away from this podcast early on, early on, was I had a guest on who told me, “Farnoosh, there are two ways to make money in this world. One is to make money from what you do and that's your job, it's the title on your business card. Then there's the way to make money from what you know, which is not always the same thing as what you do.” There might be some overlap, but there's definitely some other aspects to your knowledge, to your skills, to your history, to your relationships. Those are all assets that we're not always monetizing, which are completely monetizable.

It got me thinking, okay, I have this job which is giving financial advice, writing, speaking, writing books, podcasting, all of it. There's definitely in the road that I took to get here and everything I learned along the way that is teachable. Through that came some workshops that I've hosted, the Book to Brand workshops, perfect example. A lot of people have been coming up to me over the years and saying, “I want to write a book. How did you write a book? How did you get your expertise published in a traditionally published book?” There's a process there, there are relationships to forge. Now I teach that in Book to Brand, a two-day workshop.

People always ask me, how do you get press? There's also strategies to how to land press for yourself, whether you're an entrepreneur, personal brand, an author, whatever the reason you want press, there are best practices. I teach that now completely separate from the personal finance stuff, right? This is all behind the scenes, but very much still at the core of what I know. I think that guest, and I can't remember who it was who told me this. I have held onto that advice tightly for years. I'd share that with anyone I can share that with. I just wanted to bring that up, because it definitely has changed my life.

Okay, on the show I often ask guests about where they donate. It's one of the lightning round questions. When I donate, I'd like to donate to X, because Y. This show, I want to give back, right? This is all about giving back to listeners. I'm grateful. I'm grateful that we got to get to this point. I want to show that gratefulness through giving to some charities that I really appreciate.

I want to announce that I am giving \$500 to Purple Purse, which is a foundation through Allstate Foundation Purple Purse dedicated to breaking the cycle of domestic violence through financial empowerment. I'm going to donate \$500 to Purple Purse and then \$500 to make it an even 1,000 to Planned Parenthood, which is a non-profit organization, provides reproductive health care all over the world. I think this is very important. This is personal to me and I wanted to dedicate some funds to these organizations that are doing so much important work in the world, keeping women healthy, safe, protected.

Next up, some of you asked for some insights from my kids. They're only five and a half and two and a half. They don't really know that much about money, other than I make it and dad makes it and they need it to get the things that they want. We have a piggy bank in the middle of a house, which is also a great conversation piece. They're catching on, because the show has been around basically since they were born. So much so that I decided to have them take the mic and have them answer the latest questions that have been coming in through the So Money pipeline, just to see if maybe they've been learning through osmosis, maybe they just been learning because I don't know, maybe Evan listens to the podcast on the bus to school.

I don't know. I just thought I'd put them to the test and see how well they could answer. There was no coaching or editing involved in this. I promise. Here we go. Here's ask Evan and Coco.

Dear Evan and Coco. I just started a job and I'm wondering how to begin investing. Any advice for me?

**[0:32:20.1]**

**EVAN:** Start with your 401k. Contribute at least 10%.

**[0:32:25.6]**

**COCO:** And earn the match.

**[0:32:28.4]**

**FT:** Earn that match, baby. All right, this is a question from Bill from Sacramento. Coco or Evan, do you have a rule of thumb when it comes to saving money?

**[0:32:37.9]**

**EVAN:** Have at least six months of your expenses in a rainy day account.

**[0:32:44.5]**

**COCO:** Also pay yourself first.

**[0:32:47.7]**

**FT:** All right, here's a question from Linda. I don't have access to a 401k at work, what's the next best place to invest?

**[0:32:55.5]**

**EVAN:** A Roth IRA. Yeah.

**[0:32:59.3] FT:** All right, this is a fun one. Gene from Denver says, "I just got a raise. Coco and Evan, what should I do?"

**[0:33:06.5]**

**EVAN and COCO:** Take your wife to dinner.

**[0:33:08.5]**

**COCO:** Get steak.

**[0:33:09.6]**

**FT:** Oh, yeah. Get the steak for sure. Then last but not least, Sam from Los Angeles says, “Coco, Evan, my friend owes me money and it's been months since she agreed to pay me back. What should I do?”

**[0:33:21.2]**

**EVAN:** Call Judge Judy.

**[0:33:22.4]**

**COCO:** Judy.

**[0:33:23.6]**

**FT:** Oh, yeah. Judge Judy. She'll know what to do. Everything is Judge Judy worthy. Every dispute, every spat, every debate. All right, I guess having a mom be a financial podcaster is rubbing off.

That's it, everybody. That's our 1,000<sup>th</sup> episode. Thanks for helping me create it. Thanks to everybody who sent in a voice-mail. Cheers to all of you for your commitment to financial empowerment or power, as I like to say now. Let me know what you thought of the show. Send me a note on Instagram, or leave a review on iTunes. Every Friday, I pick a reviewer to get a free 15-minute money session. I'm going to be very busy this year with these money sessions. Looking forward to it.

Thanks for tuning in, everybody. Congratulations to all of us. See you back here on Friday. I hope your day is so money.

**[END]**