

EPISODE 1084

“KG: Now more than ever, video is for everyone. Now, whether that’s just hopping on a Zoom call and like being able to navigate that space without like worrying about it because that’s how we’re doing all our meetings. Or if you’re a business and you want to communicate more with your customer base, video is the next best thing to being in person.”

[INTRODUCTION]

[00:00:59]

FT: Welcome to So Money, everybody. I’m your host, Farnoosh Torabi. Many of us are consuming video these days, and a good bit of us are thinking about moving over to video, either to start a YouTube channel, start a course, or just expand our personal brands. If you’re having a tough time on Zoom, this episode is for you as well.

My guess today is Kristian Golick. He’s a professional video content producer that teaches entrepreneurs how to incorporate video into their business and everyday life. He and I first connected last fall when I was thinking about starting my YouTube channel. I needed to know what kind of equipment to buy and how to get it all set up. Kristian came to my rescue, and he still does. Kristian believes video is still an underused tool that can help businesses thrive, especially now. He started his career in TV commercial advertising and later started his own business as a wedding videographer.

But now in a pandemic, like many entrepreneurs, he is pivoting. Weddings just aren’t happening anymore, so he shifted his business to serve the entrepreneurial market, supporting projects that include online course creation for clients and consulting for those who want to learn how to incorporate video into their business. Kristian and I talk about how to get into video on the cheap. If you only have a couple hundred bucks, what equipment can you skip and what should you definitely buy? Advice for anyone listening on how to improve their video skills, whether it's for conference calls or starting that YouTube channel, and we go under the hood and look at

Kristian's own finances, how he saves his money, how he runs his business, and his recent home purchase.

Here's Kristian Golick.

[INTERVIEW]

[00:02:39]

FT: Kristian Golick, welcome to So Money.

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KG: Thank you so much for having me, Farnoosh.

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FT: This is a different medium for the two of us. You and I typically work on video together, but here we are podcasting. How is everything going for you as a video production company? Prior to the pandemic, you were mostly doing weddings and helping people like me, entrepreneurs, out with their video projects. Everybody, Kristian helped me set up my camera and get me really like confident with the YouTubing, which by the way we're about to hit 1,000 subscribers. I've done nothing in the last couple of months, so part of me is like, "Once I get to 1,000, I have to really kick things up into high gear." But more of that in a moment. But tell me how your business has been doing since I know so much of it was wedding filming. Is that picking up now that things are a little bit more – I don't know. Things are opening up a little bit more on the country.

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KG: Right, yeah. I mean, weddings are certainly starting to open up. But in terms of like the business aspect, it definitely took a sharp downturn. Yes, in 2019, I had – I was mainly weddings and then did some entrepreneurial video work like I did for you. Then going into 2020 in the

beginning before the pandemic hit, weddings was going strong. I was doing some bookings. Not many people get married in the winter, so the winter is definitely the time where I'm talking with people. I'm not particularly going out too much. But then once the pandemic hit, it was just mad chaos of people emailing me and calling me and saying like, "We don't know what we're going to do for our wedding. What happens if it cancels? Can we move it?" Everything kind of just went to a screeching halt as I would imagine most industries. As a result, a lot of people moved their weddings. A few people have kept their weddings. I did one actually this past Friday. I did one a few weeks ago.

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FT: How does that work? I would imagine they're very small. Are people wearing masks? How does it – Did you feel safe?

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KG: I'm definitely more the precautionous side. I kept my extra distance. I was more than six feet apart from people for the most part. It's very difficult because there are some I guess loopholes with weddings. If you get married in the church, you can have as many people as you want in the church, but then the reception has to be outside if you want more than 25 people. In Pennsylvania, if you want more than 25 people, then it has to be outside. Some people are doing backyard weddings as opposed to getting married at a venue, so it definitely depends. That's ultimately where I found that there are like two types of couples. The one type of we want to do this right, so we're just going to put it off till next year. Then there are the other couples who say, "We're getting married regardless."

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FT: Well, I wanted to have you on the show not just because we wanted to do like a deep dive into weddings, although it is interesting to get a behind-the-scenes take of like what's happening on that front. But your craft is video, which I think a lot of people listening, whether you run a business, you work for a company, you have a brand, I think video – Nothing new but increasingly becoming the thing that people are interested in or pivoting to to get their message

out, their word out. YouTube is exploding like ever before. Now, Instagram is getting into like – They're trying to get on YouTube's territory, and I'm obviously trying to do this. I wanted to talk to you a little bit about that and like your advice for entrepreneurs and everyday people on how to utilize video more and more constructively in their lives.

But also you as an entrepreneur, you're telling me that people are calling you and all these frantic wedding planners and saying, "Can we move the date?" They're worried about them. You must have also in the back of your mind been like, "What's happening to my business?" How you pivoted and how you're changing and evolving and keeping on your toes in this time I think is also worth learning about. I just think you're cool. I spent a little bit of time with you. I want to learn a bit more about how you think about money. You recently bought a home. You're a single guy. You seem to be like really smart with money, so I thought that's also worth bringing to the forefront.

Let's go back and talk a little bit about video. People who are listening who are like, "I'm into video. I like watching videos. Should I get into video?" Who is video good for? Really these days, it's pretty simple to start, right?

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KG: Absolutely. I think even now more than ever, video is for everyone. Now, whether that's just hopping on a Zoom call and like being able to navigate that space without like worrying about it because that's how we're doing all our meetings. Or if you're a business and you want to communicate more with your customer base, video is the next best thing to being in person. If we can't be in person, video is the way to go.

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FT: What are the benefits of video? I mean, obviously, I can see where if you are a person who is in the presenting field, like you are a speaker or you're an influencer. I get that. But talk a little bit about the benefits of video for people who may not even realize this is an area that I can get into. What are the opportunities and how have you been helping clients work through those opportunities in the last few months?

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KG: Yeah. I definitely think for people who aren't necessarily talking to a broad audience about what they do or their business or their product, for the people who are just using and implementing video in their everyday life, whereas before they didn't particularly have to, a lot of the work that I've been doing is online consulting and teaching as to how to make your Zoom calls not look bad. It's simple things. It's not – You don't have to get a big video set up. You don't have to buy all this fancy equipment. You can make do with what you have, and I'm a very big supporter of this. You have a very, very powerful camera in your pocket. Your phones are so, so capable of getting great video. You can easily do some tricks around your office to make the lighting better. Position yourself by window, getting close to the camera, so the microphone can pick you up. It's little things like that that in the long run for the people who are just doing Zoom calls are going to be able to communicate a lot easier with who they're talking to because they're not fighting the technical difficulties. They're not fighting the, "Oh, what? I can't hear you. What did you say?" The Internet connection going in and out. Really teaching people how to maximize what they already have to communicate the best they can.

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FT: Because video can otherwise be a real handicap for people, and it's not fair. It's not fair if you're like an otherwise really dynamic person in person. Then now you're forced to do all of your work via Zoom or Google or whatever Google Video, and it is proving to be a hindrance. But it doesn't have to be – I mean, at this point I think we're how many months in. If you don't know how to use Zoom yet, and I still see it though. I see people on conference calls with the back lighting, sitting in front of a window. I can only see like half their forehead. I recently purchased a very inexpensive ring light. I know you're not a big fan of ring lights. You think they're like super –

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KG: They have their purpose. They have their purpose.

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FT: They're very glam. You can set it up right in front of your laptop like on a stack of books, and it's an immediate nice flash of light. You go from looking tired to maybe you've had two cups of coffee.

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KG: Exactly, right. Little things like that that really make a long-term difference in your video calling.

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FT: Talk to me about YouTube. I know that you are, firstly, experienced in helping people create beautiful videos. YouTube is not really the place that requires beautiful videos though, right? It's really about the continuity, the consistency, the shareability. Tell us a little about what you've seen be successful on YouTube for people who are trying it for the first time. I'm asking for a friend.

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KG: I think you hit the nail on the head, so you can tell that to your friend, of consistency is key. When it comes to the content, you don't have to create these beautiful grand masterpiece videos. You can easily sit down once a week and talk about what exciting happened during the week. What was unusual? What did you do in your business this week that was different than every other week? What kind of client came in and asked you for this crazy request, and you really had to think about how you would do it? It's storytelling, and everyone has a story. You can easily record that once a week or more if you are daring and post it to YouTube. It doesn't have to be fancy, and you will get a fan base and get a subscriber base if they resonate with you. Really, chances are you will find people that resonate with you. Even if you think you're the most boring person, you have nothing of value to say, I will personally call you up and say you're wrong. People care about what you have to say.

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FT: Yeah. Let's remember. This is what I struggle with a little bit is that YouTube is the second largest search engine, next to Google. Google and YouTube, so go figure. Don't overthink it. If your mission is to build a loyal following and to get those high subscriber numbers and high download or I guess – What are they, streaming numbers, play numbers?

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KG: Play minutes I think.

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FT: Play minutes. It's really about giving people what they want, which I'm really bad at on YouTube. I'm good at that on the podcast. I listen and I deliver. I think with YouTube, I'm trying to be a little bit more out of the box because it is such a crowded marketplace. I don't want to feel like I'm just repeating what's out there. If I – When stimulus checks were coming out, everybody is searching stimulus checks. Literally, just have stimulus check in your video title and you're going to get 10,000 views. I just felt like that's a cheat. I didn't want to like cheat my way to it, but I guess I just have to get better at cheating. I don't know.

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KG: Well, I would argue to say it's not necessarily cheating. It's a hot topic for sure, but the advice that Farnoosh Torabi can give on YouTube versus Bob the finance guy is going to be –

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FT: In his mother's basement. So many of these people like – It's, again, backlit. They have crumbs on their clothes. They're like – I'm a little bit ahead I guess from that end. I have some pretty good lighting and I like to laundry my clothes.

[00:14:01]

KG: That's right. I will say this even though I'm a video guy. More importantly, from the video quality, you have the expertise. You have the knowledge. Most, most importantly, you have the personality, and that's what people are there for, to learn and to trust you and to bond with you through the way you're delivering your information.

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FT: Well, that's very nice of you to say. I will say to everyone listening as well, something that I've learned is that it's a pretty slow burn in the beginning and perhaps for even a while that you're not going to get the millions of clicks right away. That it's the sort of thing where after doing it for a while, maybe one video will go viral perhaps, and then that's going to help everybody who saw that to come and maybe watch all the archived stuff. But then from there, it'll grow. Having those blips on the radar I think will be helpful for long-term growth. It's a long game.

When I look at people who are doing really well on YouTube, they are like two years in, one year, two years, three years in. Yeah, it's not overnight like anything. But I think we hear about those outlier stories like people getting discovered on YouTube. But then you're like, "Yeah, but the discovery took quite a few years."

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KG: Yeah. I think it's like the classic, "Oh, well. You did this service in one hour." Well, actually no. It took 10 years of building the experience to do it in one hour, but it's the same thing.

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FT: What do we need to get started? Let's talk tech a little bit, okay?

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KG: Okay.

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FT: Let's say you're on a small budget. You only have a few hundred bucks. Can you just film with your iPhone or your smart phone and –

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KG: Absolutely, yeah.

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FT: Okay, good.

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KG: Absolutely. If you only have 100, 200 bucks, I would say use your iPhone. You can buy a little clamp for your phone and then attach that to a little tripod. That will cost about \$30. I would say go for a little clip-on microphone with a long wire that will run to your iPhone, so you can get that high quality audio, as opposed to just relying on the camera microphone on the phone. Right there, you're spending maybe \$150. Then if you have a little extra money in the budget, go for that ring light. Go for that little LED light that you can put up in front of you. If you don't have it –

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FT: \$25 on Amazon.

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KG: 25?

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FT: I'll put the link up in the show notes, yeah. Maybe it's not –

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KG: That's a good deal.

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FT: Maybe it's not Kristian-approved but it's what a lot of people are using, so I just bought that because that's what everyone is used to seeing.

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KG: Well, unless you're a professional videographer, Farnoosh, I don't think you should be picky.

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FT: I'm not shooting a wedding.

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KG: If you don't have that little extra money for the light, just go by a window. Position yourself so the window light is hitting your face and you're golden.

[00:17:01]

FT: Speaking of weddings, how did you pivot your business? I know things are picking up a little bit but I'm sure between like February till recently, it has required you to re-examine the business. There has been good news. You've been pretty busy, so where is the pivot happening?

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KG: The pivot – Funny enough, this transition happened or was in the process of happening before the pandemic hit. I was doing weddings. I wanted to get more into helping entrepreneurs create videos and it was, of course, a slow transition. Then when COVID hit and everything shut down and all the weddings just vanished out of thin air, I sat down and said, “Okay, this is not a gradual transition anymore.” We are making a hard pivot right now, because weddings aren't happening for the foreseeable future. Businesses are trying so hard to get their message out there, and they can't because they can't be in person, so they are desperate to get their message out. I know that my skill set can really help them get their message out through video, so I just halted the weddings and put all of that effort into reaching out to my network of entrepreneurs, talking about what they needed and what they were looking to do, and then giving them solutions and how I can help them.

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FT: Do you think that this time next year you're going to be busy with the weddings and keep up this other arm of the business? How is it going to balance out in the future?

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KG: Of course, the future is unknown, but I would like to say right now that the weddings will be taking a permanent back seat to my business. I really am enjoying this new business model. Yeah, of course, the pivot was thought about in advance, and then I was forced to pivot because of the pandemic. But I'm very happy in the direction I'm going now, and it's much more rewarding inside.

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FT: How would you characterize your financial skills? You're good at running a business, pivoting, thinking on your feet, shooting. You have a lot of skills. I know you've recently bought a home too. How would you rank your financial acumen?

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KG: Sure. I am no pro. I'm no expert but I would like to think that because of my conservative finance plan, like I plot everything out on a Google Sheet, I make sure I take up percentages for taxes, for this, for that. I really make sure that like every box that I can check of things to like plan for, I plan for that. Then at the very end, I have my spending money. In times of a pandemic when all of my revenue just kind of got swept underneath the rug or swept beneath my feet rather, I had healthy savings. That actually got me through waiting for government assistance since I applied for a few programs.

As a self-contractor, as my own business, yeah, I'm a very big fan of savings and I do investing as well. I have my Roth IRA. I have my brokerage account which – Well, the Roth I always fund. I continually fund that no matter what. The brokerage account I have a little more flexibility with, which I stopped contributing to when I was in savings mode. I would say always, always prepare for the worst.

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FT: Yeah. Did you learn this as a kid? Were you raised financially fiscally conservatively, or did you kind of learn this through the inherent challenges of being self-employed entrepreneur which is like you have to be extra, extra, extra cautious with your money?

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KG: I would definitely say the latter of just learning the ropes through owning my own business and realizing I might not make any money next month. Just because it's good this month, it doesn't mean it will be good next month.

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FT: In your field, what is like the cushy job? You have to just work for yourself in some way. I mean, your skill set. I guess you could be a camera guy for a network. Those jobs were pretty

sweet. I'll tell you, I had a camera guy when I was at a network, anchoring for a few months, and he was like a war veteran. I mean, like a cameraman who went to war.

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KG: Wow!

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FT: Yeah. I mean, it was amazing the experiences he had. I mean, the stories he would share just about like all the different news he's covered over the last 30 years, being sent overseas and the over time he made. The networks back in the day, like when there weren't – There were only maybe like 10 channels, right? It was like they were pretty rich and could afford. Now, the producers are the camera men, are editors, are sometimes the people in front of the camera. The days of those jobs maybe are going away, but do you never dream of like working somewhere like when times are tough like, "Oh, I just want a consistent paycheck." What's the other side look like for you?

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KG: See, now this is interesting. Funny enough, I actually feel the safest when I'm on my own and not working for a company. I do have a little – I don't actually have PTSD. But when I first was out of college, I worked for a company and I felt very unstable, like my job felt very unstable. I couldn't wait to be on my own and start my own business because that I can control to a degree or at least I can control much more than having a job with a paycheck and 401(k) and all that, which I think is the opposite of a lot of people's thinking.

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FT: Yes. Wow! You even knew that before you had to experience like I did, a layoff, to realize, "Oh, you know what? Corporate America is not the safest, most predictable way to go."

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KG: No. It really is not in my opinion. That's definitely specific to my industry from where I'm coming from but I know it can be true in other industries as well.

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FT: What was childhood like for your from a financial perspective? What's a money memory from growing up? Some guests have talked about a lesson that their parents gave or their first job or an allowance, anything that sticks out.

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KG: One money memory that I had, I never got allowance. I never did allowance. My parents gave me chores, and there was no payout at the end the way it was set up, except for one time where I told my parents, I think I might've been 12, I wanted an RC plane for \$150 and I told them I wanted this so bad and I wanted to work for it. But I was 12 years old, so I can't work anywhere other than for my parents. I said, "I want to do this list of chores, dot, dot, dot, dot. I'll work for \$20 a day. How does that sound?" They go, "Okay." I worked and did chores up to that \$150.

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FT: Were there any chores that you were writing and you were like, "Do I really want to put this down?"

Did you give yourself easy chores, like things you knew you could just do on the – How many hours a day was this?

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KG: I mean, when I was 12, it felt like all day, but probably like –

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FT: A couple hours.

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KG: Two hours, yeah. It wasn't anything bad. Empty the dishwasher. Take out the recycling. I hear this story and I immediately understand how it was that you grew up to be an entrepreneur because what that basically models is you, identifying what you want and figuring out a way to achieve it on your own. Not waiting for like your parents to say, "Okay, here is the chore. Here is the task. Here is the money." You not only came up with the task but you came up with the cost, what you thought your time was worth and what your effort was worth.

That's actually something now that we're talking about only now to parents that rather than just giving your kids a meaningless five dollars a week or whatever for doing the dishes, whatever the chores are, have your kid come up with a project around the house that maybe he or she's identified like, "Hey, we could really clean up the basement," or, "Mom, your office is a mess. Let me help you." Then saying, "Okay, great. Great project. What do you want to make for it," and then negotiating that. It's like the little things.

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KG: Yeah, I love that.

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FT: What kid does that on the norm? Well, the kids that grew up to probably be self-employed.

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KG: Yeah, that's true, which is interesting. I never actually thought of it that way.

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FT: Well, it seemed.

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KG: Yeah. I also never came from – My family is not the self-employed entrepreneurial type. They are the, “You get a job. You get benefits. Secure that job. Don't do anything to get fired,” like.

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FT: Same here. I think I had that – At one point in my early 20s, I was at a crossroads like, “Do I stay at this job where if I continue this road, I'm going to become like maybe a little bit more money, get better benefits, or go abroad, and I was going to be a freelance journalist. My father was like, “Hold up. You're going to get dental at your job and then you're going to give that up to go maybe like make a few hundred dollars a week overseas. Risk your life.”

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KG: Oh, my goodness.

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FT: I was like, “Yeah, because that's what careers are made of. That's what life is about.” But then I ended up staying at the job with the dental but not staying there for long. I left and finally found my way. Totally, I grew up. It's the irony with immigrant parents I always say. They risk everything to come here and then they took no more chances. That everything had to be on the straight and narrow once they got here, but they risk so much. Talk about fearless and risk-tolerant, leaving their country, coming to language they didn't speak the language. They didn't know anybody. Now, it was like just put up and shut up.

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KG: Yeah, right. That's it.

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FT: Don't go bend the rules.

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KG: That's extremely courageous.

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FT: You don't want to get kicked out. Maybe that was the thinking.

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KG: I don't know, yeah.

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FT: I don't know. You recently bought a house, Kristian, when we were –

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KG: I did.

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FT: We had a chance to actually meet in person pre-pandemic last fall. You came over my place, and you were setting up my camera and mentioned that you bought a house. Tell me all about that because this was the first home purchase for you.

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KG: Yes, yes. First-time home owner, which is very exciting. I was renting an apartment and my business – This is when I was somewhat recently self-employed and I was doing really well mainly in the wedding industry. I was doing really well and I liked my apartment but I was like, “Maybe now is the time to check out houses because I have the money to put a decent down payment on, and then my mortgage would be decently lower than my rent cost.” So I started looking and didn't really find anything. Then my lease was up, so I actually decided to move in with my sister and her husband for an indefinite amount of time until the right house popped up.

It was discouraging because you never know what house is going to pop up. Some popped up, and I check them out with my realtor. Then one day, it actually is kind of funny. I was checking out a house with my realtor. I walk in the door, and he just looks at me and says, “Hey, do you want to check out another house today?” I said, “Sure, what's up?” It just went on the market an hour ago. It's a really good deal and it looks really nice. I was like, “Oh, okay.” I checked it out. Put an offer in that night.

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FT: Wow! Wait a minute though. You live with your sister and her husband. Indefinitely, how did that conversation initially go? Can I just move in indefinitely?

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KG: Yeah.

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FT: That's a nice sister and brother-in-law.

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KG: Very, yes. I am very, very appreciative of them. Yeah, it was interesting. In my apartment, I lived about an hour away from my sister. One time, I was visiting and she said, “What are you going to do like once your lease is up? I know you're looking for houses. Are you going to buy

one or are you going to renew?" I said, "I don't know. I don't really want to renew my lease but I also don't want into buying a house." She was like, "Huh." We have a pretty good relationship, so I said, "Look." Her husband's name is Nathan. "You and Nathan have this big house. I know you're looking to expand the family but you're not there yet, so —"

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FT: Here I am.

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KG: Yeah, right. Do you mind if I move in for a few months?

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FT: I'm family.

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KG: Right, right.

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FT: You technically would be expanding.

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KG: Exactly. Not the expanding they were thinking of which they have since done.

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FT: Great. You're closer now, right? Are you nearer or did you go back?

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KG: Yeah.

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FT: Yeah, great.

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KG: Yeah, yeah. Funny enough, a house popped up in the same town that they live in.

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FT: What was on your checklist? How did this realtor know it was the right place for you?

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KG: The realtor knew that it was close to my family, which wasn't a hard requirement but it's not a bad thing. The realtor knew the area, and he knew that eventually I would want to rent out my house when I'm ready to move on. The neighborhood that I'm in Nazareth, it is known for like having a really great school district, and parents are dying to rent houses in Nazareth so that their kids can go to the school. The price was right. The area was right. I knew that whenever I wanted to move out of this house and move somewhere else, I can rent this house out for a good profit, so it checked off affordability standpoint. It checked off the long-term investment standpoint and convenience.

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FT: Hopefully, you're going to refinance because this was a year ago. By now, maybe you could get another percentage drop.

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KG: Possibly. I would say I got a decent percentage but I'll have to do some research.

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FT: What was your number one money mistake? I have not asked guests this in a while. But now that we're on the topic of winning, let's reverse it to losing. What's something that you did that may have not been your proudest money moment?

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KG: I have one that's somewhat recent last year. As a videographer, of course, I'm drawn to these beautiful stunning videos. I was watching some videos on YouTube and I saw this incredible video where there was someone swimming in the ocean, and the camera was in the ocean. I was like, "Wow, that looks amazing."

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FT: I think I know where this is going.

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KG: I was like, "Okay. Well, I need like a waterproof housing for my camera so that I can take my camera in the water." I found this really nice housing. I think I spent like 700, 800 dollars on it and I was like, "Oh, man. I'm going to film all this cool ocean footage, and it's going to be great, and I'm going to pitch it to clients, and I'm going to do all these cool projects because no one else is doing this." I don't live near an ocean. I don't – I barely live near a lake. I had one –

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FT: But if anyone's having a destination wedding and they want to shoot some cute video underwater, it'll pay itself off then, right?

[00:32:33]

KG: That's true. I have yet to make that happen. I took it to the water. Therefore, I can't return it, so I'm now sitting with a \$800 plastic housing that it has made zero return on investment. But it was a good lesson.

[00:32:54]

FT: People have pools in Nazareth, right? Maybe you can do some cool aquatic photo, filming? I don't know. I'm –

[00:33:00]

KG: That's true. That's true.

[00:33:01]

FT: I'll keep thinking for you. I'll keep thinking.

[00:33:03]

KG: Thank you. I appreciate that. Maybe one of these days I'll get a return on my investment.

[00:33:08]

FT: Well, Kristian, this has been a lot of fun. Before we wrap, let's do some So Money fill in the blanks, also a throwback to my old So Money episodes. It has been a while, so I'm a little maybe rusty on the questions. I think I'll remember them but let's see. Okay, so first things first. Fill in the blank. Don't overthink it. If I won the lottery tomorrow, first thing I would do is –

[00:33:28]

KG: Buy a studio space.

[00:33:30]

FT: Would this be an investment? A studio – You mean for your filming and not –

[00:33:35]

KG: Yes, yes. So for my filming, a video studio.

[00:33:38]

FT: Studio, I think like normal housing in New York City because I lived in a studio for 10 years.

[00:33:47]

KG: This is suburb talk, Farnoosh. You now know.

[00:33:50]

FT: I'm sorry, yes. This is an extension of your main property. I see. One thing I spend on which a lot of us aren't spending money on right now, but one thing that you are spending on that makes your life better, easier, all of it. Is there something that you do?

[00:34:06]

KG: Curbside pickup groceries. I don't do my grocery shopping. I ordered online.

[00:34:12]

FT: You are precautious. That's good.

[00:34:16]

KG: Pay the premium. I don't care.

[00:34:19]

FT: Answer this. I was recently at Target, and there were some people coming for curbside pickup at Target but noticed people who were in their cars, rolled down the window, were not wearing masks. The Target employees were wearing masks and bringing their stuff to their cars and having conversations, so it wasn't like they were not six feet apart. They were like one foot apart, and I thought that's like defeating the whole purpose of curbside pickup.

[00:34:49]

KG: Yeah, yeah.

[00:34:50]

FT: A little bit safer but still like, "Why aren't you wearing a mask?"

[00:34:54]

KG: Right, right. It's – I get frustrated when people use their own logic as to when – That sounds weird. But when they use their own logic as to when it's okay and not okay to wear a mask, like the whole [inaudible 00:35:07].

[00:35:10]

FT: I get it. You're outside but you're in your car and you're within like 12 inches of the employee.

[00:35:16]

KG: Yeah, you're breathing into the Target worker's face.

[00:35:18]

FT: I don't know. It just seems like ironic to me that they weren't going into the store. I mean, whatever. Okay, I just – I didn't know if that was like allowed. Does the science say you can do that? I don't think so.

[00:35:30]

KG: I don't think many people are listening to the science.

[00:35:33]

FT: Yeah. Oh, well. Not oh, well, but it is what it is. Everybody, vote.

[00:35:39]

KG: Yes, yes, yes.

[00:35:41]

FT: All right. When I donate, I like to give to blank because –

[00:35:46]

KG: When I donate, I like to give tangible objects as opposed to money because I know that they are going to be used for the right reason.

[00:36:00]

FT: Yes. So what do you give? What are these tangible objects?

[00:36:03]

KG: Food. Whether it's food –

[00:36:06]

FT: Clothing?

[00:36:07]

KG: Right, exactly. Clothing, kids' clothes.

[00:36:09]

FT: Gear?

[00:36:11]

KG: Gear?

[00:36:11]

FT: Don't know.

[00:36:12]

KG: Yeah. The part I have a hard time with. I hoard gear.

[00:36:15]

FT: There's a store in New York City. You know it well.

[00:36:20]

KG: EMH Photo? Oh, yes.

[00:36:21]

FT: EMH Photo. That for you is like Disney World. For me, it's like the dentist's office. I don't – I just want to get out of there. I just –

[00:36:31]

KG: It is intimidating. It is intimidating I will say. You have to know how to navigate it.

[00:36:36]

FT: Oh, my gosh. All right, last but not least, I am Kristian Golick. I'm So Money because –

[00:36:44]

KG: I control my income.

[00:36:46]

FT: Yes, which right now that's gold. That's golden. Thank you so much for joining me. I hope you had fun. I promise this wouldn't hurt, and we've been talking about getting together on the podcast for a while. Thank you to you for inspiring me with the YouTube stuff. I'm nearing 1,000 subscribers. Bless them. I've done nothing for two months. I don't know. Somehow words getting around. For some reason, these people are subscribing when there's not much content to latch onto, but I feel like I'm getting my 14th wind. The fall is approaching. The weather is changing. I'm getting the – The juices are flowing, so hopefully more to report. Thanks for helping me with my prompter business because that's going to definitely make this easier and less intimidating.

[00:37:31]

KG: Absolutely. Yeah, yeah.

[00:37:33]

FT: Everybody, check out Kristian. If you need any help with – As he said, it could be something as straightforward as how to be more presentable on Zoom to actually starting your own video network, your own channel, what kind of gear to get, how to get setup. He's a wealth of information, and you're so great to work with. You work great virtually, so he doesn't have to come in to your space. You do great over the Interweb. Thanks for joining. It's been nice to hang out.

[00:38:02]

KG: Thank you so much.

[00:38:02]

FT: Hope your – Best wishes and I will be in touch.

[00:38:05]

KG: All right. That sounds good. Thank you so much, Farnoosh. Really appreciate it.

[END]