

**EPISODE 1143**

*“**UB:** There just is so much more you get out of seeing yourself as part of a collaborative, supportive community and if you’re not seeing that to do the work that you need to do to make that happen. Because I don’t think that we’re going to see the change we need in the world with anyone person.”*

[INTRODUCTION]

[00:00:50]

**FT:** Welcome back to So Money, everybody. It is 2021, our second episode of the New Year, a return to the ‘oosh, where you get candid conversations with some incredible visionaries, leaders, changemakers on their perspectives, experiences, attitudes about our favorite topic, money.

Kicking us off is Umbreen Bhatti. She is the Director of the Athena Center for Leadership at Barnard College in New York City. There, she works with young women to build a better world. She comes to this role after working media. She led the innovation lab at KQED, which is the Bay Area’s NPR PBS station. Earlier in her career, she also practiced law at the Disability Rights Legal CENTER in Los Angeles, and she’s a mother of two.

Our conversation went many places. initially talking about her role at the Athena Center, which is a new position and how she is educating the young women and young students of today for the future, including how to make the more money fluent. We also moved into talking about sustainability and making money moves that are more conscious, not just aligned with your beliefs but now our growing belief that humanity matters, right? We want to make an impact in the world, we want to save lives. How can our money and our purchasing choices make an impact? We talked about the s of slowing down your life.

I think this is all really good stuff to cover in the new year, right? We hit the new year ready to take on the world. We’ve got goals. 2020 is in the rearview mirror. Maybe there is something to

be said about just dialing back a little bit. I think you're going to really enjoy this conversation. I'm looking forward to your thoughts.

Remember, you can always follow me on Instagram, @farnooshtorabi and direct message me there. If you like what you're hearing, please subscribe to the episode and leave a review. Here we go. Here's Umbreen Bhatti.

By the way, what you're about to hear, I had hit record before we are officially recording, but I thought I'm just going to live it in, because maybe it will provide some insights into how I like to get guest comfortable and laughing before we're officially chitchatting. Here's Umbreen Bhatti.

[INTERVIEW]

[00:03:01]

**FT:** People in Instagram, I'm posting about my tooth and people are mostly being like, "Oh, we're so sorry. It will be fine. I've had a root canal." Then one person is like, "How did you let this get this far?"

[00:03:14]

**UB:** Thank you for the judgment.

[00:03:15]

**FT:** Seriously? Really? Thanks for the shame. Whatever. I was like, last I checked, there was a pandemic. Unless things are in emergency -- the only time I've been to the doctor this year is I went to the emergency room because my son needed to get a quick procedure done, and then this. I think I'm doing the humanity a service here.

[00:03:40]

**UB:** I mean, I moved to New York a year and a half ago and I still don't have a doctor, because I never got around to it in the first like nine months. Then --

[00:03:46]

**FT:** Oh my God! That's the question I hate the most. All these forms, they're like, "Who's your primary doctor?" I'm like, "Does the urgent care doctor count?"

[00:03:56]

**UB:** What do you think about City MD, is that okay?

[00:04:00]

**FT:** I don't remember her name, but she was really nice and she had lollipops.

[00:04:02]

**UB:** Do you mean like 79 Street? What are you thinking about?

[00:04:06]

**FT:** Yeah. Yeah. Exactly.

[00:04:07]

**UB:** No, I'm right there with you. New York, I find like this really overwhelming in the healthcare world, right? There's so many options and I make most of my decisions on the basis of commute. I haven't sorted it out yet, but I hope at some point.

[00:04:20]

**FT:** Well, it's such a pleasure to have you on So Money. And by the way, I've been recording all this. I thought it'd be fun for my audience to hear some behind the scenes. I'm going to give them all of it. I'm going to give them the behind the scenes, the front of the scenes.

Umbreen Bhatti, welcome to So Money. It is so nice to finally connect with you and learn all about the good work that you're doing for humanity and in particular, young women.

[00:04:43]

**UB:** Thank you. I'm so happy to be here.

[00:04:45]

**FT:** We are both members of The List, which is this fantastic email community of dynamic women, superstar women who are making huge impacts in the world. I just joined. Through the community, we got to connect and I'm so pleased to know you and I feel very honored to have you on the show as somebody who has done so much in her career. Your latest chapter, your latest career move is running the Athena Center for leadership studies at Barnard where you also graduated.

Before we get into all of the good work that you're doing and what you hope -- how you hope this will impact young women at Barnard. What made you take on this role? Because you arrived at this with expertise in law and media study. Your resume is very long. This is something you really felt passionate about doing. Why?

[00:05:43]

**UB:** Well, my resume is also very meandering, but I will say that Barnard Career Services often talks about how your major doesn't dictate your future, and I feel like I am the example and like embodiment of that. Although I did at the start, I was a political science major. I thought I like to read and write. I'll go to law school, like probably not a very thoughtful decision at that time, but we all learn so much and most of it is in hindsight.

I did have a meandering path for sure, practiced law for about seven years. Felt like media is really what changes hearts and minds and felt like I wanted to try different approach to solving some of the problems that I care about. So transition into media, but wasn't a journalist and wasn't a lawyer who represented media companies, so what do I do? And found my way to that really through design. By that, I mean, I ran the innovation lab at the NPR and PBS stations in San Francisco, KQED until I moved to New York about a year and a half ago and just loved it, like absolutely magical job with just like the most amazing coworkers and left really because we were moving here.

The through line in my work I would say is that I help people take on things that are large, seem to be insurmountable, complicated and I help them break them down and figure out what they can do about it. So it's sort of like doula, therapist, like friend, project manager. It's all of those things. An example for us here is if students are interested in something like sustainability. Well, okay, reversing climate changes is going to be really hard, but can we make Barnard a more sustainable campus? Yeah. We can totally do that. So how do we do that? It's that kind of work, breaking it down into manageable pieces. I think the financial fluency step that we're going to talk about is absolutely a part of that.

[00:07:27]

**FT:** Yeah. Let's dive right into the financial fluency stuff. I know that was something that you're really excited to talk about when we booked this conversation, in addition to everything else that you're teaching these women and equipping them with; career strategy, career skills. Money is really at the centerpiece of many people's journeys through success, and yet we don't learn about this typically in a school environment, but it was important to you and your team. How do you do it? I'm curious, because that's always seems to be the problem. It's like, yeah, we know there's a problem with money literacy, but we're not really sure how to teach it.

[00:08:06]

**UB:** Oh, we just make an app. No, just kidding. It's not the easy answer.

[00:08:09]

**FT:** There's an app for that. Okay.

[00:08:12]

**UB:** But I think -- well, I would frame it a little bit differently and say that the work we do isn't really career-oriented. The Barnard does have like a fabulous career department. It's really life prep, right? So we're helping them take on the kinds of work that they want to do and lead positive change. For me, a starting point is that Barnard students lead, like I already know that. I've seen right generations of Barnard alums produce positive change in the world, so I believe they are leaders and our job is to help them figure out what kind of leaders they want to be and to be the leaders that we think we need today, right? Those leaders are collaborative, right? They can work with each other, they can try out different approaches to change making, so similar to the way that I took on problems via law, via media, via design. Like the big things that we need solved the world are not going to be solved through a single method. We're going to need entrepreneurs, we're going to need policymakers, media makers, like everything, right?

Then the last is that we really think about how we can give them space to consider impact. That means the impact of their work and their ideas on the communities that they're working with, but also the impact on themselves. Because in my mind, leadership is a practice, right? It's not a position, or a destination or something you get to. It's really like what are your everyday acts of leadership and how we support those. In all of that, if it's a practice, it's a lifelong thing, which means we value health and wellness. So our approach, I actually think that's really exciting. Obviously, I'm biased, but we really think about it as part of our understanding of holistic wellness.

We do this work in partnership with Barnard's new, Francine LeFrak Center for Well-Being. WE do it with the Office of Financial Aid, we do it with Beyond Barnard, which is our career services work. We do it with the dean that supports students in opportunity programs and so on. That's because -- I think you could think about this work as a financial literacy, financial fluency or financial wellness, and I think those are three totally different things. Literacy is like, you kind of get it, right? Like you're introduced with it, you're familiar with it. Fluency, right, is you feel really

comfortable with these topics and you feel like you can move about in the space and you can talk about them.

Wellness is a practice, right? Like you don't go to the gym once and you're well. Wellness means that you are thinking about it as something you're really engaging with all the time because that's what I want. I don't want to teach them intro to budgeting; I want them to feel comfortable budgeting at every stage of their life with all the different challenges that they face. That's I think really why it fits in this wellness space for us.

[00:10:42]

**FT:** Can you give us some concrete examples of how you're helping them develop this fluency and what are some of the successes that you may already be seeing? I know it's only been a short period of time relatively, but are you already seeing signs of students "getting it"?

[00:11:01]

**UB:** Yeah. Well, absolutely I can. I will say that the work actually long predates even Athena, so it absolutely predates the Francine LeFrak Center, but it predates Athena and it's been work that has been happening at Barnard for at least a decade, if not, more. So there have been alums, trustees, people really committed to Barnard who felt that it was important to do this work at a liberal arts college and to do at a women's college. So it's evolved in that time in our positioning, and the ways in which we innovate.

For example, one of our innovations is not an app, right? It is about thinking about how we can weave it through all aspects of campus, so you don't go to one office and get financial training. You see it from all these different spaces, so maybe you need to learn salary negotiation and that's a very career thing. But maybe you're thinking about negotiation broader than salary, and negotiating other financial things like, I don't know, a car or something like that. Like maybe that's not the right place for that, so it's all over campus.

I'll say that two of the things for me that make me feel really heartened about impact is that we get students right when they come and right when they leave. Also, whole bunch of ways in the

middle, but right when they come, I mean like orientation week, we do training for them, which is just financial fluency for first years. And again, I'll say that in the future, we'll think about it as really financial wellness for first years but that is just introducing them to all of all the things that they're going to start to face. I mean, I don't like -- I know we were both in college a pretty long time ago, but I remember vividly like those tables, and those credit card offers, and the t-shirts and all that stuff. So they're facing big financial decisions, right? We have to equip them for that.

We had a great turnout for that and we get a lot of interest in that work, and offer of course workshops throughout the four years that they're there, but we do also very popular experience for seniors. And for seniors, what they do is they hear from alums, recent alums who have had to grapple with some of these things. Like I tried to rent an apartment and I didn't know that there were broker fees and I didn't know how much money I needed up front to get that started, that kind of thing. Then they also kind of break into smaller groups and talk about things like taxes. understanding your pay stub, investing even if you feel like you don't have a whole lot of money right now. Like we all know now how important it is to put money into our 401(k) as soon as we can, but I don't know that they know that until we talk about it. Those are two things that give me a lot of hope.

Then I'll say that at Athena, students work on projects that they think are going to lead us to a better world. And every year, at least a few of those projects are on this topic of financial literacy, fluency or wellness, every single year/

[00:13:38]

**FT:** You mentioned preparing these young female students for life. Given all of the ups and downs, and I don't know how you would characterize the feminist movement in the last two years or the progressive accomplishments or lack thereof over the last few years for women and people of color and other minorities. What are the conversations that you are having, or the school is having, or you're overhearing? Are people optimistic? Were they seeing still areas that need vast improvement? What are the contributions they are looking forward to making to help make the world a better place for everybody?

[00:14:20]

**UB:** Yeah. There are so many. I mean, I can't speak to what the conversation sort of at the school level are, but I'll say that what I'm seeing and experiencing is -- well, so Barnard graduate students who don't identify as women, right? So Barnard graduate students who are trans, who are non-binary and so on. I'm going to talk about us as a group of like a wide-ranging, but still underserved group of alums. We talk all the time I think about how we are making it work in the system, but the system was not designed for us. What is a financial system that works for women, for people of color, for folks who are non-binary and so on? Like what is that financial system?

To be honest, like finance is not my expertise so I don't know. But what I do have space for is the ability to convene people who are experts on that. I do have I think a really interesting forum to bring together like the leaders of tomorrow and frankly today, and people who've been working on this stuff for years. I mean, one of the things I find so inspiring about the students I work with is that they don't accept a lot of things that I think people of our age did or do, right? It's just like, they're not having it. So I think there's a really big amount of hope, but there's also a reality that we've been in the system for a long time. I mean, the numbers for women getting VC funding are so low. Like what, they are 2% this year, there were 3% last year and they're 2% again. Like I don't even know, but they're so low. So we do need to talk about that and we do need to figure out how they can develop those things. But the reality is also that you have to work in a system that you're in, so you need to feel empowered doing that. That's why we do some of the very basic like, again, intro to budgeting, intro to investing, that kind of thing.

[00:16:11]

**FT:** What have been sort of your personal successes with navigating all these different industries that you have traveled through, law, media, now academia? But in many of these pathways, were you an only or a first woman, or were you one of few women and how did you navigate that? Are you offering your own sort of life learnings to those who go through the Athena Center?

[00:16:39]

**UB:** I have been lucky not to have been the first women in these spaces. I will say was very frequently the only Muslim woman or the only woman who wore a headscarf like I have been, sort of the only in a lot of spaces. But I think that that's not desirable, right, and so we do actually celebrate all these first all the time. I'm grateful for all the trailblazers that let this happen, but we are really thinking about leadership as change making rather than trailblazing because I actually think there are very few spaces that no one has been in before you, right? There is someone who lay down something that you can pick up, that you can take further. We very much think about what you can build upon. I think that there's an understandable impulse to try something, to build something new, to make something new all the time.

When our students for example do work around financial literacy, my first question to them is, "Who else is doing it? How can we do it together? What can we do that takes this work to the next level?" So in the work that I've done, in the places where I was alone, it was so lonely. I don't ever want to be in that again. I also just — like I'm a person who seeks sisterhood. I think women spaces are so special and I've sought them out at every juncture and I've been lucky to find them, so it's just been beautiful to be back here and also see how the space is evolving and see the kinds of things that people are talking about.

[00:18:06]

**FT:** I think that's so important. I really appreciate you highlighting the point, that we don't have to go it alone. We often feel like the success stories that we celebrate most often are the stories about someone who independently went from rags to riches, or didn't accept any help, and did all on her own, and was the first and the only in her category. Well, yes, we appreciate all of those trailblazers. We have to also acknowledge that it's not the only way to do things, nor is that the healthiest way to do things.

[00:18:39]

**UB:** And that those things can be true, and also not the whole story, right?

[00:18:43]

**FT:** Right.

[00:18:45]

**UB:** Ruth Bader Ginsburg was first in so many ways, but how many times that she talk about her husband as being an essential partner, to being able to do this works. I don't believe that were alone in anything really. I think that there is always someone there and I think even if you think about the trailblazers we celebrate, like I remember, one of the things I learned kind of early on. I did civil rights law for a little while and I remember learning that there was somebody before Rosa Parks, right? Like she was the ideal plaintiff and I'm embarrassed that right now, I can't even remember the name of that person who could have been Rosa Parks. But my point is, that there's always something, there's always someone who is there, who set some sort of framework or groundwork for you to be able to do at this point. I absolutely believe that there are moments and places where the women who are there truly the first, but they got there with sisters.

An organization that I really love is the Essie Justice Group. They're based in California and they essentially provide support community, just a whole lot of support for women with incarcerated loved ones. It's named after the founder's grandmother, and I hope I don't bungle this, but the gist of the story is that, somebody asked her like how did you do this work or how did grandma or how did Essie do all of this work. I think it was her mom who said, "Baby, she had sisters." That's true, right? In everything we do, we have sisters, or we have peers, or friends. Like how many WhatsApp chats do you have going on right now? How many group text? Like a million, right? If you're not, I hope that you can find the people that provide that support for you.

I think one of the things that we're thinking about in our future programming for financial literacy work, or financial fluency, or wellness or whatever is the importance of circles and support in it, right? How do we get together and create goals, and hold each other accountable to those things, like this stuff is very scary to do on your own? Athena also is increasingly moving to a model that is based on circles, meaning, you are doing self-directed work, but you are doing it knowing that you're not alone.

[00:20:52]

**FT:** Not to generalize, but I feel like this is just leveraging inherent skillsets that women have. We are community builders, we our helpers, we are support systems. That's what we've been conditioned. That was the role that we were given, like all those, eons go. Like you will now — the men will go and hunt and that's a very like singular job, a solo job. Women, you're responsible for the family, for the community, for the for the units. I think that that's kind of beautiful.

[00:21:25]

**UB:** And we're builders and creators. I mean, I read that you have two children. I also have two children. I remember being pregnant and being like, "I am making a person, like this is wild."

[00:21:38]

**FT:** Oh my God! After I had my first kid, I was like, clearly, women are the more superior gender here. I mean, because like, can you imagine a guy giving birth? I cannot.

[00:21:49]

**UB:** I can imagine a guy having a cold and thinking it's the same level of pain. But yeah, I mean I just think that the women in my life are so creative and are able to build and make things, because those are also the values that we hold to be important in our circles, right? If those are not the values you see around you, like I think, find new friends, right? Because I think there just is so much more you get out of seeing yourself as part of a collaborative, supportive community and if you're not seeing that to do the work that you need to do to make that happen. Because I don't think that we're going to see the change we need in the world with any one person. I think when we think about social change, which is really what Athena is focused on, supporting students who want to tackle the complex challenges our society faces and lead us to a better world. None of those are can be solved by a single person, none of those are going to be solved by a single approach and none of those are going to be solved with a single try. People have

been working at these for a long time and so I think our job as leaders is to figure out where we can lead a piece of it towards this broader goal of positive change.

[00:22:58]

**FT:** So well said. Umbreen, Tell me a little bit about your own personal background. I always like to ask guests about their upbringing, but through the lens of what you learn about money specifically. That often opens up so much of an understanding of who this person is. Tell us a money lesson or money story from your younger years and why you still remember it.

[00:23:22]

**UB:** That's so hard. I mean when I was little, I think I just felt like I had all the money in the world because -- I mean, I didn't, right? But my parents never made me feel like I didn't, and I think that they were quite frugal. They didn't come from a lot, and everything they built was in this country. It's the classic story of like, I don't know. Was it \$10 in his wallet, \$24 in his wallet? It's always some weird number that — you know, he showed up, he called the hospital and said, "I'm here but I don't have money to pay for the cab." Some kind of story like that, right?

My parents to this day don't waste, and so I think that's something I think about a lot. I was just talking to a friend about this, that I still like every time I buy like a hot chocolate out or something like that, I'm like, I like see my parents in my mind because they would never do that. I mean, we were the family that like pack kebab rolls like in our trunk to be able to take a road trip. Like we didn't stop, we didn't buy things from restaurants. I think there's a creativity about it that I think I really like. It's interesting to see those things come full circle because you don't — all the ways in which they were frugal was really just about waste and now it's hot because it sustainable, right? Like my mom has been washing Ziploc bags for decades, but now we're thinking about doing things like —

[00:24:48]

**FT:** There's a bag drying in my kitchen as we record this podcast.

[00:24:54]

**UB:** Right, and there was like an 11-year-old rolling her eyes at my mom doing that back then, right? I think that I also think now about things related to money is very much tied to sustainability. Because I'll be honest, like I'm scared, right? I look outside and it is -- what was it like? Sixty degrees this weekend, like that's not normal. It should not be 60° in the Northeast in December. That is not okay, and so I am worried and I do think that an individual isn't going to be able to change those things and at the same time, I do believe that an individual is essential to changing those things. Everything tied to money does tie to me I think to trying not to be wasteful, and I will not say that I'm succeeding at it, but I'm trying.

[00:25:42]

**FT:** Well, I think that's an important distinction or rather correlation to make about why saving money is important. Everybody needs their own wife for why they are being responsible with money. For some people, it's because, "Well, I want to buy a house." For others it's like, "I want options" Another person is you know, "Why?" It's because they didn't have money growing up so they want security. For others, it could simply be -- did you know that when you are mindful of how you spend, there is also a correlation to saving the earth. Like the less you spend, or the more you reuse or the more conscious you are about every single purchase, the fewer purchases you will make. Therefore, everybody wins.

I think increasingly, we have to become more extremely conscious of the environmental impact, and I was just listening to NPR on the way to this conversation with you about how there are now more material items in the world like man-made things more than there are living things, living organisms.

[00:26:45]

**UB:** Oh my God! It's like we're living in Wally.

[00:26:48]

**FT:** Yes, we are literally living in Wally. And people were calling into the show and talking about things that they have recently repaired. It's become increasingly difficult to repair things, because of patent controls. Manufacturers don't want to make it easy for you to replace or reef, on your own fix the microwave or fix the widget.

[00:27:14]

**UB:** Right. Well, it's something about AirPods, right? Like I think AirPods are glued in a way where they cannot be repaired. But you don't — I hope at some point I can introduce you to my amazing colleague, Sandra Goldmark, who just wrote a book called *Fix It*. She ran these fix-up pop-up shops. She's a theater professor and she thinks about reuse circular campus, et cetera and she's also our director of sustainability at Barnard. But she has done, just for me, she has helped me see like really practically how this kind of stuff can pop up in communities and be supportive.

But I'll be really super, super honest, like I'm not there. I'm doing my best, but I think about this intersection of sustainability and money all the time, right? Because I actually like, I am now in my life in a financially privileged enough place that I don't necessarily have to buy the cheapest thing. But I still am like -- the first place I look for something is always Amazon, and I think it just came from my early baby days when it's like I can't go to the store, like what can ship to me right now. At the same time, is there anything more damaging than getting like a box with a toothbrush in it, and you got it same day. So like what had to happen in the warehouse. We know what's happening in warehouses, right? We know what the impact is on our on-demand choices and yet we are looking for —

I think like often, I find myself just looking for the cheapest thing. I think that's also something I've had to really process in my mind, is that fiscal responsibility, that thoughtful financial decision-making, all of that is not actually about saving the most amount of money you can. It's about making financial decisions that you can sleep at night with. Sometimes that's going to mean spending more because the truth is that most things are not priced what they're really priced, right? Like you're not really thinking about what the cost is on a human being or on a community or whatever for you to have the thing that you have today. So I need to be prepared for example to spend more money on fewer clothes that last longer, right?

That was a very transformative moment for me. I think I don't even know what the exact moment was, but it's a conversation I've been having with my friend, Mia Birdsong who wrote this book called *How We Show Up* about community. It's also an amazing book and I really think you should read it and I hope everyone listening to this reads it. But she and I have had this sort of like ongoing jokey conversation about Amazon because I just like can't quit it. I cannot quit Amazon. It is to me like how much how much more money did Amazon make this year where so many people lost everything in the pandemic.

There are moral choices that are tied up with our personal choices all the time in our financial decision-making, and we talk about that at Athena and at Barnard as well, that what are your values that are guiding your financial decision-making. Because making sense of that in your mind and also recognizing that those can change your life is essential, right? So I'm totally not there, but I know where I want to be and I'm trying.

[00:30:15]

**FT:** But your consciousness is heightened and thank you for all these great resources you're sharing with us on the episode. I think that's a book. I think there's -- I don't have time to write it, but if there's anybody listening who wants to write, because I get questioned Umbreen, I --

[00:30:29]

**UB:** Yes, they kept telling me to do that and I just like, I am the world's slowest writer.

[00:30:33]

**FT:** Well, I'll tell you. It's much needed. People are writing into me a lot and asking about how to spend more consciously. What they mean by that is not so much about how this purchase is going to help me, but how can I make an impact in the world. We're starting to be more mindful of shopping at black-owned businesses for example and investing in companies that are investing in sustainability and things like that. But beyond that, in your daily life, what are some ways that you can think and act more consciously. I think the book would be called something

like true value, because what something cost on the sticker is not — we just kind of take that for face value, like that's three dollars versus five dollars. I'm going to buy the thing that's three dollars.

[00:31:18]

**UB:** I mean, look at the Uber model, right? Like Uber hasn't made money in — maybe that's changed, but so many years, Uber wasn't making any money but they're able to drive down the prices and monopolize the area. Then at some point, like we're not going to have any other choices and that's what we take because there are no cabs. So it is like I think thinking about how venture capital has also accelerated some of these things for us is really, really something worth reflecting on. I also think this is part of a much bigger societal issue, which is like this immediacy, this instant gratification thing.

The pandemic for me like completely -- I don't know time anymore, I don't get it, like I don't know what date. I actually don't know what day it is. I have to look at a calendar to see what day of the month it is. I told somebody else recently that I thought it was 2021, like I don't understand time anymore. But it's because things have both slowed down and sped up. So when I order a book from Marcus Books, which is I think the oldest black-owned bookstore in Oakland. It's not going to come to me in 36 hours, it's going to take some time. But am I actually going to read it if it comes to me at Amazon Prime tomorrow? Like no, not really either, right? So shifting to just to get to take longer for things to happen or get things like not exactly when you want.

Our culture isn't there. We are used to having anything we want immediately and like including me, I am used to that. So shifting this like call to productivity. this more, more, more, faster, faster, like I really think also the work that we do at Athena. Like I keep joking to friends and maybe this is a terrible joke to make on this podcast, but I really think of it is like the slow food movement of social change work. We are trying to put together amazing ingredients to make a difference in a more sort of simple way and not that the work is simple at all. But just slow down, like this is a —

[00:33:10]

**FT:** Slow down, yes.

[00:33:11]

**UB:** This is about the process, like the process is the work, and I'm okay with that, like I'm okay with not getting to my destination of having all of my financial values match my actual actions, so long as I'm trying and I'm thinking about it. And then I can't wait to hear whatever episode you've done or will do on how to talk to our kids about that. Because I don't know that -- I'm not sure actually what my kids are hearing from me, or seeing from me, but I do know what I was seeing for my parents that was built on their life experience of growing up abroad with far less resources than what my husband and I have now that they're growing up with.

[00:33:47]

**FT:** My gosh. They are seeing us all the time now.

[00:33:55]

**UB:** They are on all the Zooms.

[00:33:56]

**FT:** Our children cannot escape us for better or worse. Speaking of going down, can we also go to like a four-day work week because —

[00:34:00]

**UB:** I think that's good. I actually --

[00:34:02]

**FT:** I think that companies are going to transition to fewer work days.

[00:34:06]

**UB:** I mean, you're more optimistic than me because I do hope — so I remember when I worked at a law firm and this conversation about women going part time after motherhood like came up a lot and everyone will tell you, like it is going part time, just means part-time pay for full-time work. So a lot has to change before we're in a place where we do four-day work weeks. But the government does it on some level, right? There is that path that you can be on where you can do longer days and then every other Friday or something, you can have off flex days. I forget what they're called, but I would love that, because when do you do your life? Like the weekend isn't enough.

[00:34:46]

**FT:** Wow! This conversation was way more than I had even dreamed of. Thank you so much for coming on the show. It's no surprise that when you get Umbreen Bhatti on your podcast, you're going to talk about a lot of things in depth because you are dynamic and we're so glad that you're at the helm of the Athena Center. All the students at Barnard are very privileged to have you in their community. Thank you so much for joining us.

[00:35:10]

**UB:** Thank you. I feel very lucky to work with them and to learn from them and I'm just so happy that you had me on, so thank you.

[END]