

**EPISODE 1149**

*“KSA: I had decided while I was going through a divorce to leave my well-paying job because it was really, and thinking about this now, that divorce was certainly a tipping point for me to realize that I could not maintain my career and be the mother that I needed to be for my children, particularly through this tough transition.”*

[INTRODUCTION]

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**FT:** Welcome to So Money, everybody. I'm your host, Farnoosh Torabi. Today's guest is Kimberly Seals Allers, Founder of the app IRTH, I-R-T-H as in birth but without the B for bias. I initially invited her to the podcast because I wanted to learn about this amazing technology and her advocacy work, helping women of color through birth and motherhood and the impact of race, class, and policy on this journey that so many people take for granted but for some women is such a unique and struggling experience.

But, oh, did we discuss so much more. You just heard Kimberly talk a little bit about her divorce and the surprising steps she took to navigate that tough chapter in her life, and she goes on to provide advice for anyone listening on how to financially prepare for a divorce during a pandemic.

More about Kimberly, she is an award-winning journalist, five-time author, international speaker, strategist, and advocate for maternal and infant health. A former senior editor at Essence and writer at Fortune Magazine, Kimberly is also a graduate of New York University and Columbia University Graduate School of Journalism. She's a divorced mother of two who lives in Queens, New York. I think you'll enjoy this. Here's Kimberly Seals Allers.

[INTERVIEW]

[00:02:21]

**FT:** Kimberly Seals Allers, welcome to So Money and Happy New Year. 2021 is here. Can you believe it?

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**KSA:** I cannot believe it and thank you so much for having me.

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**FT:** I'm really excited to learn from you and I feel a kinship. We share an alma mater. You and I both attended the Columbia Journalism School, you as a Knight-Bagehot fellow which is so prestigious. From there, you went and pursued a career in business journalism, money journalism which was my beginning as well, working in magazines.

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**KSA:** Really?

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**FT:** Yeah. It's just so amazing to see how you have really taken control of your career. It's not something that you necessarily learn in school but how to really put together this dynamic career for yourself that touches on I think so many of your interests. Your work, whether it's writing for Bloomberg or writing books or creating companies, being an advocate, it seems you're truly following your passion in each instance.

The question for me is where do we begin, but I thought we would begin because it is still a recession that we are all living in. Although we are very hopeful for 2021 to turn things around, you wrote a really poignant article for Bloomberg Opinion, which also I write for Bloomberg

Opinion, so you see where I'm seeing a lot of the overlap. But you wrote a really important piece on how women of color in particular can navigate the COVID-19 recession world and had a financial plan in this world. You were very upfront about your own life. You said in the beginning of the article, "Look, I have a triple risk of financial failure in this pandemic. I'm a black woman, I am divorced and therefore a single parent, and I run my own business."

I would love for you to give our audience your advice and strategy for women and in particular women of color right now how to navigate their finances.

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**KSA:** Yeah. I think that's so important and I think the most important part is recognizing that you're at risk. It's easy particularly given what 2020 was to just kind of get caught up in survival, which everyone needed to do and pivoting and transitioning and figuring out new normal. But to first acknowledge that black women, women of color are at a greater risk, not just around what we were learning about the pandemic itself but also about the financial fallout.

I really wanted to write something that helped people think through what are those challenges, what could that look like at different income levels, and then what could that mean in terms of rethinking big picture stuff such as the need for community, such as the need to kind of really hold on to your cash right now. Those were the things that were really important in terms of thinking about how we might create some sort of financial planning advice for uncertain times.

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**FT:** I really appreciated the advice around asking for help because you pointed out that women in particular but also women of color on the one side more than any other person, they're the ones that are starting businesses and being self-employed, and so they're conditioned to sort of do things very independently. But now is not the time to try to shoulder all of this on your own and that there is a needed advice to be given about like ask for help. As easy as that sounds, it's still hard for a lot of women.

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**KSA:** It is really hard, and I think that particularly black women, we do have a strong cultural association with being strong and independent. That makes us feel good. One of the things that I'm talking more about is how to be strong yet soft and know when you need to switch that up. But I'm also letting people I'm taking off my cape and my boots. I am putting them to the side every now and then. That's also really important that we don't allow a stereotype to become something that's overwhelming.

Yes, asking for help is important. I talked in the piece around really the need for community and really working together because I think that's something that has been very intrinsic to communities of color that may have gotten lost. But what I did see during the pandemic were people creating new communities. Sometimes, that was just the people who were closest to you who could help you and people working together to do that grocery store run and do the fight at BJ's. That was really important.

I think that is also a big part of how women of color need to financially prepare themselves to think about the ways that if they needed to save, well, how can partnering with others, how could that more communal approach be helpful for saving since nobody is – How can you redirect money that you're not using for certain things into other things? We don't really need any new clothes for work right now. I've got my for-Zoom shirts, and they work great. How can I redirect my clothing allowance to some other things?

It was really just around also thinking about redirecting funds, rethinking community, and also remembering that savings in terms of having cash during uncertain times is always going to be the best move.

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**FT:** Did you practice a lot of this advice yourself in 2020? I definitely have a Zoom uniform. I invested in like four or five blouses all under like \$50 and I called it a day.

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**KSA:** Exactly. You just need a good pop of color and what's going on. On the bottom is nobody's business. I definitely have taken that approach. I think that one of the things I talked about in the story was an article, was really about as well thinking about opportunities. Some people may have not been financially harmed by the pandemic and have been thinking about maybe it's the time for me to make a purchase and is this a time to buy.

But really just always thinking about those scenarios in terms of uncertainty could be also critically important and also never forgetting about retirement and making sure that if anything, people are focused on those retirement savings because, again, that's another area where black women savings lag those of white women. We really want to think through how we can uh re-prioritize, redirect some funds, and really boost the savings and the places where it's really important.

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**FT:** At some point in your career, you pivoted a bit from being a business reporter. You have written for Fortune and New York Post, Wall Street Reporter, Essence Magazines. There you were a senior editor for personal finance and careers. Then you pivoted into more advocacy work in maternal and infant health advocacy and entrepreneurship. What brought on that pivot? I almost feel like the underpinning of both of those worlds is your devotion to being an advocate and bringing important information to the forefront. You're a storyteller at the end of the day, but what was it that inspired you to go into the new line of work of maternal and infant health advocacy?

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**KSA:** Well, I have to say it was really becoming a mother myself. I have wanted to be a journalist since I was eight years old. I've never done anything but envision that life for myself. I worked really hard. I went to NYU for undergrad and, like you, Columbia for graduate school. But when I became a mother, my priorities shifted. Part of that process was, for good or for worse, I probably over researched myself and took a journalist approach to pregnancy where I was asking every question and trying to find every answer. Don't do that, anyone out there.

In that process of inquiry throughout my pregnancy and learning, I was shocked to learn what I learned about what was happening, particularly to black women in birth outcomes and the low breastfeeding rates. I had no idea. I had no idea and I was blessed to have been educated. I was blessed to not be poor and I did not realize that I was still at a higher risk of dying during childbirth, having a low birth weight baby or a preterm birth than other women.

Particularly, even studies show that college-educated black women have worse outcomes than white women with no high school diploma. For white women, education and income improves their birth outcomes. That is not the case for black women, so I was scared and I couldn't accept as a journalist that there was no answer. I was looking for answers. I was looking for answers, looking for the solution. Someone must have covered this. Nobody really had, and so that really became the impetus behind my very first book which came out in 2006 and then me kind of thinking about ways to use communication and storytelling as a tool to address some of the issues that were going on around pregnancy, childbirth, breastfeeding in the maternal and health and infant space.

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**FT:** Why was the mortality rate different for infant births for white women versus black women? I'm just curious. What did your research tell you?

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**KSA:** Well, what we know now and when I first started, this research was very, very early on, was the impact of racism and bias on black women and their bodies, and that scientists have now discovered and studied for many years this concept of weathering, which means that the kind of lifelong experiences of racism, whether that's microaggressions, whether that's many things that I experienced in elementary school when I was the only black girl in the gifted program to other –

That wears against your body so that black women are technically although by all intents and purposes “healthy,” their bodies have been weathered so that they are entering pregnancy in a compromised state through no fault of their own. So it's seemingly virtually impossible to reverse that, even if you're doing all the diet and exercise and following all the rules of pregnancy. You cannot reverse years and years of the stress of being black in this country by eating well for nine months. That is one of the issues.

Another issue is that we know that black women disproportionately have certain medical conditions that can be more harmful to pregnancy, whether that is high blood pressure. We know about food deserts and what that means about food access and the cost of whole foods, which I call whole paycheck. We know that these are layered issues, but they impact black and brown women the hardest. It's complex but it's something that we need to be talking about and doing more. I felt called to use my skills to help if any way and to support my community.

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**FT:** Now, there is IRTH, [birthwithoutbias.com](http://birthwithoutbias.com). Tell us about IRTH and as in birth but we dropped the B for bias.

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**KSA:** Yes, we did. IRTH is a Yelp-like app. It's a review and rating platform for black and brown women and birthing people of color to leave reviews of doctors and hospitals and to find reviews of doctors and hospitals. So on the front end, we're creating this opportunity for you to

learn what it is that others like you are saying about a particular provider and to you let people know that you're using that as part of your decision-making process when choosing a hospital to give birth at or choosing a physician.

Then on the back end, we're building – We have this amazing database, so we turn those qualitative experiences into quantitative data that allows us to look for patterns and really push for change with hospitals so that we're able to see what hospitals are consistently getting good reviews, what's going on there, what are the best practices that could be replicated in other places. The same for those who may begin consistently poor reviews, what hasn't been going on there that could be implemented? What's the training? What are the solutions that could be developed?

But we want to do this all based on that lived experience, all based on what we know is happening as reported in the app. I'm excited about that potential as a tool for change and I'm excited about leveraging consumer forces for good because I think ultimately when all women use IRTH and say, "Hey, doctor. I'm a white woman but I checked your IRTH reviews and they weren't great, so I'm going to have to go elsewhere," that then we end up leveraging our complete women's consumer power as a tool to help those who are being disproportionately harmed by the system. That's the part that makes me really happy.

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**FT:** The app just launched at the top of this year. What excites you more about your work? Is it the storytelling? Is it the business of starting a business? Is it the innovation? Is it the advocacy? Your work intersects so many skills and strengths. I'm just curious what lights you up the most.

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**KSA:** Wow. That's a great question. I think all of it lights me up. Certainly, I'm a storyteller at my core, and for me IRTH is really an extension of taking people's stories, putting them on a



digital platform, and figuring out how to leverage and translate those into a tool for change. That makes me really excited. I love to lift up stories. That is what I love doing. Whether that was one person's story in a Fortune article or the stories of thousands and thousands of black and brown women through an app, that part makes me really excited.

Then ultimately, I enjoy living a life where I feel that I am working toward being a tool for change and service in my community. I feel proud of that in terms of what my children see me spending a lot of time on. All of that really guides me, and I'm just honored, and I feel really strongly that my business journalism training and my understanding of how money works in this country has been an underpinning for everything.

One of my mentors said to me early on. She worked at the Wall Street Journal. I met her in college, and she said, "Every story is a business story." I have found that to be true for so many things that everything you do and particularly in this country is about money, whether you're talking about education, whether you're talking about food, whether you're talking about maternal care, whether you're talking about actual business. So having that basic understanding of the capital markets and the ways money works and having that exposure to be able to sit across from some of the captains of industry who I was able to write about has been all part of what I think I'm bringing to my life and to my work right now. That makes me pretty excited.

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**FT:** Yeah. It was a business reporting class that I took at Columbia. My teacher said, "If you want a good story, just follow the money."

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**KSA:** Absolutely.

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**FT:** A story could present itself as a story about something else, maybe a community story, a school about the arts but then just follow the money. You will get to something more interesting perhaps.

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**KSA:** Politics. I mean, everything is about money. So I think being able to think that way, being able to understand business interest because when you speak to business people, you need to understand how to speak in their language and what drives them and what are those market forces that they care about. All of that has never left me, and I think it has helped me in my entrepreneurial endeavors because I do understand the way businesses think and the ways companies need to operate. That's important for people.

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**FT:** What drew you to business journalism? I can understand what might draw you to journalism as I was drawn to that at a very young age. I love storytelling. I love to ask questions. I'm a curious person but I don't think I ever thought at age 12 I can't wait to write about money, so I'm just curious. What was your trajectory towards that field?

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**KSA:** Well, you know what? I didn't really see myself as a business journalist but I was in a program. I can't remember which one it was but I was exposed to business journalists. One became a mentor that was assigned to me, and she also had that refrain, right? Every story is a business story. Follow the money. The more I thought about it, I was interested to kind of look at this underside. To be completely honest, she also said that business journalists make more money and that I need a specialty to survive in journalism. So I was like, "Okay, let me get a specialty to survive in journalism."

I think that I saw that as a challenge and I've never really walked away from my challenges. My very first job out of college, I was covering the bond market. If you have ever thought about the bond market, first you shouldn't, and two you should know that it is not like the stock market. I've always looked for an intellectual challenge. I was fascinated by it and just kind of kept going and found ways to balance those smaller pieces with the human stories, with profiling interesting people, with understanding the ways that Wall Street was creating things. Wall Street is very innovative and meeting the people behind it. It was just fascinating to me. I would love to be on the floor of the New York Stock Exchange and all the other things. I tell people, that's where I learned how to swear and I just loved it all. I loved the adrenaline. I just enjoyed it.

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**FT:** You're very open about your personal life. Going back to Bloomberg Opinion, you recently wrote about how women should navigate a divorce in this moment, in this pandemic. You talked about your own experience. People listening might be turning up the volume right now if they're in a relationship where they're not so happy. The recession and pandemic has really made us reflect on so much, and maybe you realize you went out of your relationship. But in your opinion, Kimberly, is now a good time to call it quits? How do you tread here? You say tread very carefully.

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**KSA:** Yeah. It's definitely a time to tread very carefully, and obviously we are not talking about anyone who may be experiencing physical violence, domestic violence, emotional violence. We are talking about people who have options and are not under extreme circumstances. But if you can, it is more of a time, and I spoke to a lot of lawyers. It was actually, as I mentioned the beginning of the story, I did by divorce all the wrong ways. I took a terrible financial hit that took me nearly 10 years to fully recover from, and that was with two children.

I'm very passionate about this issue and making sure that women have the information that they need to do it correctly. But really what the lawyers were saying was to first ask yourself are you able to do this and then to think about could this be a better time for strategic planning. For example, if you're not the person who knows all the finances, maybe this is the time that you prepare to get to know the finances. Start to get those financial records. Maybe start your own savings. Could this be a preparation time?

We talked in that article about some very specific things about valuation in terms of if you're a spouse, whatever, and may have a business that you think could be valued in terms of determining your child support or other support. Is this business being valued more or less right now? If someone has commercial real estate, it's unclear as to what's happening with rents, and so maybe that business could be devalued legitimately, and that could impact how much money you receive.

There were a number of variables to be thinking through in terms of whether this was actually a good time financially, but also more importantly if you were literally emotionally and actually prepared to actually divorce and do so in a way that wouldn't be harmful to you.

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**FT:** Yeah. It's really hard, and you're absolutely right about using this time to just kind of get organized, as opposed to make impulse declarations like, "I want out." But before you say that, like do you have a bank account?

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**KSA:** Exactly.

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**FT:** Certain things need to be in place. How did you recover? What were some steps that you took?

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**KSA:** It's like I've tried to block it all out but –

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**FT:** This is the show where we bring back all the –

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**KSA:** Bring back all the memories.

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**FT:** All the memories.

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**KSA:** All the memories, okay. How did I get out? It was definitely methodical. It was certainly going back to some real basics around budgeting. To be really honest, what was really interesting, I had decided while I was going through a divorce to leave my well-paying job because it was really, and thinking about this now, that divorce was certainly a tipping point for me to realize that I could not maintain my career and be the mother that I needed to be for my children, particularly through this tough transition.

I had help. I had a wonderful nanny who lived with us in the home. But my commute was horrible. My hours were crazy. I was traveling a lot. In any other circumstance, it would have

been a dream. But thinking about what my children needed at that time in terms of a present parent, I couldn't deliver that and that brought me a lot of guilt.

So one of the things I always talk about about this moment was that I had to redefine risk because everybody said to me, "You're crazy. Who is going through a divorce and leaves their six-figure job? That is risky." I thought, "No. The risk of not being there for my children, for them to be harmed in a way that I couldn't address or mitigate was the risk I was not willing to take." I will always better myself but I was not willing to take the risk of, in my opinion, failing my children and not being present for them.

I talk a lot about that. I redefine risk for myself and I think women need to do that. Also, I had a vision for what I wanted to do and I had a plan for leaving my job. I worked on that plan. I gave up my weekends. I told my girlfriends, "Don't even invite me out because my weekends are my children and this business plan and trying to build it up to get it to a point where it was income-generating before I actually stepped away from my job." Doing all that work, like literally working two jobs so I could have one. Wow. We're really going back here, Farnoosh. Okay. Before –

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**FT:** It's like Columbia journalism degree. What can I say?

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**KSA:** Yeah. That was a real part of the process. Then it was those basics. It was about the savings. It was about the budgeting. It was about having a plan to scale my business and to think about where I could get some good clients and some big checks, to be quite honest. I had to really give up a lot. I sacrificed my social life for many years for the sake of having time for my children and my business. That's how I dug myself out, like one foot in front of the other, step by step, client by client, project by project. It was a long slog but I did it. I'm really

proud of that journey and I'm really proud of what I have become because of it right and who I have become because of it. So that's important too.

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**FT:** It's a story about bravery too. Give yourself that. I wrote down redefine risk as you were talking. I really so appreciate when guests come on this show, and they give us something to think about that goes against the grain or is counter-intuitive or isn't the typical advice that you hear. Leaving your job in the middle of a divorce is counter to what you think you're supposed to do. But right now, in this day and age, I feel like we need to confront some of these traditional ways of thinking and flip them on their head. I mean, this is the stuff that gives me oxygen when I do this show because I'm like, "Yes. I feel like I'm not just doing the same old show." So thank you, Kimberly.

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**KSA:** No. Thank you for bringing that out. I almost forgot about that period, but it's important. I always want women to believe in themselves because that is important, and the world will continue to tell us what we should and shouldn't do. But sometimes we have to be better on yourself. That's what I did.

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**FT:** Trust your gut.

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**KSA:** That's it.

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**FT:** Trust your instinct. Be brave. You are brave. Don't just be brave. Just know that you are brave. You've written five books and your second book I think is timeless. It came out in 2009, but I think now more than ever it is even more relevant. It's called *The Mocha Manual to Turning Your Passion into Profit*, focusing on entrepreneurship for black and Latino women. As someone who experienced the road to entrepreneurship yourself, what's your advice for women of color in this I guess, well, 2021 as they navigate entrepreneurship today? I think we could both agree that some things have improved for the better, but there are still headwinds.

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**KSA:** There are still headwinds, and I think some things have improved. One of the things I think has improved that there are a lot more role models out there. When I think about the research and reporting work that I did to try to find candidates for that book, it was a different process than if I was writing that book today. I'm really excited to say that it would be a lot less work for me to come up with those lists that I was creating and the metrics that I was looking for. That's great news.

One thing I remember and I saw this last year during Women's Entrepreneurship Day was that one of my inspirations for that book was that black women were in the highest category of starting businesses. They start businesses at high rate but they don't have the same success rates as white women in business. They don't scale the same. They don't have the same revenues. So there was this disconnect between clearly you have a group of women who are inspired to do their own thing, but they don't have – They're missing out on the skills to actually scale it up.

I think that also has changed because I think that in general women have created more networks, which is critically important to growing your business. People or more black and brown women are seeing themselves as entrepreneurs. We've had more models. I think I interviewed Carol Price in that story when she just started Carol's Daughter, which we saw blow up, go into Target, and got sold to I think L'oreal, right?



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**FT:** Yes.

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**KSA:** Just one of the people that I interviewed. Now, we can see that journey in ways that wasn't available that we didn't have as many models and role models as we have right now. I think that's really exciting and I think what we really have to learn is the networking piece. How do we work more together as a community of women to share resources, to do different things, to support each other, to understand these business mechanics that are so important?

Then the second piece of that I wanted to say is really, really important because the book is entitled turn your passion into your profit. I find that many times when people start a business from their passion that they forget about the business stuff. They're just happy to be doing something nice, which is great. If that's your only goal, that's fine. But if you really want it to be business-wise, you really want to make sure that you always think as a business person, that you're always applying those business principles to your business, which often may include that this is a wonderful hobby but this is not a viable business strategy. This is not a viable business plan.

I think that's a little bit harder for people who may be passionate about something, so really helping people to think through that distinction and to understand what's the difference between that great idea that maybe something you do on the side versus something that's actually scalable to a real business in a relatively reasonable amount of time and then which journey are you going on of those options. Just I hope that we are continuing to have these conversations. Like I said, that book came out you said in 2009.

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**FT:** Yeah, the last recession, which was a great time to start a business, by the way.

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**KSA:** That is what they say. Yeah. I think that is just critically important. I think the other thing, Farnoosh, that's so critical as we think about life in 2021 and post-pandemic is like we know that women have been disproportionately hit by this recession and to the point where many women are opting out of work or have or did opt out of work because they couldn't manage what was put upon women and mothers; the schooling, the no child care, all of it. It is similarly like I had to make a decision that I couldn't maintain that career and be the mother that I needed to be for my children. Many people have made that decision in the pandemic, and I'm wondering if this will also spur more women to start their own things and try to create things on their own terms and create a life that actually works for them through entrepreneurship. So I'm looking forward to seeing that data real soon.

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**FT:** Yeah. I think you're right. I think for sure we're going to see another birth, a wave of women entrepreneurs which is a great thing for everybody. But I would also hope that companies finally wake up to the fact that women are huge assets to the workforce, and we should embrace that and um rethink the workplace and the pressures that we put on all employees, especially those with families. Hopefully, we'll work more in partnership.

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**KSA:** Absolutely. I'm hoping these are all silver linings. We have learned so much, so hopefully many of the structures around work and family and finances can be looked at differently because so many lessons learned. That's for sure.

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**FT:** No. You're absolutely right. Kimberly Aller Seals, thank you so much for joining us. I also want to give a shout out to your most recent book where you followed the money yet again. That book is called *The Big Letdown*. It's about the culture of breastfeeding and shows how money impacts everything, the business side of breastfeeding. Very interesting and I just saw that. I think it was Chrissy Teigen just tweeted. Well, not just but it was in the recent months about how we should not shame a woman for choosing one thing over the other, like if you want to breastfeed, if you want to do formula. Leave us alone. I appreciated that because I think this can be such a contentious issue for new moms, and the last thing a new mom needs is added stress.

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**KSA:** Absolutely. I think what we all deserve our level playing fields, but no one deserves judgment. Everybody's doing the best that they can. Babies are just going to be happy that they're loved and they're fed. Then we need to make sure that we understand what is the role of commercial influence in helping us make those decisions or guiding us against them or the role of policy. We don't have a paid leave as a federal policy in this country, so people going back to work 10 days after giving birth. Is breastfeeding really an option for you? No. It's possible but what women really deserve is that it becomes accessible to everyone. So people can truly choose and not be forced into something that they never really had an option for the other thing. That's important.

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**FT:** Kimberly Seals Allers, thank you so much. We'll be following all of your work, and by all of it I mean all of it. There's so much. You're so prolific. Congrats on everything and Happy New Year.

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**KSA:** Thank you. Happy New Year to you too.

[END OF INTERVIEW]

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**FT:** Thanks so much to Kimberly Seals Allers. Her website is [kimberlysealsallers.com](http://kimberlysealsallers.com). Learn more about her work at [birthwithoutbias.com](http://birthwithoutbias.com). More links and information on the So Money podcast website where you can also download the transcript. While you're there, leave me a question for our Friday episodes of Ask Farnoosh. As a reminder since we have a lot of new listeners to the show, if you leave a review on iTunes, every Friday I pick a reviewer of the week. That person gets a free 15-minute money session with me, totally free. We can talk about whatever you want. So if you're inclined to leave a review, I would love to read what you think. Thanks for tuning in, everyone, and I hope your day is So Money.

[END]