

EPISODE 1180

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[INTRODUCTION]

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FT: Welcome to So Money everybody. Special interview today with our friend, Tiffany Aliche as she celebrates the launch of her brand-new book, *Get Good with Money*. So excited for Tiffany, we're going to talk about her 10-step plan for finding peace, safety and harmony with your money. The subtitle of the book is *Ten Simple Steps to Becoming Financially Whole*. What does financially whole mean to Tiffany? This book was caught in a bidding war, not surprising, nine different publishers wanted to get their hands on this book. I believe *Get Good with Money* has already soared to number one on Amazon, and I predict next is the New York Times bestsellers list. Without further ado, here is our friend, Tiffany Aliche, The Budgetnista.

[INTERVIEW]

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FT: Tiffany, welcome to So Money.

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TA: Hey, Farnoosh, my fellow Jerseyan now.

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FT: Yes. I mean, basically you're co-host of So Money. I've had you on more than probably anybody on this show, and always, always welcome, always with the good stuff. This time is special, is really, really special because you and this is launching. This episode is airing on your book launch week. Congratulations! *Get Good with Money* is out.

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TA: Thank you. If I could did half of what you've done with your books, honestly, I would be happy.

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FT: Oh my gosh! Well, if we're going to be all kissing butts here, I have to tell you that, I was thinking about this interview and I think about you a lot, Tiffany. I do. I think about you in all the best ways. I think people who listen to this show may know our back story, which is that we were fortunate to be seated next to each other many, many years ago in a work event. It was that night that you told me your hopes, and dreams, and your goals for making an impact in people's financial lives, and you had a vision, and it was very clear. All these years later, to watch, your journey, making an impact, continuing to change lives, I am rooting for you like a lot. You have a special place in my heart.

I support almost everybody in this space, almost, but you definitely, I don't know. I always feel so happy for you, anything happens to you, whether it's like the NAACP nomination that you just received or your books coming out, or seeing you on Queer Eye. Let's talk about this book, because this many years in the works. You've written many books, and this is your first published with a publisher book, which I understand receives many bids.

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TA: Mm-hmm, nine. I couldn't believe.

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FT: Nine bids. Well, take us back to that. I think that's always interesting for people who may not be familiar with the book buying process. It's a very competitive — first of all, it's very hard to get a book, even get it interested. It's so competitive. And obviously, you are stand out, but nine offers, that's really exceptional. You must have been, and your agent must have been pretty thrilled.

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TA: Honestly, I had never been to the process. I literally have like six self-published books before, so I had no idea about the process. I didn't know what was good and what was bad. But I started to formulate this theory that I thought, this could possibly be a book because I became worried about my audience that they were succeeding in what I call financial silos. Where their credit was great, but no savings. They're saving but they're not investing. They're investing, but they don't have insurance.

As you know, I used to be a school teacher for 10 years. It's almost like, I taught your kid his letters, but not his numbers. I was getting like teacher anxiety. So I thought, "What's the whole lesson plan, Tiffany? What's the curriculum?" I thought, "This curriculum, this financial wholeness theory where 10 aspects of your financial life come together to help you build a super strong financial foundation." Like financial wholeness is the curriculum, maybe that's the book. Then I was like, "Okay. I know I probably need an agent now." Like two other publisher had to reach out, I knew better than to try to navigate those things on my own. So I reached out to like everyone's fave, Jean Chatzky. Shout out to Jean.

She invited me to speak at like Southwest EDU on a panel for like Time Magazine. I asked her then, "Do you have an agent you can introduce me to?" She's like, "Yes, Heather Jackson." I was like, "Okay." Heather happens to live in the city, so I came to the city when it was open.

We had lunch and she's just so badass honestly. That's literally the only word. I don't leave a curse, but that's the only word to use to describe Heather. She is amazing, she's tough.

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FT: What did she teach you? You're tough. I think you're badass. What did Heather teach you?

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TA: No, I'm just a big, old baby. She's like basically, get all the things. They belong to you. Like you worked really hard. What really to me was the moment when I knew this was kismet, I told her that one of my favorite business book or books that I used to read when the preschoolers were sleeping during that time was Tim Ferriss' *Four-Hour Work Week*. I used to really read and take notes, and she was like, "Oh! That was my book." I'm like, "I'm sorry. Come again."

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FT: Oh my God!

[00:06:08]

TA: I was like getting chills. She was like, "Yeah. That was my book." She was like, "He didn't want to name it that, but I insisted." I'm like, "You picked the name?"

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FT: Wow!

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TA: He wanted to name it — this is so bro. He wants to name it, Inventions in Drug Dealing. Because I don't know if you remember, in fact —

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FT: Yeah.

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TA: How he like sold one pharmaceutical or whatever. Because you know, that's such a bro thing, and she was like, "Yeah. No." What happened was, at the time, she wasn't an agent, she was on the publisher side, and nobody wanted the book. She said, "I felt that there was something there. I saw something in him." She was the only publisher to put in an offer when she worked for that publisher at that time, and so she got the book. I was like, "Wait! That book changed my life." Yes.

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FT: Wow! I really appreciate that, having that instinct that Heather had, like I saw something in him or I saw something in her. I feel like that's really lost these days. The first thing people want to know is like, how many Instagram followers do you have? Then they'll try to figure out if you're interesting.

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TA: Yes, exactly.

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FT: There is an art to that, it's sort of spotting the next guru, or expert, or influencer that has nothing really to do with their Twitter followers, but really just who they are.

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TA: She didn't even ask that of me, which I love. Like at that lunch, she was just like, "I like you. I think you've got such passion for this." She was like, "Do you think maybe you have like an Almanac in you?" I was like, "An Almanac? No." I just thought that was a — I was just like, "No."

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FT: You're like, "I have wholeness, not Almanac." Let's talk about financial. Being financially whole I think is a really wonderful way to express all-encompassing what you're teaching. Was that something that came about, the light bulb came about for the book or it's actually a term you have been using for years?

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TA: No. Well, that's a term I've been using for like a year or so. I even trademarked it, and that's what I thought like when — she told me to come back with like what I thought I want to write about. I was like, "That is kind of the Almanac, like financial wholeness." She told me, "Okay. Write a proposal." She was like, "Some proposals are like as much as like 50 pages and I was like, "Well, do people do to two-page proposals? I'm a little busy right now." She was like, "Write a proposal." It took me four months, because it took forever. I mean, as you know, I have a lot of things going on as you knew.

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FT: It's nerve-racking because you wanted it to be done yesterday, but it's worth it putting in the work, and effort up front. Did you find that —

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TA: That's what she called me. Yes.

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FT: Did it pay off?

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TA: Yes. She said —

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FT: It did obviously, nine offers.

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TA: She said, because here's the thing. I was going to write like some quicky, quicky proposal and she said, "You could that, but then you kind of have to really start to think about how you want to write this book. That if you almost pre-wrote the book in the proposal, then you just have to come back and fill it out." I was like, "Okay." I really put a lot of time and effort. It took me like four months. My proposal ended up being like almost 60 pages.

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FT: You work hard though. Like I'm not surprised to hear that. I mean, you could have said to me, it was like, the book is thick, everybody. This is like the book for the aged.

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TA: Because I really, I believe in explaining things in a way that anyone can understand. That's why the book ended up being thick, and it's the ten steps. So she submitted the proposal, I didn't know that it was or a little and she was like, "Oh my gosh! We got a hit, and another, and another and a chicken and a mother." I was like, "Oh!" It ended up being nine and I said, "Is that good?" She said, "Good is four." I was like, "Wait! What?" I couldn't believe it. I was like, "Why do they want me?"

Then, thankfully New York was open then, it was pre-COVID. I met with every publisher. We went to their office. It was like such a love feast.

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FT: Did anybody pass on it?

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TA: No. All nine met me and they were like, "We want even more." I was like, I kept asking Heather like, "What is it?" Somebody from one of the publishers, I asked her because she kept saying, "Literally, people told me this is the best proposal I've seen in years." I'm like, "What is it about the proposal?" I couldn't wrap my mind and then it was a woman who told me, and I wrote it down, so let me see if I can remember. She was one of the major publishers. She said, "You have three things in this book, Tiffany. One, a new concept. I've never heard of financial wholeness before." She said, "Two —" oh, what did she say. I can't remember the third thing. But the other thing is, she said, "You have a distinct voice." I was like, "The way I talk?" She was like, "No. When I read the book, I could hear you. Now meeting you, I'm like — somehow you captured yourself and it sounds like you in the book." That was like, "Okay."

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FT: Wow! So you're good writer is what she's saying.

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TA: I guess so.

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FT: Which unfortunately is not always part of the prerequisite these days. When a real housewife is getting a book deal, it's like it makes you think twice about the industry, but let's get into it, let's talk about some of these 10 steps without getting it all away, because we definitely want people to go and order the book, and give it to all their family and friends. One of the things that I really wanted to zone in on was one of your — one of the things that you talk in the book, which is an assessment tool that helps you understand, if you're not earning enough or if you're spending too much, you get an income problem or a budget problem, a spending problem. How do you go about figuring this out?

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TA: It's really important. Well first, I'll say this that, you have to figure it out. If not, you're going to address the wrong thing. Like when I was a preschool teacher, super frugal. When I found that there wasn't enough money, I tend to do what most frugal people do, cut back even more. That's not the answer. I didn't have a spend-too-much issue. I have an adult with enough issues. How you identify is, you start with like a basic bare-bones budget, which is just a list of all your expenses, and then how much they cost you a month. Then from there, you want to code your expenses. You start with your bills. Anything that's a bill, basically you have an obligation to pay this thing or else they can sue you. You got to put a B next to all your bills.

Then the next code is, you got to look at all your bills and ask yourself, "Are any of these utilities or do any of these bills change based upon my usage?" Which mostly are utilities, so like water, electric, maybe pay sewage. You're going to put a U in front of the Bs, those bills that fluctuate based upon your usage. Whatever is left over on your list, I like to call this a money list, you got to put C next to. These are your cash, or like your choice expenses. These

are expenses that basically, you've kind of chosen to invite this into your life in this way. That's groceries, grooming, going out. But you always want to start with your Bs, then identify your UBs, and then everything else is a C.

How do you know if you have a spend-too-much issue is if you add up all your Cs and that's more than your B and UBs combined, you have a spend-too-much issue. That most of your money is going toward these choice cash expenses. Now, if you add up all your Bs, and your UBs, and you find that that is where the bulk of your money is going, then you have a, don't-make-enough issue. Because most of your money are really going to your financial responsibilities.

Sometimes frugal people tend to say, "I'm going to get even more frugal." That's not the issue. Once I realized that like preschool teacher Tiffany, I didn't have a spending issue. I realized I had to make more so I started to tutor and to babysit. I made like \$5,000 or \$6,000 extra a year doing that. Versus, no going out, no nail, no this. I was literally at one point, my parents gave me money because they thought — they're like, "Are you okay? You look like a hell." Because I did, I was cutting back so much. I was like, "I'm not going to get my hair done. I'm not going to wear. Like I'll wear the clothes that are falling apart" and it was like, that's not the issue. So that's how you identify your issue.

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FT: You're absolutely right. There is this I think overemphasis on budgeting and frugality in the personal-finance community. Now more than ever, we are talking about the importance of making more money. But when you and I kind if were both in the beginnings of our careers, and I'm a little older, I feel like —

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TA: We're the same age. You know that, right?

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FT: We are?

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TA: Yeah. I'm 41.

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FT: I'm 41.

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TA: Ah! Jinx.

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FT: You're 41?

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TA: Yes, of course.

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FT: What?

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TA: I know I don't act like a 41.

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FT: What is your skincare regimen?

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TA: Melanin.

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FT: Okay. My question is about, why we have been so — whether it's hesitant, reluctant, ill-informed to talk about the earning piece of all of this? When I worked at Money Magazine all these years ago, we never talked about how to ask for raise, or how to make more money. The assumption was, if you were financially strapped, it was because you were overspending. It wasn't because maybe your employer was giving you enough money. But there's somewhere along the way that dialogue changed, the advice shifted. I'm so happy for it, but what do you make of that?

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TA: I think it was a very much a shame culture in personal finance. "You're at fault. You, you, you, personal responsibility, boot straps, boot straps." Then the dialogue changed, because I think that there was an injection of different type of people. Me, you, the Jason Vitug, the Sandy's, the Patrice's, the Tanya [inaudible 00:15:14] finance where it's like, "Why am I to blame that my employer is like underpaying me?" or like "Why am I to blame that things, even though I'm living the same life, things are jumping up in price? How is that my fault that all of a sudden like pizza cost more money?" Because I always bought pizza on Fridays for my kids or whatever.

We started to realize and start to say like, “I don’t like this feeling of shame, shame, shame, blame, blame, blame,” which some people still play, we’re just so tired. I’m so glad, I think there’s just been an injection of new blood to say, “No, I believe in accountability but I don’t believe in blame, so I want you to identify what’s actually happening and choose to fix that thing, not what someone has forced upon you.

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FT: Yes. I also think that as the world has revealed itself to us in many ways, whether that’s like the fractures I mean in the systems, where the pandemic has really highlighted that. Last summer, social uprising and the Me Too Movement. There’ve been a lot of issues that have brought a lot of these problems, these fractures, these systemic issues to the surface. And you wrote this book amidst a lot of these types of confluences whether that — you wrote this book in the pandemic, you wrote it as we were witnessing the Black Lives Movement, gaining momentum. You did it during a recession. What do you want people to take away from your book in that context?

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TA: What I really wanted people to take away is that, you can get good with money no matter what you make, no matter what you do for a living, no matter where you live, no matter what your gender is. Because there is this sometimes the sense that I can’t — you have to be a certain type of person to get good with your money. You have to have a certain level of education. That’s just not true. I wanted to create, I wanted to democratize financial education that like, “No, anyone can achieve financial wholeness.” Because financial freedom, although I think it’s a great movement, let’s be real. Everyone’s not going to have a pile of money where they can’t work anymore, where they don’t have to work anymore.

That’s just not going to happen for everyone. So does that mean then, there’s no good finance for you. Like no, I just felt like it can’t just be all or nothing. You either reach financial freedom, you don’t have to work anymore or, “Oh, well! You’re financially a mess.” No, there has to be

something else. Because I really do believe honestly, financial freedom, few people will reach it, but financial wholeness, everyone can reach it, everyone. The ten components on saving or budgeting, savings, debt, credit, learning how to earn. That's the first core components. Then it's investing, insurance, getting your money team together. It's your net worth and then estate planning. That's kind of the next level. This is your financial foundation.

I think the flavor that 2020 gave me when I was writing the book, is I literally looked around to see that so many people were struggling because there was no financial foundation. That's why was I was like, "I'm going to put everything in here, so when this happens again because recessions happen, depressions happen, a company fall. That if I can give you a strong financial foundation, you can weather the storm and even thrive through it."

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FT: There will be another storm unfortunately. I don't have a crystal ball, but there's going to be another setback. Look, I was around and you were around 2008-2009. We saw a lot of people relearning financial basics then and now. Your work is not done.

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TA: Yeah.

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FT: What do you think was the big lesson this time? If there is something to learn, what is it?

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TA: The big lesson, on the backend, the lesson was preparedness. Like, okay, let me prepare like in — if my industry were to fall today, do I know additional ways to make money? Also, beefing up my emergency savings. That's the backend, that's the kind to 2020. But then on the

frontend, something that I wish I had been ready for. I've always been so nervous ever since my first scan to really dive into the stock market. I wish I would have had that skillset to be like, because my sister, she did amazing. She's up like 300%, 400%, because he spent a lot of time doing, like she enjoys investing, so she spends a lot of time. It was showtime for her. Like, yes, I finally get to like use all these things that I've been learning about. I wish I would have — I didn't want to learn to fly all my way down. Which is like, I've fallen out of the plane and I'm like, "Okay. Now is the time to learn how to fly." No. It was just the time to like hunker down and make sure that I landed safely.

On the frontend, learning these skills to navigate so you can almost take advantage of these opportunities. But on the backend, like having this kind of foundational stuff, so I think that is the two core lessons that I think we should have all taken away from 2020.

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FT: Listeners, if you want more of Tiffany's background, she's been on this show at least a couple of times. The first time was in 2015, that episode — oh my gosh, 80. What? I'm on like 1100 something right now. I mean, you're one of my go-to, must haves within the first year of the podcast. But that was where we really got into discussing your own journey, the ups, the downs, your background growing up in your family. So if you want more of Tiffany's background, please go back and listen to Episode 80.

Tiffany, you touched on investing, and I think it's really important to dive a little bit into this, simply because of where we're at in the investing world with things like Robin Hood, and Gaame Stop, and everyone's claiming to be an investing expert right now. I feel like it's really giving — it's really not a good look for what we're trying to tell people, which is the importance of long-term investing, buy-and-hold. It's creating a lot of confusion I think in the market. As a result, I think more hesitance for people to even get in, because they're like, if that's what investing is, I don't want to do anything with it. I don't want to have to go on a Reddit thread to figure out where to put my money. Give us some really solid advice around investing.

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TA: When it comes to investing, you have to know your temperament. Are you someone who has the time, and has the temperament to go in and out? Some people are, but I know that I'm not. I'm more of like a set-it, and forget-it kind of girl. That means for me, I'm looking at ETFs, so this is an exchange traded fund, which is like the love child of a stock, and the love child of a mutual fund, which is a basket of stocks. So it would be bought and sold like a stock in the market, when the market is open, but it's a basket. You don't have to pick this individual stock.

If you're someone like who's kind of like call it in between Joleen, an ETF is great for you. If you're an active Alicia, these are literally named from my book, from *Get Good with Money*. I breakdown like the type of personality you might have. If you're active Alicia, you might have plenty of time and you love the in and out. For you, like purchasing stocks might be a great avenue for you. But if you're a passive Patty, a mutual fund, although the expense ratios are going to be higher there, meaning that the fees that you pay to be able to invest your money in that fund, those are going to be higher, because most mutual funds are actively managed. Meaning, a person is actively managing their fund, and most ETFs are passively managed. Meaning like there's an algorithm that chooses your stocks for you.

If you're super passive, you just want to put your money \$50 bucks every two weeks into a mutual fund. That's still better than nothing. One is really, when it comes to investing, you have to understand your temperament and the amount of time that you have to allot for investing, and then choose where you're going to go in. Are you going to go with stocks and do everything yourself? Are you some place in between and you don't mind jumping into market a little bit, but through baskets like EFS or are you someone who's like, "I don't know anything. Just put my money into a mutual fund, and let that person choose for me." There's nothing wrong with that.

The only mistake I think you can make in investing is to not invest. Like I was there. Honestly, Farnoosh, up until like three years ago, I was terrified of like entering into the market, because I've lost like \$35,000 due to a scam, an investment scam. I had so much money in savings. I

bought the house that I'm living in in cash, and renovated in cash, and paid off my parents' house in cash, and paid off my student loan in cash. I just had so — even though I knew as a financial educator, you're losing money to cash, but it was the fear to your point of being afraid to lose it all.

One thing I've learned is, this is why you seek out help. This is why you read books. You listen to podcast like So Money or Brown Ambition, because Mandi would kill me if I probably not remember to mention Brown Ambition, my podcast.

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FT: Of course. I just listened to it the other day when you were discussing digital blackface. I was so curious about what you do or don't do. Anyway, rather than like go into that because that's a whole other show, listen to Brown Ambition. You brought up temperament, you brought up your own fears, so much of navigating your finances is about harnessing your emotions. What do you discuss in the book on that front? Because I feel like wholeness, you can't really be whole until — it's like top-down, you need to be whole in your head. You need to feel like you can do this, that you're confident, that you're fearless. Where in your book do you address this or this is sort of throughout?

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TA: No, I address it in the very, very beginning, because I call it seasoning your meat. So to me your meat like your brain, right? Before we get into all the fancy stuff, cooking and learning how to do, how to budget and save, right? That exactly, that you have to do the prep work. Literally, it's Chapter 1. I go through — it's a whole money mindset chapter, which will help you to reset. First to understand why do I have this money conversation in my head, this money voice in my head? How can identify it by listening to what do I say when I make these choices, and how can I start to shift it toward one that actually benefits me.

The whole chapter really leans into that, because I wanted that as you start to do budgeting, and saving, and credit, and debt and all these other technical parts of money, that you are prepared to receive that information. I think it's critically important.

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FT: *Get Good with Money: Ten Simple Steps to Becoming Financially Whole*. I was so honored to offer a blurb in back.

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TA: Yes. You're on the back.

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FT: It's such an honor to be part of this experience, and to support you in such a huge way. Thank you for letting me have that space.

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TA: No, it was like honestly, it was awesome. They're like, "Who do you know in the money game that you like to get a blurb from?" I was like, "Farnoosh."

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FT: How are you celebrating?

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TA: That's a good question. All my friends keep asking me. I don't know. One of my friends says she wants me to celebrate in an ignorant way. Because she knows I'm such a cheapo. She's like, "Tiffany, I want you to do something —"

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FT: Are you a cheapo?

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TA: I am in some ways.

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FT: Tell me about your —

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TA: My financial voice to myself, sometimes it's, "That's too expensive." But what I'm really saying is, "That's too expensive for me." I'll give you an example. Mandi, right. She's who I do my podcast with.

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FT: Mandi Woodruff, yes.

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TA: Mandi bought a Peloton and I was like, "Oh my God! Love it." My husband overheard me talking about it, he's like, "Well, babe, we should get a Peloton." I was like, "Oh! That's too expensive." But I'm saying for me, so my money voice tells me that I'm not worthy to spend

money on myself. Like I've got a niece and nephew. Farnoosh, you would think I have like seven kids the way my living room is set up for them. They come over here maybe once a week, and I'm like — my sister is like —

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FT: But you're also a pre-school teacher, this is like —

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TA: But they have so many toys. If it was to buy something for someone else or someone is buying something for themselves, I'm like, "Yes, yes, yes." But as soon as it comes to getting something for myself, it's a money message that I'm trying to switch in myself to say that for some reason, I do not deserve to spend money on myself. I'm frugal with myself, but with no one else. I ended up getting myself the Peloton because I wanted to break through and say, "Tiffany, one, you have like a year and a half worth of expenses saved for a year. I mean, you're good. Two, you've got successful businesses, you make plenty. A Peloton is not cheap, but you have enough and you do deserve."

Honestly, to say all that, to say, "I don't know how I'm going to celebrate." I have a really hard time celebrating myself and like being in the moment of it, of being like, "This is a big deal." I tend to be like, "Oh, okay." I'm struggling through it, because I still don't know what I'm going to do when — I don't know what I'm going to do to celebrate, like this momentous occasion. Honestly, I would say vacation. That's the one thing that I'm just nervous about the thing.

[00:29:07]

FT: Well, maybe. We're both in New Jersey where we may or may — I don't know. I'm hopeful. I feel like we'll all be vaccinated by the summer. Maybe that's optimistic of me, but —

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TA: Hopefully. Because then, I would love honestly to go on a vacation.

[00:29:21]

FT: Oh my gosh! Well, Tiffany. Thank you so much for coming. Congratulations.

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TA: Thank you.

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FT: If you do end up celebrating, I do expect an invitation to that party because I know that'll be fun.

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TA: No. Thank you. If you guys want to get good with your money, you can do so at getgoodwithmoney.com.

[00:29:36]

FT: Perfect.

[END OF INTERVIEW]

[00:29:40]

FT: Thanks again to Tiffany for joining us. You can learn more about her book at getgoodwithmoney.com. Remember, if you're enjoying this show, please subscribe, leave a review, share with a friend. Every Friday, I pick a reviewer of the week on iTunes, who will

receive a free 15-minute money session with me. If you want to connect with me one-on-one and talk about your money situation or anything you want, the best way to do that is to leave a review and listen to the Friday shows. Thanks for tuning in everybody and I hope your day is so money.

[END]