

EPISODE 1213

“SOR: There’s just huge lists of things that women need to do differently. Whether it’s just negotiating more, or asking more for what they want or speaking up. Sometimes it’s minutiae, sometimes it’s like change the tone of your voice, sometimes it’s stop using the word ‘just’, sometimes it’s stop apologizing. We just come up with this list of directives of all the thing women need to do differently, like that is going to solve somehow for gender equity.”

[INTRODUCTION]

[00:01:05]

FT: Welcome to So Money, everybody. I’m your host, Farnoosh Torabi. Crypto week is in the rearview mirror. Happened all of last week. If you missed any of those episodes, and you ever had a question about what is bitcoin, what is an NFT, should I care about this, how do I invest. I encourage you to go back and listen. I dedicated an entire week to crypto, would hate for it to go unlistened to. It was a labor of — can I say love? Well, it’s a strong word. I enjoyed it. I respected it. I’m still not really a fan, but I get it now. I feel like I can have a tangible articulate conversation with my smarter friends about it, and also my kids if they are curious about what is Ethereum. I might be able to break it down.

Today, we are talking about women and money, my favorite topic and the ambition penalty as my guest describes it, Stefanie O’Connell Rodriguez. She is a friend of the show. She is a friend in real life. She is a financial expert, author, host of the Money Confidential podcast. She has brilliantly researched and articulated something that has been going on a little bit under the surface and we really need to bring it to the forefront. It is this paradox that Stefanie calls, the ambition penalty, the social professional and financial costs women face when asking for more money.

She says it is critical to understand this if we really want to tackle gender inequality when it comes to money, because nothing is going to change if we keep telling women to step up if only they’re going to be pushed down when they do. She writes about this for Bloomberg opinion.

You can read the entire article now at [bloomberg.com](https://www.bloomberg.com). But I want to bring her on the show to really talk about the genesis for this. She's been working on this thesis for many years now. So glad that is finally coming to the masses. I think you'll like this one. Here's Stefanie O'Connell Rodriguez.

[INTERVIEW]

[00:03:06]

FT: Stefanie O'Connell Rodriguez, welcome back to So Money, my friend.

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SOR: Yeah, it's been a minute. I'm excited to be back. But you are on my podcast recently.

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FT: Yes, congratulations. Let's talk about your podcast for just a quick minute.

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SOR: Sure.

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FT: It's the real simple Money Confidential podcast. You had an epic first season. How is it going?

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SOR: It's so great. What I've been really enjoying is that the format of the podcast starts with a listener interview, so we're really talking to somebody who's going through the money situation or asking the question live on air. We talk for like 15 minutes, but that's like the finished

framework and we actually talk for like 30 to 45 minutes. It gives us an opportunity to like really flesh out what's behind the simplified question. You start with somebody who's like, "Oh! How do I balance investing with paying off debt?" But then when you talk for 45 minutes, you wind up getting that, "Well, my debt is from my divorce, and my husband wound up taking part of my house, and I wasn't anticipating that. Now, there's all of this emotion around dealing with the debt, even thinking about it." I'm just like, "Man, it's so powerful to talk about."

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FT: It's not a money throw anymore.

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SOR: It isn't. It really isn't. I mean, you've been on the show Farnoosh. We talked about what happens — obviously, like your book, when your partner makes more money than you. You and I were just like talking about our feelings.

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FT: Yes, I know. But it transitions as well to talking about why I wanted to have you back on the show, which is the ambition penalty that you have identified so brilliantly and written about for Bloomberg Opinion. I know this is something that you have been touting for a while now. It's really nice to see that it's gone viral, actually. I see it everywhere. It's trending on Twitter. It reminds me of when I was writing my book, *When She Makes More*, that I experience it in a couple ways in my writing, the ambition penalty. I'll have you explain it in just a second.

But like it really resonated with me because on the one hand, I wanted to write a book called *When She Makes More* and write it for women, because I felt like we are being penalized for doing all the things that we thought we needed to do or should do to be empowered and successful. Which is, get an education, get a higher education, ask for the raise, make more money. Then we arrived, let's say in our relationships making more than our partner to our credit partly in some cases and yet we felt like this was not a badge of honor. We were being penalized by society, by the traditions of marriage, and culture and all of that.

Then, Stefanie, when I released the book, I got some feedback from some feminists' editors who were like, "Why are you telling women what to do about this problem?" Because the subtitle was *10 Rules for Breadwinning Women*. It was really meant to be a book for couples. I would love for men to read this book too. But it was the women who are coming to me with the questions. I wanted to write a book for them, so I feel like I'm caught in the middle of this ambition penalty as guilty a bit in terms of writing content for women. I have been that person that's like, "You need to ask more money. You need to be more ambitious —" telling the women what to do.

But you bring up a really important point, which is that there's more to this than what we are discussing, which is — it should not all fall on the shoulders of women to solve this problem of maybe not being "financially successful." But tell us in your own words what the ambition penalty is.

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SOR: Sure. Well, think first of all, I would just say they we all do this. I do it. It's not an individual thing that like, "You're perpetrating the ambition penalty or you're blaming women." This is a bigger, cultural structural thing. What this is, the ambition penalty is, is basically this idea that what we have told women to do to close gaps in terms of gender wealth, gender leadership, trying to see more representation in positions of power is, there's just huge list of things that women need to do differently. Whether it's just negotiating more, or asking more for what they want, or speaking up. Sometimes it's minutiae, sometimes it's like change the tone of your voice, sometimes it's stop using the word "just", sometimes it's stop apologizing. We just come up with this list of directives of all the thing women need to do differently, like that is going to solve somehow for gender equity.

What happens is, when women do these things, and in the piece, I used negotiation as an example. They face backlash for doing the very things we are instructing them to do because this isn't an individual problem, this is a larger, cultural issue in which when women exert influence and are in spaces that are not typically seen as appropriately feminine or they exhibit

behavior that isn't appropriately feminine, there is a backlash. The ambition penalty is the actual cost that women experience when that backlash happens.

In the piece, what I do is use the example of a woman negotiating her salary. What happens is, the job offer is rescinded. There is a clear cost to her of what happened when she negotiated. Now, this is not me saying stop negotiating your salary, not by any means. But what I'm challenging everyone to do myself included is when I do give advice on negotiation, I also have to do it with the recognition of the gender racial class, all the forms of bias that still plague the workplace. Otherwise, we are just setting people up to keep asking, and asking, and asking. But we're not getting a nuance to our advice in a way that's going to help them have a different outcome.

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FT: How did you arrive at this aha?

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SOR: A process. It's been a process. I, for the last like three years behind the scenes of everything I do online, I've been like researching like crazy. I don't know what really instigated it, but I think what I was seeing after the Clinton campaign and then in response to women in positions of power, especially in politics just because politics has been so central for the last four, five years. It's just, the vitriol that these women who were really exerting influence in a meaningful way in ways we haven't seen before, whether it was Hillary Clinton, or AOC, or Kamala. They were doing the things we always tell women to do to claim power and like goodness gracious the discourse around what they were getting in response.

I was like, "Okay. I think this actually ties to a lot of other things." I know in my own life; I was experiencing this more on the personal front as you kind of experienced and wrote about in your book. I just found at a certain point, as I was getting into my mid-30s, it felt like my ambition, because I'm a very ambitious person. It started to feel unacceptable in a lot of contexts. It is like, "Well, what's wrong with you that you don't want to —

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FT: Just be happy with what you have.

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SOR: Yeah.

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FT: You have a lot. Be grateful.

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SOR: Exactly. I was like, “Oh! I have a lot of goals, and I’m always pushing toward them and I very much identify with my career, and my work and I really love it.” It’s just shocking the amount of distaste that that elicits. Also, the fact that I’m talking about gaining financial power. What was really interesting as a starting to kind of like dig into what this feeling is, what’s happening in on a macro level, in the news, in politics, and then what’s happening in my own personal life. I’m like, “Where is this intersection? What is this?” Is what I’m seeing is, “Oh! There’s this vast body of research, that just shows over and over again that when women exert power and are specifically making gains in areas that have been previously considered like male domains —

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FT: Dominant.

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SOR: Exactly. When we think about money, like it is historically male-dominated, right? That’s when those backlashes come up more than anything else. They come up in the form of not just an issue of likability. I think sometimes this gets downplayed as, “Oh! She’s just not likable,

she's just not a fit." I was like, "It's not just that. It's not just that backlash effect." There are tangible things that are happening here that are costing us money. An example I gave in the story, I gave the rescinded job offer example.

But then I found data that said, when women do negotiate, there are less likely to get the raises they ask for, which kind of contradicts this idea that just women aren't asking. When they do ask, they're still less likely to get what they ask for. I'm like, "Okay. There are real social, financial, professional and personal consequences when we are doing the things that we've been telling women to do.

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FT: It's so enraging, Stefanie and I encourage you to keep plowing through this research because I do think that this conversation is fresh, and it merits books, and a TED Talk I had talk and really, a lot more conversation. I want you to be at the forefront of this. You are so on it, but it's enraging. There was a big book that came out a couple of years ago, kind of around the time of the Clinton campaign as you talked about, as you described and me too, and the anger. When women voice their anger or they show their anger, which we're told not to do, but how it can be really an instrument for change and how historically has been an instrument for change.

I wonder if there is a bit of advice that may be in your column, it could have even been, be loud, talk about your anger." If you got a job offer taken away from you because you suspect it, because you were ambitious and you asked for more, people should know about that. That should not be kept to yourself.

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SOR: Yeah. It's so interesting, because when I — this actually being episode of Money Confidential where I got this story, speaking to the woman who negotiated the salary and had her job offer rescinded. I could see how hesitant she was to talk about it. But one thing that I had a little bit of assurance about is, while she was really hesitant to talk about it publicly, I think in part because like the fact is the world is really small, and especially within a given sector, we all know each other. Like she wasn't in my industry, but I know pretty much all the people in my

industry and like word gets around. Sometimes that's really valuable and important, but sometimes it's really scary when you're going up against the people in power.

Unfortunately, like most of the people in power to this day our white men. These systems were created for and by then, and it's still really scary if you had a bad experience to say anything, because they still control all the levers. It's really unfortunate. But what I was really feeling good about was the fact that she said, she feels scared, but she's starting to talk about it even on my podcast anonymously, but I think just sharing the story was important. But then also sharing with trusted colleagues slowly. What was enraging even more was that she had three other girlfriends have the same thing happened to them. Because when I initially heard the story, I was like, "This isn't an anomaly, like this is —" I can't even believe that this happened.

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FT: Or it sounds like, it happened to my mother in the '90s. She took my father's advice and went and asked for a raise at work, and instead, they laid her off. She was traumatized and would even tell me like, "Don't push your luck, Farnoosh." Because she had experienced what you're basically describing. I just thought that we had come further along and yet, here we are.

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SOR: Me too. I think the research and the stories, even since this article was published a week ago, the stories I've gotten continue to shock me. The fact that in 2021, the amount of people who have had not necessarily this experience, but whether it's a rescinded job offer, or a layoff, or somebody saying, "If you keep talking like that, I don't know what your future is at this company." This is still happening and it's happening in force. In a lot of ways, I think this kind of penalty is even more insidious in some ways than outright sexism.

My mom is always like, "Wow! It's so much better now." I'm like, "Yes, in many ways it is." Obviously, sexual harassment happens all the time that's why we have the Me Too movement. But I feel like there is a little bit more of just an understanding that I'm not going to be so explicit with my sexism, or my racism, or my bias and discrimination in the workplace. But I think what this thing, this penalty is all about is like, identifying the ways in which that stuff has kind of been

couched into acceptable phrases, like you're not really a fit here or you're not really committed to our mission. Like it doesn't feel like you care about our company and our values.

What that does I think is even more distractive, because in the story, on money confidential when I was speaking to this woman who had the rescinded job offer is she came away from that experience saying, "It wasn't that the worst they could say is no. It was much worse. They rescinded my job. They made me feel like I they were gas lighting me, that I don't have the skills and experience that I do. That I'm not qualified for this position. That I'm not committed to my work."

Now, she's kind of carrying this workplace trauma that she at 26 will be carrying with her and she has to really do some work to repair, to move forwards. One thing was interesting, she said, "I have all this imposter syndrome. I never had that before." We always as women are like, "You know, I'm dealing with my imposter syndrome, because like I'm a woman, like that's what women have." But actually, it's a response to the experience of all of these little things that have happened to us over the course of our education, in our homes, in our careers, in the workplace, et cetera.

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FT: Can I just also point out that a lot of this blaming has been from women too. It's women against women. The men aren't saying like, "Oh! Stop using the word just in your emails." I'm sorry, but in my Instagram feed, every day, there's some women empowerment Instagramer that I follow, whether it's girl boss or some of the others, which I like a lot of their content. But sometimes, I kind of role my eyes when they show me these videos, like these TikToks of how to rewrite your email. How about just be you?

My reaction to this has always been, because I'm very familiar with all these studies, right? There's backlash. Do you think that part of the reason why women are looked upon, maybe negatively when they ask for raise? By the way, I think that same studies that men also like — it's not like a men asked for raise and the boss is like, "Go you!" It's still like, "Ugh!" But the women get a little bit more of that eye roll from their boss. I sort of feel like it's because, part of it is because not more women are doing it. It's still this outlier thing. Whereas imagine, you work in

an office where it's 50% men and 50% women, which we have some work to do there. But all of those women are asking for raises.

I just feel like there's power in numbers. It's harder for that employer to reject those women, if it's just that one woman in the workplace that's asking for raise and then 10 guys are doing it. I mean, I feel like she's going to get more scrutinized. My defense to these studies, which is like — because women will just throw their hands up in the end and will say, "Well, I'm not going to even ask for it because I'd rather just keep my job than lose my job." I say, you got to get like 10 more women at work on your side to go in and ask for that raise, because there's power in numbers. What do you think of that theory?

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[00:20:33] SOR: I think it's interesting and I agree that like the solution is not — I'm going to throw my hands up and do nothing, right? I do think that having an awareness that this is happening, the most important piece of it is that it kind of lets people let go of the self-blame and then kind of like the internalizing that it's just me. Like it's just me, that I'm not worthy that I'm not best/ I think that is maybe the most important piece of this. It's not saying there's an ambition penalty and so don't try to earn more, don't try to reach leadership, don't try to do all these things that are actually valuable and are going to help you build wealth. You should absolutely do those things.

But I think it's doing it, recognizing that it's not an individual issue, it's broader than us. Yes, both men and women perpetrate and hold these biases. We all do, so get in that. How do we better recognize these biases, manage them and also make sure that we're not blaming ourselves when they rear their heads.

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FT: It's almost — we need to write an article for the man in the room as well as the employer's male and female employers in the room. This is not a woman's issue. This is everybody's issue. There are many stakeholders and many influencers in this problem that we have. You have

really good advice in your article, starting with mentors should give better advice. Tell us what you mean by better advice?

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SOR: Yeah. What I mean by better advice is like, let's not just defer to advice that is like so oversimplified, that it's basically stripped of any nuance or context. My problem with a lot of the ask more dialogue is, is not the message itself. It's the total oversimplification of well, what is asking for more look like when I'm in an environment to where nobody in my company looks like me, when people do speak up, there is a lot of backlash. What are some of the ways that have worked better in the past?

One of the things I said is like, framing things as communal wins, as oppose to individual wins is a way to circumvent some of these penalties, because people hate to see women when winning for themselves. I think just acknowledging that fact and being like, "Okay." We shouldn't have to do this, but this is the reality. How do I frame what I'm working toward as something that is a net benefit to my boss, to the people around me, to my network? I think just even these simple reframes of adding this nuance, and adding the context of recognizing that the bias exists and then how do I create a work around in spite of that bias. Again, not that we should have to, but here we are. I think that's a really important place to start.

But I also think, part of this is about asking the questions around why things are happening rather than assuming why they're happening. What I mean by that is like, okay, so if we're saying that women are deferring many decisions to their partner, well, why don't we ask, why wouldn't those women feel financially empowered in the first place. This is what your book is about. It's like, "Well, when I am making more, there are all these social consequences that I'm experiencing as a result of that." The research shows that — you talked about this on a TV show. I think that husband stress levels rise when female partners hold more or more than 40% of the income.

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FT: Yes, you're right. Sometimes there's a partner who is resistant to allowing his wife or female partner, to inviting her into the financials of the relationship, or you just sense that maybe that he wants to do that because this is how he feels, like he's going to provide for us. That totally happens. I just never been the woman who's like waiting for other people to figure out their shit. I need to get my shit done and I'm going to voice. We've talked about this sort of behind the scenes, you and I Stefanie when we've, for example, been annoyed when clients pay us late. I'm like, next email, you CC your attorney and maybe you underlined the fact that they are breaking the law. This isn't the first email. It is maybe the fifth email, and at that point, it constitutes it. It goes back to what I was saying about like leveraging your anger in a way that is very matter-of-fact and frankly, masculine. That's how the men would have done it.

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SOR: I mean, that's the thing, right? It's like, what people think of as —

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FT: I'm not here to make friends, okay. I don't even want you to like me. I just need you to pay me. If I have to like just ride your tail, I'm going to do that.

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SOR: I think part of it too is like, what is the environment where — how do I identify the environment where it's safe for me to do that? Even if it's risking safety a little bit, there is a tipping point. I think it's just that it's so hard to say these things in a binary. What I'm saying is, like it's not one or the other. What I'm saying is, this is so, so, so messy and this is why. So let's use this ambition penalty to figure out what this weird middle ground is. Because like in this environment, yeah, I'm going to call my lawyer in on you and I am going to get my money.

But in another environment, like if I'm putting my financial security for my entire family at risk and I don't have something lined up, like I have to take that to expiration. It's just like acknowledging that this is so hard, and I hate this but it's true. There isn't easy answer. I just think there is a little bit of solace, and validation, and being able to have the language for it and just recognize that this is why this is so hard.

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FT: It's exclusive to women to a degree, but men also experience this, this impostor syndromes, all of that.

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SOR: I think a lot of this is — and I'm still figuring out the language for it, because I think it's really tough, again, anytime we speak in a binary. This is really about traditional gender roles and our understanding of traditional gender roles, right? We expect men to behave in these traditionally masculine ways and women to behave in these traditionally woman ways. The fact is like, any time that your behavior goes against the expectation that somebody has based on how they perceive your gender identity, there's some kind of backlash, there's some kind of trigger. Especially we see it when women are behaving in masculine ways in traditionally masculine environments. That's like the hot red button for guys and even for women. We all perpetrate this stuff. We all perpetrate patriarchy. It's the system and we're all in it. It's like, all right, what do we need to do?

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FT: I joke, but sometimes I wonder. I've had easier career if I had chosen to be like a domesticity expert or like follow Martha Stewart's footsteps. I don't know.

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SOR: I mean, I think about that a lot, but I'm also like so bad at that stuff. But that's the stuff that like — this is why my Instagram following isn't as big as it is. I'm convinced. I can't baconize pie or rearrange my house.

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FT: I make nothing visually nice; I have to say.

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SOR: This is like our whole Instagram theme, you're just like defying gender expectation.

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FT: It's a lot of text. It's a lot of text.

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SOR: It's a lot of text.

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FT: Another piece of your advice is that companies should support women's ambitions through building out networks, where women's career and financial ambitions are celebrated rather than penalized. Can you share more about what that looks like for companies?

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SOR: Yeah. There was some research that showed that companies that had affinity groups like women's groups, it gives women a place to connect in a safer space. Those companies, they have more women in leadership. I think it's funny because we sometimes think of these as like trivial thing or I don't know, like why do the women need to be by themselves. But there actually, they make meaningful differences in outcomes. I think we really do need to treat them as the powerful vehicles that they are. I think if you're not in a company that has that kind of program, finding other sources of support in a networking community, where you can identify with people who are going through similar struggles can give you language or reassurance that it's not just you. It's actually kind of the structural issue is going to be a huge deal.

I would also say, like if there are gender differences in pain advancement within a company, that requires some interrogation and like real interrogation. Not like, "Oh! All these ladies are just

dropping out of the workforce spontaneously.” No, there’s actually a ton of research even after women have children that a year later, almost all of them continue to be in the workforce, just are not often at the same job or in the same position because that company wasn’t being accommodating.

But really, they’re just making the assumption that those women have left the workforce. When in fact, that company was just so unwilling to change their policy to accommodate the needs of their workforce. I think a lot of this is about companies letting go of these assumptions that have been ingrained into our culture that women aren’t interested in leadership, or certain jobs, or being in the workforce after they become others and being like, “Wait! Let’s actually see what’s happening if our entire leadership team is these white male MBAs. Maybe we’re not as inclusive as we say we are.

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FT: There are many of those kinds of companies. It’s silly. It’s not good business. When you don’t have diversity within your company, you lose. Ultimately, it’s not a long-term plan.

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SOR: Exactly.

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FT: We need more of those data points. But at the end of the day, this is maybe like an anthropological question, but like, why are we so resistant? Why can’t we move on? We’re so attached to these gender assignments.

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SOR: Man! I really don’t know. I’m so tired, right. When I just speak to them and then when I speak to basically anyone who’s been traditionally marginalized within the workplace or in the world. There’s a lot of people. It’s just like this exhaustion. I think the thing that blows my mind

about gender equity specifically is that women are half the population, and like the metrics really haven't moved much in like 10, 20 years. There's a lot of progress on measures of equity in the '70s. But when I look at the data now, it's like very depressing. It's very depressing.

I was talking about this in the Bloomberg live stream we did about the article, but not in the article itself, which was — I think that what happened was, I'm somebody who came of age and that like '90s, take your daughter to work day, girl power generation. It was like almost as if everybody had decided that to make progress on gender equity, we have to start with girls. We are going to start with the kids and like when those kids grew up, they're going to solve for it.

By the time those women are in the workplace, they'll be empowered enough, they'll have all the skills, all of the strength, all the girl power. Here we are, I'm in my mid-30s, we are seeing like the data around women in the pandemic, millennial mothers. Like these are the take-your-daughter-to-work day girls. We are bleeding out.

My other phenomenon that I'm trying to coin is called the empowerment cliff. It's like, girl power, girl power, girl power. As soon as you become reproductive age and, in the workforce,, like you're on your own. That's it.

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FT: That kind of gave me goosebumps when you talk to bring your daughter to work and all of that. Because again, it makes it all about the women, and the girls and what they need to do as oppose to what men need to do, what companies need to do, what government needs to do, what the society cultural paradigm shift needs to do. It's a heavy lift and to assume that it's all — just believe it, and do it and you'll be successful. That narrative is so tired. It doesn't work for everybody.

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SOR: Yeah, it doesn't work for any — oh, you're marginalized in this way, so here's what you need to do to change. Instead of being like, "Oh, wait! We have set up a system to basically put you down. Here's what we're going to change to make sure that doesn't happen anymore." This

is true for so many things. I am very aware that gender is just one small piece of this, and that's just one thing that I've been studying here. But obviously, this intersects with class, and race, and sexuality and other gender identity. Like there's just so much to it.

To your point, it is not on the people who are suffering as a result of these systems to fix it. Like we're doing our best. We are out there asking for more, and negotiating, and putting our hand up and trying to be more involved in household finances. I think it's time we put a little bit more responsibility on the world around us to say, "Hey! We're doing the thing. Stop punishing us for it."

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FT: Yes. Stefanie O'Connell Rodriguez, oh my gosh. We could be here forever talking about this.

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SOR: I know.

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FT: I hope that you will continue this push. If a literary agent is listening, this is what I want the future of dialogue to be — when we talk about women, and money and success, this is so good, you're awesome. Thank you.

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SOR: That really means a lot to me. Thank you, Farnoosh. Always an inspiration to me and I'm so glad we can have this conversation now, but I hopefully we'll continue to have it.

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FT: Audience, sorry I used that four-letter word. But you know, I just sometimes — this is going to have to be an explicit episode now. I don't know how you're going to feel about that, but in life, sometimes some four-letter words must fall. Thank you. Thank you and everybody, hope your day is so money.

[END OF INTERVIEW]

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FT: Thanks so much to Stefanie for joining us. You can check out her article at [bloomberg.com](https://www.bloomberg.com) and her podcast again is called Money Confidential. If you like the show, I would implore you to leave a review. Let me know what you think and that way, you might qualify for a free 15-minute money session with me. Every week, I pick a listener who leaves review on iTunes to have a free 15-minute call, where we can talk about whatever you like.

On Wednesday, we're going to dedicate the show to financial rights within the LGBTQ Plus community. My guest is Adam Auriemma editor-in-chief of NextAdvisor. He just wrapped an interview with Susie Orman, where she talks about her experience being a lesbian in the finance industry, specifically in the early '80s at Merrill Lynch. He'll also provide a brief history of LGBTQ Plus financial rights and some of his favorite LGBTQ Plus experts to follow. If you want to get financially savvy, stay tuned. Thanks for joining everybody and I hope your day is so money.

[END]