

EPISODE 1403

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FT: So Money is brought to you by CNET, the site that shows how to navigate change all around us. So Money episode 1403, Erin Confortini, Gen Z personal finance expert.

***EC:** I always think about like how my parents were taught to invest, and my dad will be like, 'Oh, I had to like call a broker.'"*

***FT:** You needed a guy."*

***EC:** Yeah. You needed to call someone on the phone when you buy a stock, and like even ETFs didn't really become popular until the mid, early 2000s. Just the access to information to learn how to invest, information to like actual investment products, things like that. I do think our generation has such an opportunity to become super wealthy because of all the information that we have."*

[INTRO]

[00:01:10]

FT: Welcome to So Money, everybody. I'm Farnoosh Torabi. We're going to TikTok school today. Yeah. I have been on a journey with TikTok, let's just call it. I started out very negative, very bearish on TikTok. I thought this will never stick. This is weird. Why are people making these weird videos? I don't feel like dancing to savings tips.

Well, fast forward to today, and I'm feeling a little bit of TikTok FOMO. I'll admit, I feel a little late to this. I feel like I missed a boat here. But what I'm learning is that TikTok is still in its infancy. Creators who want to go there and build an audience can still very much do so quickly, and my guest today comes with the lessons.

She is Erin Confortini, the creator of Money to Miles. 23-year-old content creator in the Gen Z personal finance space, she has over 180,000 followers on TikTok, where she educates her audience on being better with their money. She talks about what she bought at Trader Joe's, how she's spending her money in a single month, what she's buying, what she's renting, how she's tracking her spending. Bottom line, she's transparent, authentic, and she keeps it really simple. I think that's why people are flocking to her, and I have to say I'm learning a lot.

Erin and I talk about what TikTokers want to learn about money and what this says about this new generation, Gen Z. Are we optimistic about how Gen Z is going to handle money and manage money? How Erin earns more than \$7,000 a month through TikTok. This, by the way, is in addition to her full-time salary. I took a lot of notes. Here's Erin Confortini.

[INTERVIEW]

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FT: Erin Confortini, welcome to So Money, my TikTok star of the week. How are you?

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EC: I'm good. Thanks for having me.

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FT: It's my pleasure. I am completely in research mode here. Friends of mine and colleagues of mine know that, and probably the So Money audience knows that I have been pretty snobby about where I'm going to hang out on social media. I love Instagram, even though I don't get to do it as much as I like in terms of posting.

TikTok, I've been really nervous about TikTok. They say the Chinese are spying on you, and there's also issues with is Apple going to have it in the app store. So you invest all this time on the app, and then what if nobody can even access you? So I've just been a little slow to the

TikTok craze, and I think that's just partly my own skepticism. Also, I'm overwhelmed with my job, and I'm like, "How do I have another outlet, another consistent place to post?" It's too much.

But I am warming up to the idea, and I brought you on the show to teach me everything. Like really, take wheel for me, please. Tell me everything. But before we get to your advice and how you've been successfully navigating TikTok, Erin, tell us a little bit about yourself. You are a Gen Zer, with a capital Z. Tell us about who you are and why you are So Money.

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EC: Definitely. So I'm a 23-year-old. I live in Pittsburgh, Pennsylvania. I grew up in a really, really small town outside of Pittsburgh. It's about an hour away. Then I moved to Pittsburgh for college, and I started on TikTok about seven months ago in like the Gen Z personal finance space. When I started my account, I knew that like money was something that I would never get tired of talking about. It's always been a passion of mine.

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FT: You have an MBA, right?

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EC: So I do. I have my MBA. What I do for work, like in my full-time job, is not related to personal finance at all. I'm an auditor in my day job, so we do some like internal control stuff. But I did study finance in school, and that's really what sparked my interest in learning about personal finance outside of just getting my degree. So it's really been like a passion of mine for the past couple of years. I never talked about it with my friends because I didn't want them to think I was like dirty or anything like that.

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FT: Really?

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EC: Yeah.

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FT: Yet you have 180,000 followers on TikTok. You should talk about money with your friends.

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EC: This is definitely my pre-TikTok era. This is a couple of years ago. But, yeah, it was just something that I was like getting really into, just reading a ton of books, listening to a ton of podcasts, like consuming as much content as I could in the space. When I started just watching TikTok videos, I obviously followed so many finance creators, and there's so many amazing ones that I love watching.

But I noticed that a lot of them are – They're not in like the Gen Z audience, if you would say. Like they're a little bit older. A lot of people are like, "I'm a millionaire, and this is how I did it." I'm sort of more along the lines of like, "Okay. But how do we get started? What are those necessary steps like when you're young, and you have no idea, and you've just started your first full-time job? You don't know how to set up your 401(k)."

That's sort of where I came in. I sort of noticed that there was like a gap in the education on these social media sites, and that's the gap that I was hoping to fill when starting my TikTok account.

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FT: I have so many questions for you. Let's start with how you determine your topics. You've probably now figured out where the interests lie, and you cover a lot of terrain. You talk about investing. You talk about how you're going grocery shopping and how you're saving and all these, to what you spent in July. All of that's really interesting. Is that to say that Gen Z really just can't get enough?

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EC: I honestly think that's what's good about the TikTok platform is when you're getting started, I think it's important to like really narrow down on a niche. When I started my account, I was really narrow in on the personal finance space, in the sense that like the big series that like got me a ton of followers was things that will kill your budget in your 20s. It was like a series of 10 different things that will kill your budget in your 20s, like one thing per video almost. All of them performed so well, and you could tell like people really resonated with that because there are so many things that like we live in –

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FT: Can you give me an example? Please don't tell me like lattes and –

[00:07:13]

EC: No.

[00:07:14]

FT: Okay. We're over that, right?

[00:07:15]

EC: So one big one was like your friends' big life events, so like being a bridesmaid. That was a really popular one. Or one video was running to Target, and like it literally doesn't matter why. Like running to Target will kill your budget in your 20s.

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FT: By the way, that doesn't just kill your budget in your 20s. It kills your budget in your 40s, I hear.

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EC: Absolutely. Or another one was just buying new cars too frequently, and that's how I worded it, and people like went off about it because they're like, "Oh, yeah. That's the problem. We're buying too many –" It's like –

[00:07:46]

FT: So interesting. So the topics, they're not always things that people are high-fiving you with. They're – I guess maybe the trick is to find stuff that will create dialogue and some conversation. I heard people on TikTok are generally nice, though. Is that your experience? Not like Twitter.

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EC: I get a lot of nice comments. I will have to say like it's probably like 70% nice comments, like 30% like rude comments. I always think it's funny like who were the people that are sitting there commenting like rude things on people's TikTok videos. I always find that funny. But generally, yes, they are good. But I do have to say like when you do have a video that is a slightly controversial topic, and it does get that dialogue going, and engagements are really high on those types of videos.

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FT: You were drawn to TikTok, as opposed to initially maybe going on to other platforms; Instagram, Facebook, Twitter. Tell us why you found a home on TikTok faster than some of these other?

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EC: So I purchased my website domain name like over a year ago. @moneytomiles is my TikTok handle, and I purchased that website domain name very long ago. I originally thought I

wanted to do like a blog and just write on personal finance and that kind of stuff. I like tried and couldn't figure out how to build a website basically. I thought about doing Instagram.

But I think what made me start on TikTok, as opposed to Instagram was I just love how like authentic it is and so like low maintenance, if that makes sense. So I can pull up my phone right now and record what's ever on my mind, no matter how I look or like what the lighting really is or anything like that, and it can perform really well. So that was very intriguing to me upfront, as opposed to like let's say if I wanted to start a YouTube channel. Well, that's me figuring out how to like edit videos and like work a camera and all of that stuff. So very low maintenance, very like authentic, and I could just like be real on it almost. That's what drew me to it.

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FT: I like it. Just make it easy, as my friend, Susie Moore, says. Go where it is easy. Let's talk a little about your own personal money goals. You said you're 23. You have an MBA. You work in auditing. You live with your boyfriend. I mean, I'm learning a lot of this stuff too, just following you on TikTok. You shop at all these. Tell me a little bit about you where you want to be. What's the goal here? You're on TikTok. Is the goal to abandon your full-time job and just be a financial creator?

I know you're already monetizing TikTok a little bit. Tell me also about that. But where does Erin want to be, and what's your five-year plan? You have an MBA. You should know well what I'm talking about.

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EC: That is definitely – I would say like 5 to 10-year plan. I always like use 30 as the benchmark because I'm 23. So that's like kind of in the middle of 5 to 10 years. But I've like always said that my – I mean, you hear all of this stuff about like financial independence, retire early, that kind of stuff.

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FT: FIRE.

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EC: Yes. I know that I'm not the type of person that would want to just like sit on the beach all day, no matter if I'm 40 years old or 60 years old. I just think like it's – I work really hard right now. I'm working like two full-time jobs between my full-time job and like TikTok.

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FT: Is it really a full-time job? Sorry, sidebar.

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EC: That's okay.

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FT: How many hours a week are we talking about? I'm asking for a friend.

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EC: It's a lot.

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FT: Huh?

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EC: It's a lot. Yeah.

[00:10:57]

FT: Oh, dear.

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EC: I mean, it's getting to be a lot. At first, that definitely was like pretty –

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FT: Do you post every day?

[00:11:02]

EC: Yeah. Like two to three times a day.

[00:11:05]

FT: Oh, my goodness. Oh, my goodness. Okay. I'm getting a little nervous. All right, continue, continue.

[00:11:09]

EC: It doesn't have to be that, though. It definitely doesn't have to be. My 5 to 10-year goal is to not have to work in corporate America. Now, that's not saying that I want to have enough money in my investment accounts to live off the rest of my life. I know that that's a very unrealistic goal, looking at where I'm at right now. But I want to be in a situation where my retirement investment accounts are looking pretty good. I don't even want to call it a side hustle income. But like my personal income coming from something that like I built is good enough to sustain my expenses. I'm more along the lines of like that Coast FIRE plan, I would say.

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FT: And your boyfriend as well, is he similar in terms of his financial goals? Are you both financially in sync? What are some things you disagree on?

[00:11:54]

EC: So we are pretty in sync in terms of like our financial goals. However, his family's business, like he works for his family's business, and he loves that. He loves it. You know what I mean? He wants to work there for so long and like be in that business. So he's not in the same boat as me, whereas like I work my corporate job, and I like my corporate job, but I'm not married to my corporate job. He's pretty married to his job.

[00:12:19]

FT: Well, it's going to be his. I mean, he's going to inherit that. That's pretty exciting. I know it's really hard to leave, have a legacy plan for families. Like the fact that he's interested in keeping the family business going. I'm sure they love that. Someday, you're going to be married to your business. I can see it.

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EC: Yeah, definitely. That was never my intention at the beginning. I had no idea that I was going to grow like as quickly as I did or even if I would grow at all. It was just something like I love talking about money, and I don't like talking about money to like my friends who aren't interested in money. So this is kind of a way for – It was like an outlet for me to be able to talk about it.

But naturally, it did grow. Now, it is like a very good source of income for me. So eventually, down the line, if this is something that I could pursue more on a full-time basis like way down the line, that would definitely pique my interest.

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FT: How much money are we talking about? Is TikTok a good employer?

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EC: So TikTok itself is not a good employer. I'm sure you know this from Instagram. So you get, obviously, paid like a certain amount by Instagram for like views and stuff. That's like sort of the TikTok creator fund is the same way, and it's terrible. I think like over the course of my entire TikTok account, I've made \$800. So like nothing, right? But different things like brand deals, affiliate links, and then I have a third source of income, which is like creating content for other financial brands, TikTok accounts as well. They'll pay creators to sort of like create the content for them. So those are like my three main streams of income, and it's been about like seven grand a month.

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FT: Whoa.

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EC: For a 23-year-old, that's definitely more than I make in my full-time job. So it's been –

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FT: Erin, Money to Miles. Oh, my gosh.

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EC: Yeah. I'm super transparent about that on my –

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FT: You talk about this on your TikTok.

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EC: Yes.

[00:14:09]

FT: Brilliant. Wait, I can hire you. Are we wasting – Should we just end the podcast now? We should just have a business meeting and be like, “Erin, get me on TikTok.”

[00:14:21]

EC: Yeah. TikTok is really great, and it’s been really great for me. I’ve been really enjoying it.

[00:14:29]

FT: Good for you. I noticed in your videos that you talk fast. Tell me about the production that goes into this. It’s so much information in, what, a minute. I think they give you a minute now. Do they give you more than that to talk?

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EC: So they give you three minutes now.

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FT: Three minutes. Okay.

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EC: Honestly, TikTok is very much shifting from like – I feel like before I was on the platform, it was very much so like trending sounds, like short form videos, and they want to start moving towards longer form content. I’ve noticed a lot of my trending videos, viral videos have been a bit longer, so between that one to three-minute mark.

The production, people do comment a lot that I talk very fast, and this is really funny to me because I never have thought that about myself. But since you can like record in so many clips, I redo the clips literally so many times. I feel like, “Oh, that wasn't good enough. So I'm going to like redo this sentence.” You know what I mean?

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FT: I don't know. It's part of the – It's cool. I don't know. I know that maybe you're just recording all these clips because you want to get what you're saying correct. But somehow, like it keeps you going as a viewer. It's not this one drawn out clip. It's just like a series and series like, “What's going to happen next?” It kind of feels totally like dopamine-level-inducing.

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EC: Yes. 100%. I always laugh when people comment on the video saying I talk really fast because I'm like, “I'm trying to keep your attention span.” I'm doing it on purpose, no one wants to watch a video that it takes 20 seconds to get to the why you're even making this video to begin with. Yeah. That's definitely something that like I've had to learn, and I've gotten better at over time at the beginning. I mean, it's public speaking. Even though you're just talking to your phone, it is a form of public speaking, and you have to kind of like get used to it and understand what your audience wants to hear.

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FT: What are your thoughts on Gen Z's financial future? There's been a lot written about millennials, and they've had a hard road. Many millennials, they graduated into a recession. Then they had another recession, and they had a pandemic, and now, of course, maybe another recession. Just they've been hit in the head a lot and student loan debt and all that. Do you think that Gen Z is learning from the millennials, the good and the bad? Or what's going to – How are they shaping out?

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EC: I think it's kind of hard to tell because I think the line between like millennial versus Gen Z gets kind of blurred. No one even really knows officially like at what age like a millennial versus like a Gen Z person. You know what I mean? That's –

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FT: Yeah. Gen X and millennial is similar, depending on which Wikipedia page you're in. Yes. It's a little different.

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EC: Yeah, exactly. I sort of like to take the optimistic approach in that we're learning, especially just because I think millennials had a very hard time with the fact that we're coming into like a lot of differences between the Boomer and Gen – Is it Generation Y? Is that –

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FT: Gen X.

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EC: Gen X. Okay.

[00:17:27]

FT: Yeah. Boomers, Gen X, millennials, and then you.

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EC: Okay. Yeah. So there's obviously a lot of differences between like Boomers, Gen Xers, and then like millennials and Gen Zers. I feel like those are the two big groups, and there's a lot of differences between the two. Our parents and our grandparents' generations didn't have to

worry about a lot of the things that we have to worry about in terms of they relied on Social Security for retirement –

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FT: Pensions, right.

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EC: Home prices versus income is a lot higher today versus when they went to go buy a house. So I do think student loans even wasn't a big concern for their generation versus our generation. I think millennials kind of got the brunt end of that. So I'm hoping that Gen Z is learning from that. Not that those problems are going away, but they can at least sort of like mitigate the impacts of those concerns for their financial –

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FT: That makes sense. You're right. There are arguably newer, different challenges that the younger generation has that didn't exist in, let's say, 1980. However, there are opportunities that Gen Z has now, such as what we're talking about, going online and monetizing through TikTok and brand partnerships, this creator economy. That's new. Even, I would say, in the last recession, what kind of was born out of that was the gig economy.

But the creator economy hadn't really been defined in 2008, so much as it is now. Maybe a little bit because there were some YouTube creators and so forth, but so many platforms now to build an audience on your own, outside of your nine-to-five. I think that's kind of exciting, and I think just this whole narrative around entrepreneurship has become so much more accessible and desirable for young people. Would you agree?

[00:19:10]

EC: 100%. Not even like in terms of we have a lot more opportunities to make money between the gig economy and the creator economy, things like that outside of our full-time jobs. But also,

just like the access to information that we have and the access to like opportunities to invest even. When you think about it, I always think about like how my parents were taught to invest, and my dad will be like, “Oh, I had to like call a broker.”

[00:19:36]

FT: You needed a guy.

[00:19:37]

EC: Yeah. You needed to call someone on the phone when you buy a stock. Like even ETFs didn't really become popular until the mid, early 2000s. Just the access to information to learn how to invest, information to like actual investment products, things like that. I do think our generation has such an opportunity to become super wealthy because of all the information that we have.

[00:19:57]

FT: Yeah. But we need the voices to guide us because there is so much information. I wonder, where else do you turn to for literacy, and where else do you think your generation should turn to for literacy and advice? Because TikTok's not – Forgive me. I don't think it's like the best nor –

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EC: Yeah. The end all be all.

[00:20:19]

FT: The end all be all. Yeah. I think it's entertaining, and I think it can be a jumping off point for people who don't know anything and then want to go learn more off TikTok. So where do you go off TikTok?

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EC: 100%. I heard a really good quote one time. It was by Jeremy Schneider from the Personal Finance Club. I don't know if you know him.

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FT: I'll look him up.

[00:20:37]

EC: He's an Instagram creator, but he said that he's very big on Instagram. He said, "If every person in America read three personal finance books, then I would have to close down my Instagram account. No one would have need for like what I do."

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FT: I get what he's saying, and I encourage everybody to go and read through personal finance books. But I just think money is not just about – You can read a financial book, and you still have so many questions, and you still don't know how to like relate to your partner around money. I mean, there are so many books and more and more books now, I think, which is great, from different voices and different people with different life experiences. It used to just be a certain kind of author who would write a personal finance book. Now, of course, we've diversified, and that's a good thing.

But I think Jeremy would still be in business. We learned too that people are like, "We got to get financial literacy in the schools," and I agree. But I don't – Do you remember anything you learned in school? No?

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EC: No.

[00:21:34]

FT: Okay. I majored in finance. Do you know what that took? Like three advanced credits in finance. It was – No one should ever trust me with their business plan or –

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EC: 100%. Or like there was not one personal finance class in that four years that I paid all of that money for. Like I had to learn it all myself outside.

[00:21:54]

FT: It's an ongoing education. Like you don't just read a book, close it, and go, "Okay, I know everything, and I will remember everything."

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EC: Yeah. 100%. You make a good point about, even if you read a book, you still don't know how to like relate it to your personal situation or anything like that. For me, I absolutely love listening to podcast episodes. Like I listen to so many podcasts. I've been listening to them for like four years now, and I love the podcast episodes that are like walking through an individual's personal financial situation because I think it's so relatable, and you can take so much information from there and adapt it to your personal financial situation, if that makes sense.

[00:22:30]

FT: Absolutely. I'm sure your comments on TikTok are sometimes hinting at not just like the how but the emotional questions. What are some of the things that your generation is grappling with that the non – We're talking about money, but we're not really talking about money. Maybe it's like they have anxiety or fear? Or we all have so much baggage, emotional baggage around money. What do you see trending in your audience?

[00:22:58]

EC: Yeah. I would say like we were just talking about all of the access to information that everyone has now. I do think like there's a flip side of that, where too much information causes a lot of people anxiety, just because it's not that they see conflicting information, necessarily. But just if they're like repeatedly seeing all of this information about how to get started and which brokerage to use to open up and which budgeting app to use, and all of this stuff can really overwhelm people, I think. I think it gives them anxiety on how to get started. That would be, I think, the biggest thing.

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FT: What's your biggest piece of advice for Gen Z, biggest piece of financial advice to get started?

[00:23:38]

EC: Yeah. I think this one is going to sound like super basic, but the absolute biggest thing that made the most impact for me in being able to like get ahead financially was just literally tracking all of my expenses and doing it consistently and sticking to that. If you are having trouble controlling your finances, if you feel like you are spending every dollar that you earn, no matter how much more income you're making, you still don't have anything left to save at the end of the month, but you're not physically seeing where all of your money is going, then it can be really hard to get ahead.

I've tried so many different things like when I was in college, using different budgeting apps and things like that. What worked for me was literally just opening up a blank Excel spreadsheet. Every month, I track everything that I spend my money on. I reflect on it. It doesn't take me more than 10 minutes a week, but I think that makes the absolute biggest impact in my financial journey.

[00:24:30]

FT: Some things don't change, Erin. I was that girl too in her early 20s, sitting at her little desk in her studio apartment on the Upper West Side, opening up Excel begrudgingly because it was

giving me trauma, because it was reminding me of all my finance classes that I hated in college, where we had to like figure out beta and all those algorithms and what have you. I just – It gave me heart palpitations, but I was like, “You know what? This Excel spreadsheet’s mine. I’m going to make it for me.”

It’s so right. Like the numbers don’t lie. I know that there is a whole next level of financial literacy and independence that comes with kind of like owning your emotions around it and your narrative. First, you have to just know what’s coming in and what’s going out and get responsible about it.

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EC: 100%. I think like there is a lot of anxiety and fear around like starting that process because a lot of people don’t want to know. They don’t want to own up to like what’s going to be on that spreadsheet if they do track everything that they’re spending money on. But once you get over the fear of like, “Okay, let’s just figure it out. Let’s see the total and let’s like reflect on it for a second,” I think it does make such a difference.

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FT: Brilliant. I always say no one cares more about your money than you.

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EC: Exactly.

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FT: We all want the best for our loved ones, but we’re not going to get into the finances. We’re not going to go out there and advocate for someone in our family, unless maybe they ask us to. But we can’t read minds. Ultimately, like you have to be in the driver’s seat.

[00:26:02]

EC: Yeah, yeah. You definitely have to hold yourself accountable. If I do end up walking into Target, I know that whatever I swipe my credit card, I have to put that into my Excel spreadsheet. I know that I have to log that, and I have to hold myself accountable for that purchase. So it definitely makes me like think on it and make sure that I actually want to be spending my money on that.

[00:26:21]

FT: Erin, what was your upbringing like? What kind of money conversations did you and your family have? Or what did you learn about money, good or bad?

[00:26:29]

EC: Like I said, I'm from a very, very small town, not like a very wealthy area. I didn't feel poor growing up, just because everyone was sort of in the same like money situation that I was in. But when I came to college, I realized that like I grew up with a household income significantly lower than the people that I was friends with, who grew up in like the suburbs of Pittsburgh, which is a pretty wealthy area.

My parents, they were always super frugal with their money, and they definitely taught me like the basics, like always spending less than you earn, never getting into credit card debt, things like that. But the biggest money lesson that they taught me was that getting into six-figure student loan debt would crush me, basically making me afraid of taking out student loans. I'm super grateful for that. It's definitely the one big thing that allowed me to be where I am today with my money, if that makes sense.

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FT: That's great. Parents, if there's one thing you can caution your kids against is just that because I have friends in their 40s, and we get people who write into the show in their 60s, and they still have student loan debt. It haunts you for the rest of your life.

Last question, advice for me. Okay. I'm old. I'm in my early 40s. But I've been doing this for 20 plus years, and I feel like I have a lot of knowledge to unleash on the young people. I want to do it in a way that well, obviously, resonates with the audience but also doesn't interfere with my life. Like I still want to sleep and shower. So can you tell me how to optimize my time on TikTok?

[00:28:01]

EC: 100%. So I would like to say at first, it doesn't have to be this whole extra task on top of running your Instagram account. I've started to learn that as now I'm trying to get more onto Instagram. For example, a reel that you post can also be a TikTok video that you post. It can be the exact same video. So if you make one video, it can go into both platforms, if that makes sense. So I would start with that. I would start reposting.

I mean, you can take all of the reels that are already on your Instagram and just slowly start posting them onto your TikTok account. Then once you sort of like gain traction just by doing that, my favorite thing to do on my TikTok platform is reply to comments. So you can do like a video reply, and I think that resonates so well with the audience. It makes people want to comment with more questions because they know that you'll answer them. It's just a very like authentic way to like get that information out there.

Like you said, you have so much information to share, and you can really educate people. So doing those types of videos I think are a very low maintenance, like low production way to get that education out there.

[00:29:04]

FT: I tell you, the low production is really – That speaks to me. That's my love language right now. Lo-fi, low production.

[00:29:12]

EC: Yeah. That spoke to me as well.

[00:29:15]

FT: Well, Erin, thank you so much for schooling me on this. I'm so impressed with everything that you've built, and you're only 23 years old. The way that the pace of TikTok works like this time next year, can you even imagine? You might have to quit your job.

[00:29:29]

EC: Thank you so much. I really appreciate that. I've been having so much fun with it.

[00:29:32]

FT: I want to be you. I'm going to get there. You're helping me stay accountable. Stay tuned, everybody. In the meantime, follow Money to Miles on TikTok and on Instagram. Anywhere else? Where else can we find you?

[00:29:48]

EC: That's it.

[00:29:48]

FT: That's it.

[00:29:48]

EC: Just TikTok and Instagram.

[00:29:50]

FT: I like it. You're focused. It's good. Thank you so much, Erin Confortini. Let's check back in a little while and maybe share some more shop notes.

[00:30:01]

EC: Definitely. It was so nice getting to talk with you. Have a good rest of your day.

[END OF INTERVIEW]

[00:30:06]

FT: Thanks so much to Erin for joining us. You can follow her on TikTok, Money to Miles. You can follow Erin Confortini on TikTok. She's Money to Miles there, as well as on Instagram. Stay tuned for Friday's episode. We have a special program dedicated to the student loan forgiveness plan and the deferment plan. All your questions answered in 30 minutes. See you back here on Friday, and I hope your day is So Money.

[END]