

EPISODE 1449

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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 1449, Ask Farnoosh.

[INTRO]

[00:00:37]

FT: Welcome to So Money, everybody. Friday, December 16th, 2022. Welcome to the weekend. I'm Farnoosh Torabi. I'm the host of So Money, and this is our Friday Ask Farnoosh sessions. We're going to do something special this time around. Towards the end of the show, I'm going to play a recording where I and my friend, Laura Belgray, talk about The White Lotus season finale. So if you haven't watched White Lotus or if you haven't seen that last episode of season two, when we get to about the 20-minute mark, that's your cue to sign off from this episode, unless you want some spoilers. So warning you ahead of time, we will be talking about what happened on that last episode, who died, and lots more, including what we learned, what it reveals about the way that we react, relate, and think about money, power in the context of relationships.

Ahead of that, I wanted to turn our attention to an incredible editorial series that my team at CNET has been putting together for months now. It's finally live. It is called *Priced Out: Coping With the High Cost of Living in America*. As we know, outside is expensive. Inside is expensive. The rising costs of everyday essentials, crucial services, from housing, to child care, food, health care. It's all undermining the financial stability of families across this country. At CNET Money, we thought it'd be important to go and talk to people about how they're coping. How are they making ends meet really? It turns out they're using a lot of self-advocacy, relying on their communities, being very creative. The Priced Out series offers a spotlight on these essential tools and resources and strategies that many of us are using to navigate this very difficult economic world. I'll put that link in our show notes.

Speaking of the high cost of living, our recent episodes this week on So Money, in case you missed them, all related to this Priced Out series. First, on Monday, we spoke with Gene Ludwig, who is Chairman of the Ludwig Institute for Shared Economic Prosperity, and he doesn't like the way that we calculate inflation in this country. He says it's very problematic, and he has an alternative metric called the TLC or True Living Cost. He says it provides a more accurate picture of the financial struggles in this country and why it's important for all of us to understand how the inflation numbers the CPI, which came out this week, showing a 7.1% increase over the last year. It doesn't tell the real story, the whole story, especially the stories of low and middle-income Americans.

On Wednesday, we touch based with Alissa Quart on why is the middle class disappearing. Alissa is author of several books including *Squeezed: Why Our Families Can't Afford America*, and she talked about the middle precariat. It's a term that she came up with, describing the middle class professionals in the United States that are living a precarious economic life. They're barely making it. They're underemployed. Maybe they're saddled with debt. She talked about how generations are being squeezed, what inequality looks like today, and how can we get to a better future.

I want to say thank you also to everybody, and there are many of you, who wrote in kindly with your officiant drafts. I mentioned a couple of weeks ago that my brother and his fiancée had asked me to be their officiant for their wedding next year. I was just beyond surprised and honored and, frankly, scared. I asked the So Money audience for guidance, advice. If any of you out there have done this, what do you think I should do? Where do I begin? I mean, I don't have a problem talking, but this is kind of an important moment, and I want to make every word count. So thank you to those who have sent in your experiences, your drafts. Believe me, I'm going to use that. If you have something like that, please don't slow it down. I need all the help I can get. I so appreciate reading your drafts and what amazing, kind people you are in the audience. I hope that I can be as articulate and wise and meaningful for my brother and Hannah's ceremony. So I just wanted to express that thank you.

Let's turn now to the iTunes review section and pick our reviewer of the week. I really liked this one. It came in recently from ElleLD. The title of her review, 2,096 minutes. Here's what she means by that. "Farnoosh, I really write reviews. But after my Spotify Year Wrapped told me it

was my most listened to podcast, 2,096 minutes and counting in 2022, I had to write a review. As an ambitious career-driven business development leader at a corporation, an entrepreneur, a new mom, and the one who leads the financial decisions in our household, you have made a huge impact on how I think about money in all facets of my life. I am able to understand and provide finance-related insights in a much more knowledgeable way at work, and I'm making better financial decisions personally. As someone without a financial background who found the topic intimidating, Farnoosh brings in approachable, relatable, and thoughtful perspective to the topic. I've recommended this podcast and her book to so many women and men that I mentor, and I simply can't get enough or thank her enough. Elena.”

All right, Elena. Wow, you have done so much. You've accomplished so much. I'm honored that you're in the audience. I'm honored that anything that you listen to on this show is making an impact in your life somehow. Wow, 2,096 minutes. That is, in steps, more steps than I probably get in a week. 2,096 minutes listening to the show, whoo, that's phenomenal. That earns you a So Money session for 15 minutes with me. Elena, email me, farnoosh@somoneypodcast.com. Let me know you left this review, and I will send you a link that you can now follow to pick a time for us to chat.

I had a little bit of a scare last week. Not a health scare but a book scare. So you all know I'm in the midst of putting together *A Healthy State of Panic*. It comes out next fall, and we are coming towards the finish line, where I've submitted the second round edits. Thankfully, my editor had very few notes this time around. Thank God. Because I spent so many hours and nights and weeks revising that first draft. Well worth the effort. But she said, “Hey, can we talk?” This was last Friday. “I want to talk to you about something,” and I was like, “Well, that's never good.” People who want to get on the phone and talk about something. They don't want to have any sort of digital trace, no emails, no nothing.

So anyhow, we get on the phone, and she's like, “So I met with the editorial board, and they're not really sure about the title of your book. They don't really get it.” I was like, “Oh, my God.” I was – I had feared the day. So we talked about it, and she's like, “Look, I want you to know I'm on your side. I love the title. I get it. But I got a little pushback at our latest board meeting.” She's like, “And remember, these folks, they haven't read the book, and they just saw the title, and they saw the word panic in the title, and they panicked.” They said, “Oh, no one's going to buy a

book that has the word panic in it.” I was like, “Yes, but it's a healthy state of panic.” See what I did there? I turned a negative into a positive.

I think where we are in our culture, we are ready for conversations about these harder emotions, whether it's fear or anxiety or regret. I'm looking at this as not like this thing that we have to shove down, ignore. But we have to reckon with these emotions. We can't always just be happy. We can't always just put a smile on our face. We need to embrace and honor all of the feelings, the good and the bad. I think that my audience – I said my audience is smart. They're not these delicates, who will see the word panic and then be too scared to crack open the book. They know me or maybe they don't. But they'll see through also the subtitle and the way that we package the whole book that this is an inviting piece of text. This is a book that is meant to help you and make you laugh. Who talks about panic as being healthy? But here I am, trying to do that, to try to start a conversation. That's kind of hard, but we can do it. We are big girls and big boys.

I also brought up so many other titles that I love and have done well over the last 12, 18 months that do the same sort of thing like *The Power of Regret* by Daniel Pink, *The Upside of Irrationality*, which is not a new book, but one of my favorites and talks about how, as humans, we're irrational. But it's kind of our strength. It can be if we kind of understand it and lean into it in the right way. That's what I'm trying to get across with our fears is that rather than ignoring them or using it as a stimulus to make an immediate reaction to something, and maybe that reaction is a bad one, we have to be able to sit with our fears, understand what they're trying to tell us. Maybe the message is don't do the thing or do the thing, but it deserves attention.

Come on. We're always scared. I'm always scared. If I were to say that I was able to just walk through life being fearless, that would be a complete and utter lie. I think the title is going to get to that in a quick way, *A Healthy State of Panic*. The subtitle, it's still a whip work in progress, but we think it's going to be something like follow your fears to make bank crush your career and win at life. Anyway, I won the battle. I went defense attorney on my book editor on the spot. I was ready. I was like, “Listen, point A, point B, point C. Here's evidence.” She's like, “Thank you. This is all great. I will use this next week when I go back to them.” Then she went back to them, and she said, “They love it. They get it. We're in the clear.”

Now, speaking of fear, our Recession Help Desk question this week is about money anxiety. An audience member asks, “Hey, I’m trying to manage the stress and anxiety over my finances. Despite good intentions, I was unable to hit my savings targets in 2022. And now, as we enter another year, and there’s a lot of buzz about a recession, I’m just concerned that I’m going to be walking into the year with insufficient funds, a caseload of goals from the previous year that are carrying into the new year. What can I do?” My advice to our friend here and anyone else feeling like they didn’t hit all their financial goals in 2020, listen, you are not alone with your overwhelm and feeling like you didn’t do enough. I mean, I think it’s safe to say that many of us, we didn’t achieve many of our financial goals last year, at no fault of our own.

My colleague at CNET, Marcos Cabello, wrote a piece recently, where he talked about how many Americans are battling pandemic-related hardships still, while also facing what we’re all facing, a volatile stock market, record high inflation, rising interest rates, stagnating wages. So my advice is be kinder to yourself. Focus on progress over perfection, and pay more attention to what you have achieved and the resources you do possess. I’m sure there are a few. This is a little woo-woo, but I love this saying. I think it was Deepak Chopra who’s been on this show. He said, “What you pay attention to grows.” What you pay attention to grows. That is both the stuff that you pay attention to that is negative and positive. It becomes your narrative, and that is the narrative through which you see the world, and you invite things into your world.

So I believe that and along the way some tactical advice, start saving automatically in small bites. There’s this app called Digit, which I have loved for years. The CEO, founder has been on this show. It’s an app that saves in micro doses. The robots, they basically watch your cash inflow, outflow, and they will determine like on a random Tuesday that, hey, you, my friend, you should save five dollars today because we think you can. Of course, you will think you can in the moment, and so you say, yes, go for it. They do this enough over the course of a month that by the end of the month, you have saved 100 or 200 dollars without any effort. These apps, they can help a little bit, and celebrate your small wins. Make sure that you are being kind to yourself.

All right, we’re going to go to the mailbag, answer to questions, and then I’m going to play the clip of my friend, Laura, and I. From Talking Shrimp, y’all know Laura Belgray. You have to be following her. I will put her info in the show notes. She is fantastic. She’s got a book coming out

next year called *Tough Titties*. Yes, I said it, *Tough Titties*. So without further ado, two more questions from the mailbag, and then The White Lotus recap.

All right, Jennifer on Instagram wants to know about employer-assisted down payment programs. I didn't even know this existed. So first of all, Jennifer, thank you for bringing this to my attention. I had to look up what this is. Her question is essentially this, that her employer has offered to give Jennifer some money towards a down payment on a home. She says, "It sounds like that the FHA and some of the conventional banks accept these kinds of gifts. However, how is such a gift taxed? Are there any limits or risks that I should be aware of? I cannot find any information about a down payment gift from an employer. They've also offered to hold on to my bonuses to use that as a down payment on a house. Is that a better idea?"

All right, so first, Jennifer, let's talk about this Employer-Assisted Housing program. I looked it up. You can actually find a lot of information online at nhc.org, the National Housing Conference, where they have summarized what this is. It's a real thing. Not every employer offers this. But increasingly, employers that want to stay competitive and improve their employee retention are offering this as a benefit. Just like they're offering 401(k)s and other benefits, the Employer-Assisted Housing plan is an increasing benefit that some employers are providing. How it typically works, and I say typically because there may be some nuances, depending on where you work. So you want to also talk to HR, Jennifer.

But from what I understand, in general, these Employer-Assisted Housing programs are really like loans. So what the company is giving you is a loan towards the down payment on your home. They can give you a partial loan or the full amount. So let's say, just to keep the math simple, that your down payment is \$10,000. I know it's going to be a lot more than that. But I can't do bigger math right now off the top of my head, so \$10,000. Let's say your employer is like, "Here, Jennifer. Here's our gift." It's not really a gift, though. I mean, in many cases, it's not really a gift. What it is is really a structured loan that says over five years, as long as you stay with the company, every year for the next five years, we will forgive 20% of this loan. So you don't actually have to pay anything back, as long as you stay with the company.

So they're getting what they want out of the deal, hopefully, which is retaining your employment and not having to spend money on headhunters and hiring and training and acclimating and all

that, which cost companies potentially hundreds of thousands of dollars a year when people leave. So in their minds, this is a great way to make this sort of a win-win. People are struggling to buy homes. They're struggling to retain employees. So this Employer-Assisted Housing program kind of solves both crises. For you, you ask the question, how will this be taxed? Again, depending on how this benefit is structured, if it is a loan, a five-year forgivable loan, only the 20%, which is forgiven in that taxable year, is what you have to report as essentially income, and you will probably get taxed on that.

If they give you \$10,000, essentially, every year, they're saying 2,000 of this will get deducted from your balance. We will cover it. But it is kind of in that way a gift, right? So then you will have to pay taxes on that \$2,000. The risk here is that in order to benefit from this program entirely, you have to stay at the company for those five years. If you leave early, they may say, "hey, all the money's due right away. Just like if you take out a loan from your 401(k), you can actually do that through your employer. The risk is that if you leave the job, and you still have this outstanding 401(k) loan balance, usually, the loan comes due pretty quickly, like within a couple of months.

So that is something to consider. You will get probably taxed. It will be encouraged for you to stay for five years for this loan to get forgiven. If you leave sooner, you run the risk of having to pay back this gift as a loan entirely or pay the entire tax that is remaining on that balance immediately, depending, again, on how your company has structured this benefit. But this is a thing, and I didn't really know because I haven't worked for an employer really for so long. Now, at CNET, I'm not sure if we have this program. I don't think we do. I'll have to check. But this sounds like a pretty awesome way to afford a home, if you are interested in staying at the company for an minimum of five years and you are prepared to pay those taxes, which would be less than coming up with the down payment entirely, and it's also paid out over five years.

Okay, next up is Christina. Christina and her partner have moved in, and they are not sure how to share furniture costs. She says, "I'm sure we're getting to work through different needs and wants, as well as quality preferences. What are your tips?" So this was interesting because I contributed to an article for Fortune Magazine. The writer came to me with this exact question, where he and his girlfriend had just moved in together, and they had to essentially furnish the entire apartment from scratch. How do we do this? He has more expensive tastes than she

does. "She's more 'frugal' than I am. But I also realized that I tend to overspend. So where can we meet in the middle? How do we compromise?"

I said, firstly, please don't break up over a dresser. This is not worth it. I think that it's going to be a constant negotiation. But at the root of it, you really need to first – Before you start looking at furniture on websites and going on Facebook marketplace and all the things, having a sit down conversation about what money means to you. Okay. Now, at this stage in your relationship, I don't know how long you've been dating. But how well do you know your partner's financial history, how they were raised around money, thinking about money? This is so important because too often when we're in a relationship, especially in the early days, we'll pick up on cues. We'll see how our partner spends or tips or talks about money, and we will make assumptions that sometimes are unfair and unjust and false. So get fair. Talk about each other's financial backgrounds, and this will allow you to give a bit of a foundation for these conversations and discussions around what we should buy and what we shouldn't buy.

If you do discover that your partner is a little bit more on the frugal side because they grew up with less and had sort of this scarcity mindset growing up, that you want to be able to convey the value that you see in certain purchases, in a way that they will also see the value. You have to find common language. So for example, if you want to buy a couch, there's the \$500 couch from IKEA, and then there's the \$1,500 couch from CB2 or wherever. If you really, really want the \$1,500 couch, then you want to negotiate other areas where, as a couple, you might be able to save money to offset this big expense. Because your partner might be thinking like, "Oh, my God. We're going to have negative \$1,500 at the end of the month."

But what you can show to your partner is, "Well, actually, we can make up like 800 of that, if we make these adjustments in other pieces of furniture or other – We can be on the plus side even, if we hold off on other pieces of furniture for a few more months that aren't necessities. And so this won't be as much of a financial drain on our finances." Honestly, I think if you're the partner who makes more, who, it's decided, will keep that piece of furniture perhaps in a breakup, then buy it. I think there are going to be some instances where that's okay too. Every piece of furniture is going to have its own story of how it arrived into your apartment. Some of the stuff you'll pay for together. Other things you're like, "I just really love this. And with your blessing, I'd like to buy it." That's okay too. Don't make this a financial hang up in your relationship.

Like Christina wrote to me, she said, “I’m going to look at Facebook Marketplace. I’m going to be smart about these purchases. I’m going to try to find the gently used versions of things and do good for our wallets and also the environment.” Again, having these conversations, the primal conversations about what money means to us and why, that you can have some empathy when you’re having these negotiations. But also realizing that there’s not going to be one rule for how you go about furnishing your entire apartment.” All right, that wraps up our mailbag session. Now, if you have not watched *The White Lotus* Season Two and have especially not watched the last episode, and you don’t want spoilers, the rest of this episode is not for you. I hope you have a great weekend.

We are fresh off *The White Lotus* Season Two finale, and I got my good friend, Laura Belgray, here to dissect to the episode with me. I thought it’d be fun to talk to someone about it, as opposed to just like letting loose on the mic and hoping that listeners wouldn’t mind. But I think this will be more fun, Laura, to have you on because I know you have been posting, and you were eagerly awaiting that finale, like all of us.

[00:22:30]

LB: I obsessed over this show. I obsessed over both seasons, but especially this season. Like I watched every episode twice, just because I couldn’t get enough of it. So I would just go back and watch the previous episode again because I couldn’t handle waiting a week. Then I also was listening to the *Vanity Fair Still Watching* podcast.

[00:22:56]

FT: I don’t know if it was a mistake. I would see these TikToks of predictions of who did it and who’s going to die. I’d have to say they weren’t too far off, some of them. I do it to myself. I ruin that element of surprise, although I was surprised, and this is a spoiler for those of you who haven’t watched the season finale. I was surprised that Tanya died. At one point, I said to – I turned to my husband. I said, “If she dies, it’s almost like they gave up too soon. We knew she was in trouble.” So for at least – I mean, I knew for – I didn’t trust those men. I did not trust the

rich gays who befriended her at the hotel and who were taking her to Palermo and operas and yacht parties. I was like, “They have an ulterior motive.”

So I was already convinced that nothing – That she was going to be a target. I thought if they kill her, it's almost like they gave away the plot way too soon. We've missed that element of surprise. Yet, I was still surprised when she died.

[00:23:58]

LB: Yes, exactly. Almost because, I mean, it was surprising for many reasons. We were saying, no, that can't be because it's too obvious. No, that can't be. It can't be her because we all want her back for a third season. It can't be her because Mike White wouldn't do that to everybody who's so obsessed with her. She's such a fan favorite.

[00:24:18]

FT: Then I was reading – Mike White is not that sentimental. He's not and he will do what he has to do for a good story and this was really good. Of course, she died by accident. Unfortunately, like she was so triumphant with shooting down those guys.

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LB: I know.

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FT: Then those chunky shoes.

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LB: She, why didn't she take off her shoes.

[00:24:40]

FT: So perfectly Tanya, right? Like the clumsy, falling over herself rich lady. Speaking of rich lady, this season I understood the emphasis was more on relationships and sex, whereas the first season was more about money. I actually found so many through lines and plots about money that I thought were interesting, these character studies, whether it was Albie who kept name-dropping Stanford and thinking that that was going to earn him some street cred. Or the sex workers, right, and their hustle and trying to rise up through the ranks and in the end, ultimately, some of the most triumphant characters in this season.

[00:25:19]

LB: Yeah. Well, what was interesting is when you said earlier, you mentioned to me, you said, “I want to talk about this on the show because the theme is all about money and power,” and I was like, “Well, this season is really about sex and relationships. The last season was more money and power.” Then I thought about it for like two seconds, and it was like every single relationship in this season is based on – It was complicated by my money or power.

[00:25:44]

FT: Because of money.

[00:25:45]

LB: And/or power, right?

[00:25:48]

FT: Yes.

[00:25:48]

LB: I mean, some of it overtly like the sex workers. That is overtly sex work is fractional, sex for money. Even like Portia's relationship with Jack turned out to be – He turned out to be a sex worker, basically.

[00:26:04]

FT: What did you think of Harper and Ethan, Daphne and Cameron? This was the two couples who were – The two men were college roommates in Yale, very competitive. What we learned about Cameron and Daphne is that they're both very – They have side relationships. They have – They cheat on one another. I think Daphne's way of dealing with her husband's infidelity is to basically create her own fantasy world and do whatever she wants. Why do you think she stays? Why do you think she has like children with her trainer, instead of like minimizing it and getting out of that relationship?

[00:26:45]

LB: So interestingly, I think that that is one relationship that is – It might be complicated by money, but it might not. There's no indication that Daphne didn't have money coming into it. We assume that she's a trophy wife. I mean, she is, but we kind of assume that he's the one with the money. She might have money. There's no real indication that he holds the power because he makes the money. It's more like – I think that, yes, their relationship is complicated by the cheating, and she creates the world the reality that she wants, and they are, in a sense, happy together. Not truly happy but they love each other. She never says, "I do what I have to do to make myself happy." She says, "I do what I have to do to make myself feel better or to make myself not a victim," which is interesting.

But I think that, actually, their relationship is about actual attraction and love between them. It's so interesting. Like I loved Ethan. I hadn't heard this word before when he was like, "Cameron has a raging case of mimetic desire." Meaning he wants somebody with higher status.

[00:28:11]

FT: It was interesting.

[00:28:12]

LB: Yeah. She's – I think – I don't know. I don't remember if she used the word free, but I think she did. She indicate that she's free to do what she wants. She is not a kept woman.

[00:28:24]

FT: Yeah. And that you don't need to know everything about your partner. Ignorance might be bliss.

[00:28:29]

LB: Yeah. Yeah. So I was fascinated by the look she would give, like the pause when whether it was Ethan or Harper would say like something happened.

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FT: It's almost like she had to condition herself. She went into like the mode.

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LB: Exactly. She switched it on.

[00:28:48]

FT: She turned the dial on.

[00:28:49]

LB: Daphne mode.

[00:28:51]

FT: The role of Daphne will now be played by blind ignorant wife. Let's talk about the Gen Zers in the episode. We have Albie, who went to Stanford. Then we have Tanya's assistant.

[00:29:02]

LB: Portia.

[00:29:03]

FT: Portia. Poor lost Portia. But also poor lost Albie. It doesn't matter where you went to college. It doesn't even matter who went to college. This generation used to learn a lot through mistakes.

[00:29:15]

LB: Yes. Well, poor Albie in that he's so destined for friend zone.

[00:29:27]

FT: I feel like he's going to make a great husband and a great dad one day. He's going to find that one person who's going to really see the potential in him and that he has staying power, whereas –

[00:29:38]

LB: [inaudible 00:29:39].

[00:29:41]

FT: I feel like he's not going to be like his dad.

[00:29:43]

LB: No. Or is he corrupted at the end? So at the end, he lets his dad buy him off, basically. He's like, "I'm going to –" I think he thinks he's buying a girlfriend. He's like, "I'm going to give her \$50,000." I think she was going to come to LA.

[00:29:59]

FT: He's never had a healthier relationship modeled for him, and that's what his dad does, essentially, with all the sex workers and all the affairs. I did think he brought out some good negotiating, where he knew what his dad needed most. I'm not agreeing with the deal. I would have never given my son a 50,000 euros, regardless of how wealthy I was, for the reasons he needed the money. But I had to respect the negotiating.

[00:30:27]

LB: Yes. No. Yeah. So I think that was him, in a sense, turning into his dad.

[00:30:33]

FT: What do you think his dad did for a living? I imagined they're from LA. They're rich.

[00:30:38]

LB: Well, his father described them as a Hollywood muckety-muck, I think, or like a Hollywood bigwig.

[00:30:44]

FT: Like a gross producer. Yeah.

[00:30:46]

LB: Yeah. I think he's a bigwig, who uses his power and influence, for sure, and has worked to do at night or supposed work to do with Hollywood late at night.

[00:30:57]

FT: You really did watch every episode twice.

[00:30:59]

LB: Oh, yes. Yes. It makes for a great rewatch. I'll tell you something else that you might not have noticed or you might have noticed at the end, so you're saying like you think Albie is going to be a great, you know. He's broken the curse, the family legacy of misogyny. He was a new model of Gen Z guy. But at the very end, that hot woman walks by them in the airport. One, two, three, each one of their heads turns and looks at her in the same kind of shark way.

[00:31:33]

FT: Yeah. I have to watch it again. I feel like Albie was less sharky and more just like a deer in headlights because, again, he is that innocent who hasn't had – I think that he may have lost his virginity on this trip.

[00:31:48]

LB: Yeah, yeah. I think yeah. Oh, you know what I loved that I had to comment on this, just the – I mean, this is obvious. But the show is basically bookended by two different renditions of The Best Things in Life are Free. That –

[00:32:05]

FT: Ironic, right?

[00:32:06]

LB: Yes, very ironic.

[00:32:09]

FT: If only the cast was listening to that music.

[00:32:13]

LB: Every last thing on that trip was paid for. Wasn't it so funny that like except for the three, the family of dudes, none of them left? Jennifer Coolidge getting kidnapped to Palermo, basically, but no one left to explore. No one left to go have dinner somewhere good outside the hotel.

[00:32:35]

FT: Every night, every morning. I mean, the breakfast was pretty elaborate, and I –

[00:32:39]

LB: I would have stayed for breakfast, for sure.

[00:32:43]

FT: Laura, tell us all the fun things you have going on right now. I know there's a fantastic book we must all grab that you are writing next year, *Tough Titties*. But you're also this prolific content creator and course instructor, copyright expert, copyright, copy, copy –

[00:33:00]

LB: Copywriting. Yes, copywriting, which is the writing that you use to get people to take action to buy or hang on, keep going. I have a great thing. Like if you're like, "I need to put stories in my content," you know that you got to tell stories to an audience to keep them hanging on. You're like, "But my life is not like on white lotus. I don't have any drama. I don't have any murder. I don't have any fun things to talk about. I live a boring life." I have just the thing for you, and that is called Story Gold Mine. It's a thing that I just created. It is 63 surprising places to mine your everyday life for stories that sell. So that's a freebie, if you want to check that out. I'm

very into storytelling. I mean, that's what we're like right now. We're so obsessed with the show because it's so full of good stories. It's like we're getting people talking and obsessing about you.

[00:33:56]

FT: Well, I'll put that link in our show notes. I want to get that freebie, to be honest. Thanks for hanging out with me.

[00:34:02]

LB: Thanks, Farnoosh.

[END]