

EPISODE 1460

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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 1460, first gen money advice, with Anna N'jie-Konte, Founder of Dare to Dream Financial Planning.

*“**ANK:** I'm first generation. My husband is also. And there's not a week that goes by that our parents are not disappointed by some decision or other that was made, right? And it can be so minute as like the kind of car you bought or, you know, the clothes that you put on your kid, right? Like there's no limits to immigrant mother's like disapproval of things that we do.”*

[INTRO]

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FT: Welcome to So Money, everybody. I'm Farnoosh Torabi. This episode is somewhat dedicated to those of us in the audience who can relate as first generation children. Your parents immigrated here from another country. You grew up straddling two cultures, maybe more. We're grateful for the support, the advice, the love that our parents gave us. But as all kids do, we grew up to become independent people. How we manage our money, pursue work, raise our families may not always be how our parents envisioned.

Our guest today, Anna N'jie-Konte, works very closely with high-earning first gen adults, helping them navigate this new world. She is the Founder of Dare to Dream Financial Planning, a fee-only virtual financial planning firm. Anna is a native New Yorker. She is the lover of everything related to food, the Gambia Latino history, West African culture and literature. She's pretty cool, and I can't wait to share this conversation with you. Here's Anna N'jie-Konte.

[INTERVIEW]

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FT: Anna N'jie-Konte, welcome to So Money and Happy New Year.

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ANK: Thank you so much, Farnoosh. I'm so excited to be here. Happy New Year to you as well.

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FT: It's nice to reconnect. We were on a panel, I want to say, in 2020. The years get a little blurry after 2020. But I do remember this panel that you and I were on with a few other women of color, talking about motherhood and careers. It was in the thick of the pandemic, and I don't remember what we said. But I remember connecting with some pretty badass women, among them, you, Anna. So I thought let's bring you on the show, and we can – I can learn more about you, as my audience is.

Tell us a little bit about your practice. You're a financial planner that focuses on 30-something, 40-something women of color, children of immigrants, in some cases. I love that you're not afraid to nichefy.

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ANK: I'm not.

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FT: You just like get very specific.

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ANK: Yes, I totally am. So I am the CEO of a firm called GRID 202 Partners, and we focus on working with first generation affluent households of color. Obviously, that ties into my own

personal background. My parents are immigrants. My father is from the Gambia. My mother's from Puerto Rico. I experienced a lot of the same issues that other children of immigrants experience in trying to figure out the world, navigate personal finance, navigate career in college. I happened into the wealth management business. By happenstance, I came out of college in the middle of the Great Recession. I just had to get any job I could find, right?

So what I ended up doing was being an assistant in wealth management. Over the course of those years that I worked in corporate wealth ministry, I gained a lot of skills. About five years in, I really had this moment where I realized I know so much, just because of what I've done with work and because I've intentionally applied so much of that into my own personal finances. But there's a whole swath of people just like me that don't understand a lot of these things, and they're floundering or feeling financially stressed, and they don't necessarily have their parents to turn to for that information or to ask it for advice.

I made the decision to leave that. I founded my own firm. I've subsequently, since we last spoke, merged my firm with another. Our focus has really just been on serving that population who get the good job. They go to the good school. They get that good salary. Like they're lawyers or doctors. They're software engineers, what have you. But they don't really know how to translate that income into wealth, and they want to do so, I think, for a lot of us in the younger generation. They want to work with people that understand them and that are not going to judge them and think that they're dumb or think that their parents are slackers because they have to send money back home every month, right? They want to work with someone who understands the intricacies of their situation and is willing to meet them where they're at. So we've built a whole team of people at our firm that do just that, which is really unique and very exciting.

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FT: Yeah. You mentioned that for many of your clientele, they may be sending money back home. Maybe you could talk a little bit about some of the other intricacies within your client base that perhaps you even relate to, as also the daughter of immigrants and how their finances are a little more unique.

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ANK: Yeah. So there are a couple of things. One, I think for folks with more recent American roots, there's a tug and pull, and this is going to depend on where their parents came from. But there's a tug and pull of should we be buying a home and building a place back home, right? Is that where my parents are going to retire? Do I invest money in the US? Do I invest money overseas and country of origin? That's certainly one.

Another, I would say, is there's a tug and pull of always feeling behind, trying to plan for parents' retirement and their old age, eventually, when they are not able to work, while also trying to pay off your student loans and plan for your own retirement or your own kid's college. There's a lot of conflicting pressures on mental space, cash flow, prioritization that needs to happen for those folks that, I think, is a challenge.

I think that there's a feeling of like being really too far out in the water for a lot of us because we're trying to figure out a lot of these different things, right? Navigating career, what does it mean to hit EVP or VP at our company? How do we get those director level positions? How do we navigate having those conversations at work, asking for more money, advocating for ourselves? How much are we able to show up as ourselves at work and start a business? Maybe start a business so that you can show up more and more fully and the financial implications of that.

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FT: I don't know if you relate to this or if you've heard this in conversations. But as particularly the eldest daughter in my family, a daughter of immigrants, I have had this unspoken pressure, I think, put upon me, which is that, "What do you have to complain about, right? We came all this way. We did the hardest thing." My parents did the hardest thing of leaving their homeland to come here as foreigners and to start over. Why? Because they wanted for all of us to have a brighter future, mostly the kids to have a brighter future.

So there's this constant – I have a heightened awareness of that narrative. That, I think, is a good thing. It fuels me to not give up, to not get "lazy," to be an advocate for myself, for my parents. That is a fuel that, I think, is one that I honor. But at the same time, sometimes it gets

me in trouble because then I like overdo things. I work 10 times harder than like the colleague who has a different narrative and may have come here with more of a running start than I did.

I think this is a common that I hear from a lot of women in particular, where they feel like at work, at least they have impostor syndrome. They feel like they have to over produce. Like you can't just be – You're not level with your colleague. That is not how you're perceived. You have to like overdo it, and that can backfire sometimes. You've seen this?

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ANK: 100%. I do and I resonate with it a lot. There's a feeling of having to constantly pay catch up and prove that like the brown or black girl that's in this very white space, especially, deserves to be there. So we oftentimes are trying to make up for our parents' sacrifices or to make it worth it.

I remember my dad saying to me. I had the audacity in middle school to bring home a B, and he was like, "Did I come to this country for you to get Bs?" Verbatim. It's like, okay, first of all, let's slow down because I'm – She's 12, right? Like this is not the end of the world. But there is that pressure of like constantly having to do better, be better, and that can come from many places. But I think it can have a really negative effect on our mental health. I think if we think about longevity of our career trajectory, it can cause us to burnout if we're not really mindful of how much we're taking on and how much we're doing and how much we're over producing because that's not really sustainable long term.

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FT: Yeah. A lot of us also grew up with the American dream narrative here. Your parents come here, and they're like, "We got to just plug in." The American Dream appears to be like buy real estate, go to college, work that corporate job. How has that worked out for your clientele? I know, for example, just people who have come on this show who have immigrant parents. They're like, "Why didn't anybody tell me that student loans was like a bad idea, or that maybe I should pursue entrepreneurship? Hey, maybe someone should have stopped me and said, 'Here's how you invest, instead of just save.'"

These aren't exclusive to, obviously, people who are new to this country or newcomers to this country. But I think it's paramount. But I think particularly, when you're an immigrant here, you want to assimilate, right? It's like natural inclination, and then you kind of follow the herd, which can get you in trouble, as we know, too, behavioral psychology. So how do you – When you have a client who's like, “I've done things that were ‘right’ but not right for me,” how do I unwind from this and not get financially deeper in a hole?

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ANK: Yeah. That is definitely a hard one. I will say, from my own personal experience, I did that, right? I went to the fancy school. I went to NYU. I came out of NYU with a bunch of student loan debt. I was like, “What? What happened here?” I feel like someone pulled a fast one on me because the money that I thought was happening, that was going to come to me after this, has not been coming to me.

I think there's an awareness and a forgiveness that we have to do for ourselves and our parents for making decisions with the best information available. I think our parents come to this country, and it's like the streets are paved with gold. Like it's a place of endless opportunity. I think if you're coming from an impoverished country or a war torn country or one with like a dictatorial and dysfunctional government, this seems like a complete utopia. So their insistence on follow these three things, and then it's going to be perfect, I think, makes sense because it is comparatively, in many ways, can be better.

But what I tell my folks to do is start with forgiving that narrative because a lot of us get caught up on like being angry and bitter and upset with ourselves for making those bad decisions or our parents for pushing us in a certain direction. Then from there, it's a – Let's reimagine what things need to look like for you to feel fulfilled. What are the things that we need to achieve for your life goal in order for you to feel like that was all worth it? For a lot of my clients, what that looks like is starting a business that, even if they have \$200,000 of student loans, like fuels them personally, and fuels their skills and their talents, and allows them to make a dent in that student loan debt, for example.

I think we need to focus more on moving towards like the things that are going to bring us satisfaction and happiness. Then we can kind of work through those other things because the reality is those financial mistakes that we all make are – They're lessons that we learn along our journey, but they also are things that they're not – There are very few decisions we make that we can't recover from, if we're intentional about the direction we take and the decision we make going forward.

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FT: So much of your work is mindset work.

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ANK: Oh, yeah. That's the thing. People think it's like, "Oh, just plug some numbers into a calculator, and then here's the magic projection," which I do do lots of that. But the truth is, especially with the demographic that I work with, there's so much unpacking of that generational like money wounds and money wounds that we have in childhood.

So once again, most of my clients are the first generation to go to college, right? They're the first generation to be born and raised in America. Maybe their parents were not particularly educated and so they're – Or had a lot of instability. I have clients who have dealt with like addiction and things and substance abuse in their childhood. So they have to unpack a lot of that in order to make that progress. Because what happens is you can go out and make \$500,000 a year or millions of dollars a year, and that's fine. But until you address some of those things that may be holding you back, you're probably going to be doing a lot of, engaging in a lot of activities and making a lot of decisions that are going to work against you long term.

It's not uncommon. I have a client right now who's like a law firm and a partner and making multiple seven figures a year and is stressed about cash flow. I'm like, "What? Wait a minute. This is not a cash flow problem. This is a relationship to money problem. And until we address that, like I don't care what projections I give you. It's just not going to feel great to you."

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FT: Oh, my gosh. Yeah. How many times is that the answer? This is not a cash flow problem. It's a relationship to money problem. I'm going to put that in my back pocket whenever that comes up on the show, again because it totally does. This is like so many of us. I'm raising my hand sometimes because anxiety levels are really high right now. Let's like talk about where we're at in the world, in the context of where we are and your advice. So this is like going to be, I think, a turbulent year for jobs, for more uncertainty, as far as what the Federal Reserve's going to do and how that's going to impact our debt levels and the borrowing amounts that we have.

Oh, gosh. Inflation doesn't really seem to be – At least in the areas that we spend a lot like food, it's not really backing down. So how do you plan for your clients in a year of a lot of uncertainty that I will say the silver lining is that we know it's going to be uncertain going. I joke. Like a lot of times, recessions just pop up out of nowhere, and you're in it. But now, I think we've been talking about the R word for so long. It's like we're just all checking our watches like –

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ANK: Is it here yet?

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FT: Yeah, yeah. Is it here yet? So maybe if you could give us some – Going back to like the financials for a second and like what are some of the things you want kind of all your clients to be doing or thinking about when it comes to securing their finances this year.

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ANK: Totally. I think I don't like to engage in like hysteria, and I feel like folks have been engaging in mass hysteria and a lot of sensationalism recently like, “There's layoffs. There's layoffs.” Yes, there's layoffs, and it is a cause for concern. I think those of us that are business owners are also thinking about like is our projections going to match up to what we thought we were going to have.

But I do think this is a good time to go back to fundamentals. This is not to say like cancel every extra dollar that you're spending that's above necessity. But look at where your money is going. See about beefing up emergency funds. So if you are in like a sector that's seeing layoffs, the tech folks, right? I would absolutely tell you to shoot for six months and look at six months of expenses in your emergency fund, minimum. If you have some RSUs vesting soon, liquidate those and put those into your emergency fund. I think beefing up cash is always a good option.

For those that are entrepreneurs, I typically am a little bit more aggressive. I think like six to nine months is where you need to be just to weather the storm, especially if you have other folks on payroll and stuff. You don't ever want to be in a position where you have to lay somebody off because you've had a bad quarter.

I also think paying down variable interest debt right now is really important. So for those of us who might have HELOC or other variable rates, student loans, any other debt that is going to change, the interest rate is going to change as the Fed is making changes for interest rate, the federal funds rate. That's a good place to start. If you've got a really beefy emergency fund to start paying that down more aggressively, I think, is really important.

I think just now's the time of year where folks are really revisiting like, "What are my priorities? Where do I want to spend my money? What do I want to spend my time doing? Do I like what I'm doing at work?" I think now's a good time to revisit what your financial priorities are, and really double down on those to make sure that you're setting yourself up well, should life throw you a curveball this year.

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FT: In terms of making big financial decisions this year, at least let's say like in the next six months when – Who knows? I think people are – Look, spring housing market is going to be coming back soon. I know I have always been looking at home prices. They don't seem to be going down, which is very confusing to me. At least where I live, I'm like, "Really?" People are still out there buying.

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ANK: They are.

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FT: But how would you advise a client who is considering a large purchase that would require reducing liquidity to some extent?

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ANK: So I think, to me, I'm not someone that tells folks to time big life decisions based on the economic climate, right? So for example, if you've been planning to buy a house for three years and 2023 was the year where you were going to have enough money saved for a down payment, and affordability is still good for you in terms of your monthly payment based on where interest rates are, then absolutely go ahead and do it. I'm not going to tell you to stick in a apartment or a situation you don't love housing-wise, just because the economy is less than great. I think that's a recipe for like trying to time things and trying to predict the economic future or the housing market. I don't think anybody can do that. Nobody knows that. Even folks with degrees from MIT and economics, they don't know what the economy's going to do to that degree of specificity.

All that to say, keep going with what you're going with. If you were playing it, cutting it close, though, I will say I think the last couple of years economically with the stock market, with the job market, we've all been like living in a bubble and not reality. I think things have been really easy and really good for so many of us for the last few years, and I don't think that that's going to keep going. So we've made decisions, and we've become conditioned to, "Oh, I put money in the market, and it goes up, right? I can always find another job in five minutes. I'm not going to lose my job, so I don't need to keep that much cash." If you've been playing it a little tight, and you were planning to buy a house now, and you have maybe less than the 20% you need down or you're cutting into your emergency fund to buy that house, then don't do it.

But if you've funded that down payment, well, then go ahead. Like don't – If you're planning to start your business, like might as well start the business. Like live your life based on your own timeline that you've planned for, so long as you're not compromising the fundamentals as you're doing it.

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FT: That's great advice. I agree. If you're a little – If you're pushing the envelope there, this isn't really a time to make bets. I mean, nothing is guaranteed. But, yeah, don't shoot in the dark.

All right, let's go back to first gen Americans. I think there's this other conflict that sometimes we kids have, which is that we want to honor what our parents taught us and encouraged us to do, convincing them sometimes that we're going to maybe pivot, and that's going to be okay for us. Like I get questions from listeners a lot that's like akin to, “Well, I think I want to leave the corporate life and start a business, but my parents are really worried about that.”

We already discussed. I think we made clear that like the bond between parents and their kids in this dynamic, these immigrant families, it's special. There's a lot of like – I mean, the kids stay in touch. They continue to help afford their parents' lives. So we feel like we are dishonoring them when we might do something that was not in their plans for us. Well, how does that conversation go in your office? I'm sure that comes up.

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ANK: Yeah, it does. I will say I'm first generation, my husband is also, and there's not a week that goes by that our parents are not disappointed by some decision or other that was made, right? It can be so minute as like the kind of car you bought or the clothes that you put on your kid, right? Like there's no limits to immigrant mother's like disapproval of things that we do, as you know.

[00:22:50]

FT: Why I stopped sharing.

[00:22:51]

ANK: Yeah. Just – Or like, “Okay, Mom. Great. Love you. Thanks.” Right? Like just it's constant. If you open that door, the door will never close.

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FT: Yeah. It's a trap. If your mother ever asked you, “How much did you pay for that?”

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ANK: Never. Never tell the truth. Always lie.

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FT: It was free.

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ANK: Yeah. Or it was like 75% off, and then they're really happy with you for being thrifty.

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FT: Yeah.

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ANK: I would say in my personal experience, when I started my business, my parents were freaked. They're like, “You're leaving a six-figure job. You just got promoted. You just got an office with a view.” Like I had this beautiful office with a view of the White House, like gorgeous, right? They're like, “Are you insane,” right? “What are you thinking?”

I will tell you that I had enough faith in myself to know that this was going to be the right move for me. I knew that I would be supremely unhappy if I lived to be 90 years old, and I didn't make a bet on myself, and I didn't work with the kind of clients that I wanted to, and I didn't give myself the opportunity to do what I love professionally and also show up well as a mom. I knew that if like my business and me making that change was going to be a nonnegotiable for me.

I think my emphasis on my clients is always like what are those things that you're going to be sitting in a rocking chair talking to your grandkids and be so glad that you did? What are the things that you're going to regret not having done? We need to make sure that we are weaving those. If they're genuine desires, we're weaving those into your financial plan and making a plan for it.

The truth is like our parents' decisions for us are really based on fear a lot of times. I think they took the risk in coming here and uprooting their whole lives. A lot of times, they don't want us to take the same level of risks. So they push us into this corner of like a super safe existence, and that might not be right for us. My personal recommendation to all my clients is to remind their parents that like they were the risk takers, and everything turned out fine. So you can take those risks too.

My dad literally left his country without his parents knowing, with some cash in his pocket in like 1965, when there was – He had to like make an appointment to call my granddad to tell him he was here, right? He just showed up and didn't know anybody and has built like a great life. His kids are successful and all of that. So the truth is like his bets worked out, and he had to live the consequences of those actions. I think just showing our parents that we have thought through what we want to do and that is something that's really important to us and that we have a plan is – If you really want to honor them, I think that's the best way to go forward.

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FT: Yeah. Listeners may have heard already. I've talked a little bit about my social media manager who is a teenager. Let me tell you, I wish I had an ounce of her ambition at her age. I mean, she is going to be all of our bosses. Her name is Ava. I'm telling you this story because she has a great video that she has shared with her big audience on social media, that she didn't

want to go to college. She graduated high school early. Her parents – She's smart, obviously. I'm like, "Why wouldn't you go to college?"

She said, "I didn't just tell my parents what my plan was going to be. I was living the plan. I had already invested in real estate. I had started a company, helping people with their social media." Like she already had the evidence. She came with receipts. She was like, "This is what I've done. This is already viable. This isn't like a pie in the sky idea. This is happening. With your blessing, I'd like to dedicate – I just like to continue hit the ground running, keep doing this." They said okay, and she's won awards and all things.

So that is a life lesson. Like that happened. That served her at 17, and it serves us all to do that, if we're ever trying to make the case, right? Don't just forecast. Like do it. Get some evidence of success. That way, no one can shoot you down after that.

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ANK: Totally. If they do, right, we all – There are all those parents that are like they're very harsh. If you don't follow their directions, even despite your age to the law, then they're going to cut you off or not talk to you or be angry at you. I think at some level, we have to honor. We can honor the spirit of like what our parents tried to teach us. But I always advocate for folks living a life that they actually want too and not just one for their parents. Because as much as we love them, they – Even if we did everything they wanted, they'd still find a reason a lot of times to be unhappy with what we've done.

[00:27:51]

FT: Yeah. Just to add to this and then we can move on, but Dr. Ellen Vora came on the show in 2022. She's the author of *The Anatomy of Anxiety*, and I'll never forget what she said, in the same context of like how to communicate effectively with family that may not really understand your life's choices. She said very plainly. She said, "I think it's about explaining to your family that they raised you with this goal of having you lead a secure life. There's nothing wrong with that. But you want a fulfilling life, and that's different, and you're not abandoning security to

achieve fulfillment. You're just layering on to your life so that you can actually pursue with more personal conviction.”

I think that that recognizes the work that they did and that you're kind of – They've passed the baton now over to you. Your job is to take what they've done and build from that. This idea of just always trying to pursue security, I think, can feel very limiting to so many of us.

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ANK: Absolutely. I mean, I think that's why so many of them push us to be engineers and lawyers and doctors and –

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FT: Professors that get tenure.

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ANK: Exactly, right. Like that's the path that they push us to. If you pursue anything other than that, it can be really scary for them.

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FT: Well, I mean, it makes sense, Anna, right? They want to lock it in. They're like, “We are done taking chances. We risk so much getting here. We want to just play it safe because we don't want to go back.”

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ANK: Yeah, absolutely. I think there's that ever present fear of like sliding back to places that we didn't want to be in in the first place. That if we're not careful as individuals, like we can be following a lot of those scripts for our life that our parents may have willingly, unknowingly put on us, and it can lead to a lot of angst and lack of fulfillment if we're not aware of it.

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FT: Let's go back to how we met, which is we were on this panel, virtual because it was during the pandemic, talking about work and motherhood. Honestly, the whole thing was such a blur to me because like I don't remember any. I think it's on purpose. I think that it is probably the work of – What's the word? Like we're not really supposed to remember those days, those dark days.

But what is your best advice for women in particular who want to have the big career and not at the expense of raising a family, kids? Maybe you can lift a piece of advice from your own experience, something that you learned or that you've witnessed.

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ANK: Absolutely. This is something that I'm super passionate about. I have three daughters, and I run a growing business. I think it's all possible for us as women, but it might not look the way that we thought it would. For me, it has meant saying no to a lot so that I can say yes to the things that are really important. So for me, it's my kids and my business and my husband. Those are my three priorities. Everything else is like if I have time, which I actually don't candidly, right?

I thought I would be making homemade snacks every day when my kids came home from school, and I would be the one making the costumes for their holiday concert. That is emphatically not what happens. My daughter jokingly told me the other day that, "I was the only kid whose mom didn't send end of the year presents to all the teachers." I was like, "Listen. I love the teachers. I thank them all the time, but like I didn't have time to like hand make little cute little cards for them."

For me, it's been an intentional choosing of what matters. We can't be perfect in every area. I think being intentional and choosing the things that really matter, once again, the nonnegotiables for us, and then designing a life around that, is what's important. I will say entrepreneurship makes it really easy for me. So I can make my own schedule. I decide when I meet with clients. I decide when I work. That's not the case for everyone, but I think there's

always room for massaging our schedule and our priorities and how we spend our time, regardless of whether we're employees or not.

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FT: Let me tell you, I am also right now and I'm like, "Wait. Weren't the class parents supposed to arrange a gift? Wait. It's two days till the end of the school year, and no one has brought up—" There's going to have to be like an email that's like, "Please Venmo this parent \$10 or whatever." Otherwise, I'm running to CBS after this.

[00:32:54]

ANK: Yeah. So I did that. But then apparently, like there were some super achieving moms who like want to do a gift. I'm like, "Listen. I Venmoed the \$10 to the class mom." I will never be the class mom, also FYI.

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FT: That's what you got to do, momma.

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ANK: Exactly, right. But like the rest of them did on top of that. I'm like that's a lot, and I don't have the mental bandwidth to think about that, and that's okay. I've come to terms with that, and I know what my strengths and my weaknesses are. That is not one of them. Pinteresting is not one of them, and that's fine.

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FT: Oh, man. Something that I have done and not just for the motherhood stuff, but just in general because I spent so much time more than I'd like on social media. I probably don't spend as much as some other content creators because, for me, social media is like an afterthought. But yet I'm like, "You don't want to know my Instagram hours."

But the thing is I started to realize like I was following some folks that maybe in the beginning, they were funny and intriguing, but maybe were overall making me feel less than because I went home like, “Ah. Well, my house doesn't look that clean all the time.” Or, “Oh, my gosh.” It's not really them. It's my own negative self-talk, right? I know myself. So it's not, again, like these people are doing what they're – They're playing the game. This is what Instagram is. It's about showing your best self.

But I started following moms that like – @bigtimeadulthood is one that I follow, and she just vents all day on Instagram about her toddlers and like everything. She's funny, and it just – I feel seen when she comes on the gram. So just to add to your fantastic advice is just also be careful about what you're exposing yourself to outside of your home, your social but also your circle of friends and all of that, like if you have time for friends. But if you're on social media, just be careful who and what you're following because it can start to feel very quickly like your life is not measuring up.

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ANK: 100%. I think like the whole life game is about intentionality. Just knowing where you're headed. That eliminates so much FOMO I find. So like if you're in a season of life where you have little kids and you're not taking tons of vacations, like that's a season and that's okay. But you know that you're spending your time building your career, or you're spending your time with your little family right now, and that's great. Not spending a ton of time worrying about what other folks are doing is one of the best pieces of advice I can give anybody. Know what you're about and don't worry about what everybody else is about.

[00:35:34]

FT: Anna N'jei-Konte, thank you so much. This has been – I loved this conversation. Thank you. Please come back anytime.

[00:35:41]

ANK: You're so welcome. Thank you, Farnoosh.

[END OF INTERVIEW]

[00:35:46]

FT: Thanks so much to Anna for joining us. Check out annanjeikonte.com to learn more about her work. That's annaN-J-E-I-K-O-N-T-E.com. The link is in our show notes. I'll see you back here for Friday's Ask Farnoosh. Until then, I hope your day is So Money.

[END]