

**EPISODE 1462**

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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 1462, managing our financial anxiety and stress in 2023, with coach Nicole Stanley, Founder of Arise Financial Coaching.

***NS:** The biggest thing you can do is just say how can I get out of all or nothing and do something that is actually going to be accomplishable? And then look for resources that support the goal you're trying to hit."*

[INTRO]

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**FT:** Welcome to So Money, everybody. I'm Farnoosh Torabi. Well, we're midway through January. For those of us who establish any financial intentions for this year, we may already feel stuck, overwhelmed. So back by popular demand is guest Nicole Stanley. She's the Founder and Head Financial Coach at Arise Financial Coaching. For those of you who've been with the podcast for a little bit, you remember Nicole. She was here in May of 2022, talking about all of our stress surrounding the very volatile stock market and economy at the time, how to build confidence in that moment.

I don't think things have gotten any better. I think we still have challenges ahead. So to help us rid of some of these mental roadblocks or whatever's in your way, between you and your financial goals this year, Nicole's got some really important advice. Later in the episode, she talks about her own personal transition from being a stay-at-home mother to a full-time breadwinner in her household, what calculations she made to know that that was the right move for her, an important discussion there as well. Here's Nicole Stanley.

[INTERVIEW]

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**FT:** Nicole Stanley, Happy New Year, and welcome back to So Money. It's great to see you, hear you. How have you been?

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**NS:** So good. Thanks, Farnoosh, for having me back on.

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**FT:** Yeah. You were back – You were on the show May 16th, 2022. I'm looking at our episode right now and what an episode. I mean, I felt like after we recorded such a powerful conversation about money and anxiety, this is really your corner of the world as a financial adviser, helping your clients through this, all the stresses that we all have about money with your methodology. You walked us through it on the episode. I thought, well, you've changed people's lives. You really did because how many people following that episode came to find you.

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**NS:** Oh, my gosh. It was great. I was able to meet a ton of your listeners via meeting them online, through email, phone calls, and I was able to work with some great people that I'm still working with, actually. But it was awesome because that message of anxiety and realizing that financial stress was a problem to be solved, instead of like a sentence of your life, I think was a really, really powerful thing for people to connect with and made them want to make a change. So I loved being on your podcast last time, and I'm excited for our conversation today.

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**NS:** Yes. So to pick up from our conversation from last spring, I wanted to bring you back on the show to give us some important advice on how to approach our money at the top of the year. For me, I've already expressed it on this podcast as a creator, as an entrepreneur. The new year freaks me out because I look around, and there's so much aggressive energy from the sales

and the join my 30-day this and my 60-day that and my webinar this and my course. I'm like, "I just want to gracefully ease into the year. Am I allowed to do that?" I'm not – I don't want to feel behind, and yet I feel like maybe I should just turn off social media. Maybe that's the advice. I say this because I think there are a lot of us out there, wherever you are, whether an entrepreneur or you work with a corporate ladder or you have a side hustle, there is a lot of anxiety in terms of how we earn and how we spend at the top of the year. We want to make all these changes. But firstly, like I'd love for you to share some advice on that piece. Then second, we'll get into personal journey of yours, which was transitioning from a stay-at-home parenting to full-time career mom and now expecting your third. Is it okay if I shared that? Congratulations.

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**NS:** Yeah, absolutely. Thanks.

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**FT:** You know this is near and dear to my heart, understanding how you can make stay-at-home parenting work financially. If it's not working financially, how to transition out of that to something that is more financially secure for you and your family. But let's first start with your New Year's advice.

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**NS:** What I think is interesting about 2023 is I forget where it came out, but this is the first year that financial goals surpassed weight loss goals for 20 – For New Year's resolutions, which I think is super fascinating because it's showing that right now, most people are feeling stressed about their money, right? If you are making a goal around your money, it's because you see some sort of improvement that you're going to make.

I think you hit the nail on the head. Because a lot of people, when they get into the personal finance space, they jump in online, and they're like, "Let's see all the financial experts I can follow," right? "I'm going to follow this person with 100,000 followers, 1 million followers," right? They kind of like fill their feed with all of this advice, as well as all of these people who are 20

steps ahead. 20 steps ahead saying, “Hey, join my thing. Do my thing. I'm going to help you pay off all your debt in 30 days,” or whatever it might be. I think that it does bring even more anxiety to people when they start entering this space, and they get bombarded with so much information.

I think it's amazing that people have finances on the forefront of their mind. It makes sense because of our economy, because of what we've seen with inflation, because of what we're seeing with layoffs and job loss. It's totally normal for money to be on your mind during the first few months of the year. I think the question is how you act on it. That's really going to show us what your results are going to be this year.

One of the things I talk about a lot with my clients is there's a trap of the all or nothing mentality when it comes to your money. It's like you come in, you set these goals, and you're like, “I'm going to go on a no-spend challenge,” right? Or, “I'm going to join this no-spend challenge, this coupon challenge, this other thing,” right. We're really in that all mentality. So most New Year's resolutions don't follow through, right? It's usually because of the expectations that we set coming into the year.

I think that you talking about kind of wanting to ease into the year is a great way to frame coming into the new year with your financial goals. One of the things that I would encourage somebody who's listening to this, who maybe feels that, like you feel that urgency, you're like, “Hey, I want to change,” that's not a bad feeling. I would encourage you to step away from the noise. Step away from all the books just for a moment. Ask yourself, “What are the three things I want to focus on, the three things that I think I could accomplish this quarter?”

You are paying off \$30,000 worth of credit card debt. I don't know what your income is. But if you don't have the income to be able to pay that off in a quarter, you might make that a little bit smaller. Like, “This quarter, I want to pay off 2,000 extra of my credit card debt,” or whatever it might be. Have those smaller goals and seeing like, okay, these are my needle movers. My needle movers right now might be asking for a raise at work. My needle mover right now might be seeing if I can lower my grocery bill by 10%. Another needle mover might be, “I've had kids for six years, and I don't have any term life insurance. That stresses me out.” That's something you can do in a quarter.

But I think that what happens is we set these huge goals that are feels so insurmountable that we never get started on them. Then once you've identified, hey, these are the three things that I think I can accomplish this quarter and that would actually move me forward, I can see how this is a little step on the journey. One, you're going to feel more motivated because you're going to be able to accomplish them. Or you're going to be able to accomplish two of them, and it's going to help you actually keep the trajectory going throughout the year, instead of getting burnt out like those people who say, "I'm going to go to the gym every day." Then they fall off the wagon, right? So –

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**FT:** [inaudible 00:08:22] like that one day, and you think you've lost all momentum.

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**NS:** Exactly, right. So asking – The biggest thing you can do is just say, "How can I get out of all or nothing and do something that is actually going to be accomplishable?" Then look for resources that support the goal you're trying to hit?

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**FT:** If January could just be the month of reflection, taking inventory, we don't have – We don't give ourselves that time in January. We just go right to the goal and the action plan. I mean, how can we? We just finished a very stressful year, especially like November, December with everything going on, deadlines, family, travel. You're not in a space to really think reflectively.

I'll tell you, like one non-financial thing that I've been doing at the top of the year, which has been helping me become clear about my finances, is just exercising more and slowing down a little bit, intentionally slowing down everything, the walking, the eating, the getting back to emails, the bedtime routine. Like I'm not in a rush. I think in that slowness, you – It's inevitable. I think you become more thoughtful. Your consciousness rises, and that does pour into your financial life.

I mean, I went to – Maybe you saw me on Instagram talk about how I accidentally stumbled into a 60-minute mindful meditation guide, guided meditation. This is not my cup of tea. I don't like to be with my thoughts for now or in a group setting. It's just not how I like to process things. Nevertheless, I stayed. I thought I was going in for yoga class. I should really read those schedules a little bit more closely before I sign myself up for things. But in that hour, you really have a chance to be with your thoughts, for better or worse. I realized like, okay, maybe I need to just focus on a few things this year, as opposed to all of the things.

What's the theme? I want to just do the things that make me happy. I'm not stupid. I'm not going to do things that are going to be financially ruinous for me that are also fun and happy. Like the alignment for me when it comes to work is doing something that I want to do, that brings joy, that also pays. I'm in a place right now where I have financial independence and security to do that. I've afforded that for myself, so I don't have to just do the thing for the money. It's a very nice place to be in. But let's take advantage of it now.

Having those like – Just that hour over the weekend to be with my thoughts, and you can do this on a walk. You don't have to sign up for a class. Sometimes, we have to get – Like you said, we need to pull out. Get out of our financial life to figure out what is going to be the roadmap. You're so good at this. Just keep going.

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**NS:** No. I mean, I love the reflection because I think that it's something – Like you said, there's a lot of aggressive energy in the new year, right? Like new year, new you, and I'm going to set this goal and that goal and all of these goals. I think that that is the thing that most people are craving, is for their finances to feel a little bit simpler, a little bit less high adrenaline or high cortisol.

There's so many of us who associate our money with stress or adrenaline, that state that we put ourselves in, especially in the new year. If you have disappointment about how you ended last year, if you're looking at some of the decisions you made last year with regret, you're coming into this year with maybe some shame. That energy is so hard to change, and I think that that's

what the new year can bring you is a new opportunity to ask yourself, okay, what is my relationship with money? How do I want it to feel?

So if I want my money to feel less stressful, well, how can I make planning my budget a little bit more stressless? Am I doing it while my kids are screaming for mac and cheese, and I'm trying to put over laundry, and I'm answering a bunch of calls, and I'm like just doing things that are stressful while I'm checking in my money and on my money? Or am I doing it at night with like a candle lit or early in the morning before my kids have woken up with a cup of tea, some nice music on?

Those are things that you can control. Asking yourself like what type of energy am I bringing to this? I think that that energy affects the decisions that you make. Because when we're stressed, when we're feeling like agitated when we come and look at our budget, or we're looking at our financial goals, or we look at our debt or our mistakes, that puts us in this like reactionary fight or flight mode. Most of us when we make decisions in that place, it doesn't always end well.

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**FT:** We're letting our emotions lead, as opposed to owning those emotions and really like having an emotional intelligence about how we're feeling. We're not saying ignore your fears or your anxiety or your stress. They show up for a reason. But to allow them to just override the intellectual thoughts is not the safe way to go. I really appreciate what you said about a lot of us come in not just for the new year, but we carry throughout the year shame and guilt and embarrassment because maybe we didn't become homeowners when we thought. We were not married when we thought we should be. Or we didn't have all the sort of financial milestones that we're told, like society sort of orient us towards.

For various reasons, we don't hit them, and it's not because you didn't want it enough, you didn't work hard enough. Sometimes, there are external factors at play that are out of your control, and I know it's really hard to let go of those sort of negative emotions. But to recognize sometimes that you can only control what is within your control and that you're not alone in the fact that last year wasn't a banner year for your finances.

In terms of simplifying, you brought that term up, I think it's so important. When you're trying to reduce stress and even just become more efficient in your financial life, simplification is the key. A lot of times, people come to me and they're saying, "I have all these different IRAs and 401(k)s from previous jobs. Should I put them all under one brokerage?" Mathematically, it probably won't matter. But from a logistical reducing stress standpoint, I think streamlining your finances goes a very long way, bringing you that sense of empowerment over your money, having easy access to your money. So in terms of simplification, what are some of your tips?

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**NS:** Yeah. I think the first thing when it comes to simplification is people, when they approach their money for the first time or maybe, again, for the third time, it's totally welcoming you back. We have this idealistic way that we want things to be, and I think part of that is because we look at our money as a reflection of ourselves, and we judge it really harshly, often, right? So like if we look at our eating out budget, and we think it's too high, that can start some guilt. Or, "Oh, I want this to change," right? So you kind of like fudge things on paper so that it makes you look better. It makes you feel better about yourself.

If you want to simplify your finances, the first thing you have to do is be honest with yourself and to tell yourself straight up, these numbers are just numbers. They're not a reflection of how good of a parent I am, how good of a person, how good I am at my career. They're just numbers, and they're just a starting point, kind of depersonalizing the numbers that you're seeing. Then the next thing is if you're able to depersonalize and say, "Okay, my only goal here is to figure out what's real. How much am I really spending here? How much does my house really cost me?" Not just your mortgage, when you have a bad electric bill, what does that actually cost?

Because often, we'll say like, "Oh, well. It's normally – My water bill is \$50." It's like, well, what's your worst water bill that you've had? It's like, well, \$300. That's a huge gap. So I think the first thing you can do is look for what's real and overestimate everywhere that you can. I think that that's something that stresses people out because it's like they don't want to think about the four months of the year where their electric bill is twice or three times what they're – Another time of the year. But I think it's helpful because it sets you up to not be disappointed by your results.



So looking at your bills, I call it looking for your worst-case bill, and budgeting for that every single month. Because it what it creates for you is this positive experience when you look at your money, and you see, “Oh, my electric bill wasn't \$350. This was a month that it was \$150. I have 200 extra dollars.” That feels really good, and that experience of your money giving you like that dopamine is something that you keep coming back for. That's what that part of your brain does. It says, “I want more of this. I want to look at my money more. I want to check in on it more.” So estimating your worst bills, estimating the higher end of your spending everywhere because it's going to give you that same experience.

Then the other thing that I would recommend is utilizing modern banking. I've maybe met two or three clients who use banking to their advantage. Gone are the days where you have to just have one checking account and one savings account at the same bank. You can set up a financial system that's personalized too, that is free of fees. There are so many banks that offer no fees. So you can really design the system that's going to work for you and not feel like the only way to do that is to meticulously track your checking account, which most of us don't have the energy for. But that you can set up a system that would fit your lifestyle, be really clear for you, and be realistic.

I call it like rigging the system. I like to set things up so that people find that they exceed their expectations, but that they've planned for the different part of it, right? So instead of saying like groceries are really stressful right now for a lot of people, and many of us are trying to fit our 2019 budget into 2023, and it's not going to happen. It's not going to happen. Our world is different. So instead of saying, “How can I make this this,” say, “I'm going to budget what it actually costs, what it actually costs, what's the worst it's going to be.”

Then at the end of the day, when you look at your budget, and you see, hey, I still got extra money with all of these worst bills,” like it's going to provide that sigh of relief. If you're somebody who looks at it after and says, “Crap, I can't really make my worst month,” well, then you get to be a problem solver, right? How bad – You get to see the worst in the face. You get to say, “Why? Am I \$500 short? Okay, what do I want to do to make up this difference?” You get to solve the problem before it actually hits you.

I think it's like a really great practice to overestimate, utilize modern banking, and depersonalize. It's not in the same order I said it but whatever. Depersonalize.

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**FT:** I'm following.

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**NS:** Depersonalize the numbers that you're seeing, whether it be your debt, whether it be your savings. Look at it as a starting point, and you're going to have a much clearer head with less stress, and you're going to make better decisions.

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**FT:** In my forthcoming book, I talk about, when it comes to your money, how – When you have fear around your money, okay, let's take that as far as we can. Let's use that fear to our advantage. What's the worst thing that's going to happen? Let's like play out that scenario, and that's kind of like you gave a micro example of that with your grocery bill. But beyond your grocery bill too, thinking about if you are worried and concerned about losing your job this year or a divorce creating financial stress in your personal life. Well, let's go there, not for the sake of because I like to like get everyone scared. I'm not a crazy person. But because there is a value to this exercise, where you cannot deny what you're seeing. That, to your point, would allow you to reverse engineer.

Today, when things are still – Your two feet are planted. You can start to problem solve, as opposed to when you're in that moment, and then it's just too overwhelming to think straight. I love that.

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**NS:** Yeah.

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**FT:** You mentioned the importance of running the numbers, transitioning now to your personal story of deciding to become a stay-at-home parent. You ran the numbers. What do the numbers tell you, and what do you wish the calculation should have been for you?

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**NS:** I think, like most women who become mothers at some point, they experienced this existential question of should I stay at home or should I be a working mom? There's all of these societal implications, internal implications, friends, community, family. It's a really big decision. When I became a mom, I was younger. I think a lot of women become moms when they're younger. They're at the beginning-ish of their career. When I sat down, I was like, "I'm going to be –" I was already struggling with financial anxiety. My husband and I, we didn't make a ton of money at the time, and I experienced financial anxiety our whole first couple years of marriage.

When I got pregnant, that just exacerbated what I was feeling, where it was like, "Oh, my gosh. I got to make a good financial decision." The only way that I looked at that decision, and I've noticed this for other people too, is I looked at my salary, and I looked at the cost of daycare. I said, "Okay, how does this compare?" I didn't just look at my gross salary. I was looking at what was getting deposited into my account and saying, "Oh, my gosh. Do I really want to work for \$3 an hour," or whatever your salary net take home would be. I think a lot of women just succumb like I did. I said it makes more financial sense for me to stay home.

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**FT:** Yeah. Why do we do this? Why do we do this to ourselves? Isn't childcare benefiting the whole unit? Everybody wins. Opening it up so that both parents can be financially active and providing for the family in a financial way. You know this.

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**NS:** I think we see that now. Both of us have children that we trust people for child care. But when you're a new mom, all you think about is the only vision of childcare that you see is like this dirty daycare, right? The way that a lot of people say, "Oh, I could never put my child in daycare to have somebody else raise my kids." There's so much guilt attached to this decision that whether it's internal, external, whatever it might be, I think it's one of the biggest factors at play for people. It was for me. I was like, "I'm going to be ideal and whatever." The only thing I didn't realize was that I hated everything about being a stay-at-home mom, and that was my personal discovery over time.

What I had to grapple with, and what I see a lot of my clients grapple with, who are deciding maybe they don't want to be a stay-at-home mom anymore, they're having some of those same realizations, is that nobody's ever given them permission to prioritize themselves or for them to have wants or needs. Or maybe that they don't want to do all the domestic tasks that they're now in charge of. I think that that's a really powerful thing for young moms to consider is that your choice to be a stay-at-home mom is not just about what your salary is, compared to what the cost of childcare is.

What I wish I would have considered before I made this decision was I needed to look at my husband's salary and look at the life that was going to be available to me and say, "Am I okay with this?" All I was looking at was my salary to say, "What's the choice I need to make," when a lot of women, at the beginning, we can see, oh, there's not going to be money for vacations. There's not going to be money for investments. Some women there are. I'm not saying this is everyone, right? But some people, when they look at their budget and what it's going to be, there's not going to be as many kids' activities. There's not going to be date nights. Are you okay with that, and allowing you to answer that question.

Because what I find is that all lot of women post decision like me, right? I was stay-at-home, and I was saying, "I want to take a vacation." But I felt like I didn't have the option to make that happen because of the decision I made about my salary. I think number one is asking yourself do you actually want. Are you okay with this life, right? You might be. There are some women that find immense satisfaction, and this is not to those women. Like this is not bashing on them. But for the women who know that they're not, this is about sharing what I wish I would have considered.

I think also asking yourself about the domestic tasks that you have to do, taxiing, grocery shopping, laundry, mopping the floor, cleaning the dishes, cooking. Do you want to not be able to afford to delegate that or even one part of that? What do those things do for your energy? What kind of mom are you, right? Because I was struggling with postpartum depression too, I was a crabby stay-at-home mom. That was my experience. I was always trying to get something done. I was always frustrated with my time. I was always wishing that I could call a babysitter for an hour to be able to take a shower and just be by myself.

But I didn't realize like the mental energy of taking all of that on being a parent seven days a week and asking yourself is that something you actually want. For some women, yes. But if it's not, giving yourself permission to say, okay, what are the other options available to me. Because what I also wished that I would have done is I could have looked at my situation that day when I was making the decision to be a stay-at-home mom, but ask myself, well, what about 10 years from now? What might my career be like 10 years from now? Will I still be making \$3 an hour after the cost of childcare or not? Will I be able to invest in retirement? What will that do to my husband and I's retirement age?

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**FT:** You're not going to be paying into Social Security. That's going to have a financial impact. I'm glad you raised that because, for me, it really does always come back to people always say, "Why are you so strong-minded around stay-at-home parenting, Farnoosh? You seem like you're just – You hate all stay-at-home parents." No, I don't hate stay-at-home parents. Au contraire, I hate that our world doesn't support people financially, whatever they choose to do. Like if you're working from home and caring for your family, I wish that we could compensate you somehow because it's real work. It should be really compensated for. It is not.

So in the absence of that, how do you plan to be compensated? I mean, I don't know. That's for you and your partner to decide. Maybe there is an actual where like he or she takes part of the paycheck and deposits into your personal account because you've been working hard. I would argue, like one of the most or if not the most important job in the household.

I saw on TikTok, somebody said, people can't believe that I drafted a prenup with my husband that says, "If you want me to be the stay-at-home parent, I will gladly do it. But if we get divorced, you have to pay me a certain salary for like 9 years or 10 years or whatever it is." Because the reality is if you're home and you haven't been working, it's going to take you a while to get back to where you were professionally and financially. So in that interim period, your spouse, your ex, who benefited from having your household support all those years, should pay you.

I think it's brilliant. It's what they decided to do. Finally, I said something positive around stay-at-home parenting on TikTok because a lot of the stuff is like, "Look at me. I wake up, and I have my chai latte, and then I take my yoga, and then my cleaning lady comes, and we go out to dinner." I'm like, "Well, what about the dark side, which is that you don't have your own money, actually?"

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**NS:** Yeah. I think that that's the part that is so important for somebody to hear who is a stay-at-home mom who's feeling maybe dissatisfied in some area of their life. Like maybe they feel dissatisfied because they don't have time to themselves or whatever it might be. That why I love bringing money and mental health together is because they're so connected. Like when you as a parent don't feel empowered, like you can make choices in your life. I could bet 9 times out of 10, your finances are playing a role in that. If you feel trapped as a stay-at-home mom or you feel like you don't have the opportunities or the lifestyle that you want to have, your money is going to be a huge part of that process.

That's what it was for me. When I started taking control of my finances as a stay-at-home mom, I realized like, oh, I'm tired – If I want to be able to afford childcare, what do I need to do, right? My brain started turning. If I want to – Like I hate doing laundry. I hate it. What would it take? It puts that problem solving hat back on your head, which I think is where the problem lies is when you feel like I'm just set here. There's nothing I can do because I don't want to feel the guilt of working.

Number one, there is so many options. It's not just daycare and corporate job. We live in a time where there's more remote work than there ever has been, right? There's more flexible work options, part-time going into an office, whatever you desire ,nanny sharing. You can be creative, and there's a spectrum for you to choose from of how you want to work and how you want to contribute.

For me, when I got to be working again, I was able to focus on, wow, this actually fills me up. So that's an emotional thing too. But being able to contribute to the financial health of my family made me feel just altogether like I had more choices. I'm totally biased. But I think I'm a better mom right now, just because I'm able to not be that screechy laundry crazy woman. I mean, like I just – I can see that in myself, and I just know that there are so many people, so many women who put away their desires. They just say like, “I want this, but I don't know.” Or like, “I want a new kitchen, but we're never going to be able to afford it for 10, 20 years. Every day I'm in my kitchen, it drives me nuts.”

What I want to say to those women is just like what if you didn't put guilt on yourself for wanting these things? What if you allowed yourself to desire certain things for your life, desire things for yourself as a person, not just as a mom, but as a human being who's a member of your family? How can your finances help you do that? Like that's a really empowering shift. I mean, it changed my life. But I know that letting go of that guilt can be so hard. But I think it's worth it because when moms are happy, when moms feel empowered, when moms are treated as a person, the whole family benefits.

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**FT:** Everybody wins.

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**NS:** The whole society benefits. Your children benefit. It's a ripple effect of good things, and I think that that's incredible.

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**FT:** Well, I think the work that you do with your clients is just phenomenal. I mean, last time you were here, you talked about how, fun fact, your average client at Arise Financial Coaching saves 20,000 in six months, without giving up on things that they love. You help them get there. Your story of shifting away from stay-at-home parenting then led you to becoming the breadwinner in your family, by the way.

If you want to hear Nicole's full like background story, go check out – I think it was episode 1357. I'll put that link in our show notes, so you don't have to go looking for it. But I encourage you to listen to this and go back and listen to Nicole when she first came on So Money back in May of last year. It's so nice to reconnect. I would love to have you back.

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**NS:** If any of this resonates with you, you say to yourself like, "I want to see a change in that. I want to be somebody who feels less stress about their finances," go online. You can go to [arise.financial](http://arise.financial). That is my company's website, where you can see client testimonials and find out more about financial coaching and if it's what you need.

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**FT:** Thank you so much, Nicole. Happy New Year.

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**NS:** Happy New Year.

[END OF INTERVIEW]

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**FT:** Thanks so much to Nicole for joining us. I've got the links to her website and her social profiles in our show notes, if you'd like to learn more about her and reach out. Thanks for tuning in, and I hope your day is So Money.

[END]