

EPISODE 1466

[00:00:00]

FT: So money episode 1466, the fabulous, the one and only financial journalist, Diane King Hall.

***“DKH:** So I realized at a certain point, you got to get out of debt. It’s student loans, personal debt. And I owe money to the IRS, girlfriend. That is the last people you want to owe money to.”*

[INTRO]

[00:00:51]

FT: Welcome to So Money, everybody. I'm Farnoosh Torabi. It's going to be one of those episodes where I just hang out with a friend for 30 minutes, a good friend from the industry, from the good old days. Diane King Hall is here. She and I connected a while back, let's just say, when we were both budding financial journalists in New York City. You ever make those friends early on in your career and you just stay friends? Wherever your careers take you, you always have each other's backs. That's Diane for me.

Diane was most recently a correspondent and fill-in anchor for CBS News. But more importantly, she is a fiscally fabulous financial journalist. She cut her teeth in leading newsrooms around the country. She was embedded on Wall Street, reporter from the New York Stock Exchange for many years, and she has specialized in business news for the better part of nearly two decades. She has been at the BBC, NY1, Bloomberg, CNN. She has applied the principles that she has learned in her job to her own life.

You just heard an excerpt about getting out of debt. Oh, did she ever? What were the steps that she applied that she learned from the greats that she profiled and interviewed on the job? What are the stories that she's really passionate about right now in the world of personal finance and business news? What is her relationship with fear as it has guided her or not guided her throughout her financial life? And what's next for our friend, Diane?

It's so nice to have a podcast where you can talk to friends, but also deliver meaningful conversations to the world. Diane King Hall, everybody.

[INTERVIEW]

[00:02:29]

FT: Diane King Hall, welcome to So Money, my friend. We go way back, you and I.

[00:02:35]

DKH: Yes, indeed, way back. We probably shouldn't tell people how far back.

[00:02:42]

FT: The year of 2000, and I want to say 10, maybe even sooner. I mean, I certainly knew of you, but I think like we didn't really connect connect until my younger brother and my only brother.

[00:02:55]

DKH: Yes. That's probably when we connected, Todd.

[00:02:57]

FT: Yeah. He got an internship at NY1 where everyone knows I famously worked in my early 20s. I was a high strung business producer. Years later, you arrived at NY1 and to be the business like Wall Street New York Stock Exchange reporter. Todd, my brother, was studying business in college and wanted to be in New York. I said, "Well, let me –" He had no idea what like a journalism job would be like or a job in like a hot boiling television station. So we just threw him in. We're like, "Here, do this." Yes, he was a Nepo brother, I suppose.

[00:03:37]

DKH: Yeah. But it wasn't like because Todd was in it. Todd – This is like, obviously, I knew of you. I knew about you way before then. You have a great reputation, always have. You live up to the hype like when I officially met you. So Todd – Like the Torabis have a special place in my heart, you know?

[00:03:59]

FT: Yeah. You were such a great mentor for him that summer. I was so jealous that he got to spend some time with you, and I'm like, "I haven't met this woman yet. But I am going to channel her energy through you, Todd, this summer." So glad we finally met somehow, years later. I think we just got dinner. I think we were just like, "Let's get a bite," because we have so much in common. We are so aligned in a lot of ways, Diane.

[00:04:22]

DKH: It's true. I agree.

[00:04:24]

FT: I'd love to start by just having you talk a little bit about your passion for being a financial journalist. There are not a lot of us.

[00:04:33]

DKH: No, there's not. I will say, when I started out in the industry, initially, I started in news in 2003. I started in the world of news production media back then. Gosh, wow. I'm starting out the gate with dating myself. So when I was starting out, I had three opportunities in front of me, and those three were Bloomberg, NY1, and MSNBC. These were all internship opportunities. Bloomberg called it summer associate, high flying fancy way of saying internship. Now, why I picked Bloomberg actually over NY1 one and MSNBC, as you know, later, I would come back to NY1, was Bloomberg paid.

[00:05:15]

FT: I was going to guess that. I said, "Was it the money?"

[00:05:17]

DKH: Yes. It was literally the money.

[00:05:19]

FT: Bloomberg is probably not the most exciting place to work. I know people are going to be shaking their heads here, but it does pay top dollar in the financial news business. They make a lot of money off those terminals.

[00:05:31]

DKH: They do. They do off the terminals. But literally, it was – I mean, even an internship is not necessarily like a – It's not a high paying thing. But I was already living in New York. I'm originally from Ohio, and I come to New York for a job, a different job, while I was in college. I was briefly working in the nonprofit world, but I quickly realized that that wasn't my calling. I did fine or well as can be. But just my heart wasn't in it. I care about people, for the record. I'm actually a very caring person I've been told.

But journalism, there's – I have a gift for it. I've had the gift of gab forever, since I was like a kid. I've been a great writer since I was a kid. So it was a mentor who suggested I go into journalism. Then Bloomberg, again, it was because it paid. So it was because of the money, initially. I needed it. So I learned. I'm grateful for starting there and learning there because it really set a fantastic foundation for me. I cut my teeth there. Bloomberg trains their journalists well.

But I will say, initially, I thought to myself I'll do this for now. Maybe in the future, I want to be dropped in a war zone and cover war, famine, whatever. But I soon realized that that wasn't my calling in news. Business news was where it was at. I wanted to address the spirit of poverty

and the black community in particular. Often, communities of color are behind with regard to knowledge and application of money and wealth, economic empowerment.

I know I've listened to you before, and I think you – I don't know if you love the word economic empowerment. But I'm still a fan of that kind of phrase because I think learning and mastering, not that we ever become, well, maybe some people become masters of money, it can change your life. It can change the legacy you build within your family.

[00:07:34]

FT: What are some of the stories that you're proudest of, perhaps the ones that do address this economic empowerment that you're talking about? Do you feel like newsrooms have been open to exploring these sorts of stories? Because I think it wasn't until 2020 that we were like, “Oh, we should talk about the wealth gaps.”

[00:07:54]

DKH: Yeah. I agree. I mean, I don't think there was always an interest in that and addressing that. I think the Fed had done some recent work about that, especially when you looked at even just the concept of employment and the disparities related to who's employed, who's not employed with regard to race. I do think the industry as a whole became more interested in addressing that subject, the inequality of wealth gap since 2020, since George Floyd.

I think one piece that I got to do at CBS was – It may not sound scintillating, but it was the subject. It's called Black Women on Boards. There's a woman I knew who I had interviewed years ago, was now involved in this effort to increase the diversity of boards and boardrooms, corporate boardrooms. It was nice to be able to shine a light on a subject like that. CBS, I pitched it. She came to me and talked about this organization that she was involved with trying to do that because a lot of these places, it can start from the top down.

Boardrooms influence executives. Executives kind of lay the groundwork for what their company could and should look like and just be more representative of the changing landscape of America because we know by a certain year that diversity is going to – I mean, just the makeup

of America is going to look different, maybe more like Nick Cannon's family. I'm just kidding. But it's going to be a mix in America.

I mean, it's already – We're considered the melting pot. But there are statistics that show by 2050, which clearly now is actually not that far. I mean it's less than 30 years away. That the face of America is going to look different. So companies should reflect that. Boardroom should reflect that. So that was like a subject that I got to cover at CBS, and I think there's just more ground to be covered.

Another piece I like, there was a journalist, Julian Glover, who did this piece about like the disparities in appraisals, in home appraisals in the real estate market. So it's – I'm glad this stuff is getting covered because you think we're so far removed from the concept of redlining in real estate. Some of these issues still exist today.

[00:10:19]

FT: I remember that devastating study. Then there was a New York Times piece about a family that they got their home appraised.

[00:10:29]

DKH: Yep. I know exactly what you're talking about.

[00:10:31]

FT: Whatever the number came back, and then they were like, “This feels low.” So then they did it again with a different appraiser, took out – Sort of whitewashed the house. Got rid of all their like –

[00:10:40]

DKH: Their pictures that showed any black family. Yes.

[00:10:41]

FT: Pictures, cultural references, books that may have hinted it, like who lives here.

[00:10:48]

DKH: Exactly.

[00:10:50]

FT: And the appraisal went up higher. Yeah.

[00:10:52]

DKH: Up. Yep.

[00:10:54]

FT: Coincidence? I think not. How has your job informed your personal life? I mean, we all take away business lessons or money lessons from all the people you've interviewed or from just all the work life experiences that you've had. What has been the most impactful lesson that you have taken from the field and applied it to your own personal life?

[00:11:14]

DKH: So it's interesting. I will say because often I'm in the day-to-day, covering the earnings, the economic data, the breaking news of the day. But it's really the people in personal finance who have influenced my journey the most. Even talking about this subject, it's like for a while, early on in my career in the industry, I was like a doctor not taking his own medicine. I'm not calling myself any kind of doc or whatever, but learning these lessons and becoming a library. You don't want to just be a library of this information.

So I realized at a certain point, you got to get out of debt, student loans, personal debt. I owed money to the IRS, girlfriend. That's the last people you want to owe money to. So one of the things I learned was with both getting out of debt and staying out because there are things that can happen in your life that send you back there, and you never thought you would be back there again.

I know Suze Orman has talked about this before, like having to get out of debt twice. So the objective is once you're out, to stay out. At the same time, to anyone listening, I'm not among the people who would shame. Life quakes can happen, and sometimes there are things that are far past your ability to pay for, even if you have that emergency fund set aside. Let's say if it's three to six months, that can go by quickly when there's death in the family, divorce. Things like that can really just – A business situation gone wrong can really shake up your whole foundation.

But it always goes to show that going back to like your principles can help you rebuild. If you've done it before, you can do it again. So I would say getting out of debt, it was – Oh, shoot. My Siri –

[00:13:10]

FT: Siri doesn't understand.

[00:13:12]

DKH: Siri, you're not in this conversation today. But I would say. So I am a big fan of Suze Orman. I know some people in the personal finance don't love her methods and feel like she's old school. But I would say her methods helped me get out of debt. I'm a big fan of either because I know there's also the like debt snowball method preached by Dave Ramsey and his crew. I know that works for some people. I've tried that method. I prefer personally the Suze Orman attacking the high interest because for me that felt more burdensome.

Actually, initially, the most I owed was to the IRS, and I wanted to get out of that first. It pays to negotiate with your creditors. I think being proactive is better than being reactive because you'd

be surprised at what they're willing to do or to be flexible because probably to them, some money is better than no money. Then also, I sought out to just pay off because my credit score back then was shot. It was terrible. I don't remember what the exact number was, but I remember it was terrible because I had had credit cards that went to collections.

But I even – Because I took a scripture to heart that said basically owe nothing to no man, except love, basically. So I went back to even dig up those that had gone to like collections to pay those off. I was like, “I'm paying off everything.” There was literally even a friend who had loaned me money. That was the only like person out of these companies who she wouldn't let me pay her back.

[00:14:50]

FT: Oh, wow.

[00:14:51]

DKH: Yeah. That was very nice of her. Yeah. So that was the application of what I was learning from being in the industry.

[00:14:59]

FT: It's hard to live in New York.

[00:15:01]

DKH: Yes.

[00:15:01]

FT: On **[inaudible 00:15:01]** salary. Can we talk about that for a second? I know because while our experiences were decades ago, in the beginning, getting our start in New York as media folks, I mean, I had side hustles. I had debt.

[00:15:16]

DKH: Yep. I did that.

[00:15:18]

FT: I don't know what else to tell people when they want to move to New York and make it "work." I'm like, "You need more than one job, unless you work in like an investment banking." Because otherwise, you're making probably a 45k starting salary. That's half of your rent right there probably.

[00:15:35]

DKH: You do. When I got serious about debt, it wasn't just about like budgeting. You have to play what I call offense and defense. The offense is finding more streams of income, whether that's selling your closet on Poshmark, eBay. I've heard now that people can do this, like if you have the space. This is probably not someone in New York City. But rent out of room on a – I think it's called Furnished Finder to like a visiting nurse, a travel nurse, somebody working in health care, something like that.

You can even take like a – What do they call those gigs now? Like the gig economy kind of jobs, where you're doing either DoorDash, Instacart, or Uber, or something like that on the side. I mean, to your point, it's hard because I remember once I had an Uber driver who I asked him. It's – I have a natural curiosity to talk to people.

[00:16:23]

FT: Gift of the gab.

[00:16:25]

DKH: Yes. So I asked him basically what his day job was. He was a manager at a bank.

[00:16:30]

FT: What?

[00:16:31]

DKH: Yes. So to me, that said, I mean, I think it was about more – I don't know that it was like a debt situation. I think he was trying to like build for his family, and I don't know if his wife worked or anything like that. I didn't get into all that. But I was surprised that he was taking on a side job.

[00:16:50]

FT: The coolest probably Lyft story or Uber story I have I've ever struck up a conversation with my driver is, well, a couple. Like, one, it was a woman, which I don't always get. It's very rare you get a female. She was working in accounting but working to get another degree so that she can make more money and using Uber as a way to support herself through her graduate program.

Another time, there was a dad who, I think, he was a full time driving Uber, but he was like, "I'm retiring on my son because he just got into Ohio to play football, and I have been investing every single penny into his training all of his childhood. And now, he better like get a deal because I'm only going to ride Uber for another like four years. I've told him already. He needs to get into the NFL." I felt like I was in the presence of like a future celebrity, a future celebrity's dad.

[00:17:45]

DKH: It's possible. It's possible. It's definitely possible. But, yeah, like to your point, I think it can be utilized, not just to a side hustle. Like that can be utilized not just to pay down debt, but it can be utilized to push forward your dream because school is expensive.

[00:18:05]

FT: We both worked in the Wall Street area. We both have reported from the floor of the New York Stock Exchange. Do you ever – Do you know – And they're still there. They're like kind of diagonally across from the New York Stock Exchange entrance. It's a coffee cart. It's called Good Morning, America. It's run by brothers who are immigrants from Afghanistan. I've written about them. I used to get coffee from them every morning. Their story gives me goose bumps because they would have lines wrapped around the block. I asked them, what's the end goal here? First of all, they said they're supporting nine family members.

[00:18:41]

DKH: I didn't realize it was that –

[00:18:43]

FT: Their sister, their mother, their cousins, all of them. They came first. Then they brought everybody else over, and so nine of them under one roof. One of the brothers after like noon because who gets coffee and a bagel like after 12:00?

[00:18:56]

DKH: They leave at that time. Yeah.

[00:18:58]

FT: And they go do another job.

[00:18:59]

DKH: I didn't know that part. So you did a better job asking questions with them.

[00:19:03]

FT: Yeah, I know. He's like – Well, I did a whole story on them. I was like, "Tell me everything." One brother, he's like, "Well, I'm actually trying to get my fitness license, and I want to be a personal trainer." So he would go to the gym right across the street after that shift and work out there. The goal was to raise a million dollars, so they could buy a Dunkin Donuts.

[00:19:22]

DKH: Oh, man. I love that. So the last time I was at the exchange was last year. I say that with a little tongue in cheek because we're early in 2023, as we're chatting right now. So I last saw them in 2022. I'm not sure. They may. But, yes, of course I know them. Everybody knew them. They had –

[00:19:48]

FT: Yeah. The most famous people on Wall Street.

[00:19:50]

DKH: Yes. I mean, everybody went there to get their – Because they're the first ones out with the coffee, and I used to get there at what I call, I borrowed this phrase from a friend in the industry, stupid o'clock in the morning.

[00:20:04]

FT: Yeah. I think they wake up at like two in the morning or something.

[00:20:06]

DKH: Yeah. They start. They get there around 2:00-ish. They start serving coffee around 3:00. But sometimes, they'll serve it a little earlier than that, if you're one of their regulars.

[00:20:19]

FT: Okay. So there's trainers there that are walking on China hours. That's what they tell. They tell me there's like Asian hours. So that means they've got customers as early as three o'clock in the morning. What's it like working on the floor of the New York Stock Exchange? Not something that anyone everyone has done, but I think there's a lot of curiosity. Maybe not so much now than maybe 20 years ago. It's a little bit more exciting or more –

[00:20:44]

DKH: Even 10 years ago or even 5 years ago. It was exciting. I mean, it – Even up until pre-pandemic, I still think it was pretty exciting, and I am a big fan of the floor. I developed friends there. I keep in touch with folks there. Some of the guys from the floor will reach out to me either on social or text. You check in with each other because you develop relationships so much that you know things about each other's families.

A lot of times, I'll consider them my colleagues because so often in my career, I worked on the floor of the New York Stock Exchange versus newsrooms. I love a newsroom. I love the hustle and bustle of a newsroom. But I also loved the hustle and bustle of the floor when it was hustle and bustle. Now, it's way quieter than it used to be. It's gone through a lot of cosmetic changes. It's beautiful. They've done a lot of things where it just looks more modern, while retaining architecture of old there.

The thing I do miss is that just energy on the floor. I know it's quieter nowadays down there. The pandemic just changed a lot of industries, and it definitely affected the NYSC as well. I call it the exchange, but I know there's more than one exchange. It has a special place in my heart. I have friends there on the floor and friends there who work for the exchange itself.

[00:22:11]

FT: Do you have a story about being down there that relates to being a minority, whether it was the gender or the color of your skin? I mean, because most of the people working on the training floor, not the journalists necessarily there, the finance folks, they're white men, older white men? How's that for you?

[00:22:35]

DKH: Yeah. I'll say in general, for me – Obviously, I've noticed that they have been welcoming to me, which I know that notoriously in the past, they weren't always. They definitely weren't always welcoming to journalists, first of all. Then they weren't even welcoming to females and female journalists once upon a time. For me, my time down there was I was welcome, but it would be remiss of me not to comment on noticing that there weren't very many people of color down there, and that is something that could change, definitely.

I mean, of course, you knew the folks of color down there because there weren't that many. So you check in with them, obviously. There's also that nod that happens when you see another one in the professional workspace. It's like that not if I see you, the affirmation I see you because there are some things that they struggle with or you struggle with. For me, it's not necessarily going to be in your face because they're not technically my colleagues. But my experience may have been different, if I was a black female trader on the floor.

There was a woman who was there, I think, by the – I don't want to speak for her. But I wonder if by the end of her time there, if it was difficult down there. I read what they had initially paid her, and I don't think that would have been the case, if she were a white man. It would have been unacceptable.

[00:24:07]

FT: What do you think about pay transparency? I'm interviewing this woman, Hannah, who started – I think it's called Transparent Street.

[00:24:15]

DKH: Transparent Street.

[00:24:17]

FT: Street. This one has like a Sesame Street sign, but it's Transparent Street. It's this woman, Hannah, who just started Salary Transparent Street, Salary Transparent Street. She's going to be on the show, Hannah. She's the founder of that. She just goes on the street and ask people, "What do you make?"

[00:24:32]

DKH: I think I must have seen her. There's also a guy who does that too, and it's interesting. I am fascinated by that topic. I don't know if all the people are always telling the truth when they answer because some people – There seems to be some tells where they go, "Uh, uh." A lot of people to me like to say that they make six figures, and I'm like, "Not everybody is making that," just we know by the data.

[00:24:57]

FT: Well, she's gotten better at asking now because he'll be like, "I make 220k," and she's like, "Is that including the anticipated raise and your bonus and your stock options?" He's like, "Um. I need to get back to you." He's like including the **[inaudible 00:25:13]** match, all of it, which is fine. But like let's list it out.

[00:25:19]

DKH: Yes, exactly. I mean, I like the subject of like what's happening in certain states with regard to pay transparency and having to share that information. Like in New York now, there has to be a pay range posted when a job is posted. I like that because it helps you kind of understand what the market looks like for your job, your career, a position that you're seeking.

At the same time, I think there may be some challenges that come with that. I know there was the whole subject of quiet quitting last year, and I know that there's this new trend they're calling quiet hiring, which they've taken it to mean like internally, moving somebody to do like another job. But I wonder if the pay transparency could have an unexpected consequence of a different kind of quiet hiring, meaning a job not posted, so no information. Then has the position.

That makes it challenging, which I know that that can happen, especially in our industry, that a lot of times jobs aren't posted, and you find out through word of mouth that something's happening. I know that even happens in the housing market, a house going for sale that never hits the market, but someone tells someone. It's like, "Okay, that's going down." So I wonder. With regard to pay transparency, I am all for it. I like the information getting out there. But I wonder if there will also be some unintended consequences. Yeah. I don't know what to call it, consequences, effects.

[00:26:56]

FT: Well, I would call it a consequence. I might even call it a backlash. I think that you have to be really careful about what you share, and I'm all for pay transparency, but not always attaching yourself to that number and saying, "This is what I make, world." I've shared how much I make or what I've earned in certain projects, when, for example, another person in our field comes to me respectfully and says, "I have a deal that came across my desk. I have no idea how to negotiate it." I will help that person. But am I going to go on Instagram and tell you how much I break down my income from January for everyone to see? Why? I mean, maybe some people think that –

[00:27:38]

DKH: You could be inviting issues then, especially around social media because people like could come to your house. Go ahead.

[00:27:45]

FT: Some people don't want you to win. Some people don't want you to win, and some people who don't want you to win are the gatekeepers. They are the stakeholders. I have a –

[00:27:55]

DKH: It's fair.

[00:27:56]

FT: Too many stories of people who were negotiating a deal with me, who knew what I made, let's say, at the first deal. Then come for the second deal, the sort of renegotiation, renewal, they're like, "Don't you already make enough," because they know how much I made, and it's like this isn't about what you think I deserve. This is about what this job commands and the results that I'm going to give you.

[00:28:21]

DKH: The value that you're going to bring to the table.

[00:28:23]

FT: Yeah. So I think it's important to be transparent, but only be transparent in front of the audience that's really going to be receptive to that, and understand this is in the context of something maybe bigger. We tend to have this ideology in our culture, which is that what you make is what your worth and –

[00:28:43]

DKH: Yes. That's a good point. To your point, it can change because even if you had some great income one year, the next year could be nothing, honestly. Hopefully, you save some money during your great year because you want to save during your years of harvest for the years of famine. So –

[00:29:08]

FT: So without that context, people can make their assumptions. Maybe I sound like I care too much about what people think but no.

[00:29:16]

DKH: No. You don't at all.

[00:29:19]

FT: I am sensitive to this because I have seen it not work out always great. I mean, I have a comeback for those naysayers. Let me tell you, like I am not shy to defend myself or explain myself. But it's like sometimes you just don't want to be bothered.

[00:29:37]

DKH: I understand. I absolutely understand.

[00:29:40]

FT: You don't want to be bothered.

[00:29:41]

DKH: Yes.

[00:29:42]

FT: This is all coming out in my book, *A Healthy State of Panic*. October 2023, y'all. The book is about how you can use fear as your superpower. So I want to ask you, Diane. I want to get in the habit of asking guests this question, as we head into that launch because I think it's fun. What is an example of how you've held space for fear in your life, where you either experienced the fear of failure, the fear of rejection, any sort of big fear? But you listened to it. You didn't try to run it over. You didn't run away from it. It helped you actually maybe learn something important about yourself and then make a healthy decision.

[00:30:24]

DKH: So I will say, for me, fear is not the biggest motivator. For me, fear can have the effect of paralysis, where I don't move forward. Or I'm overanalyzing something, and I just can't move. Honestly, for me, I try not to give too much space for fear because it can just overtake me personally, and I've been guilty of putting my head in the sand. That's, for instance, what led to just having debt like, "Okay, I can't see it because I'm afraid of it." So it's more, for me, about facing your fears.

When I get too afraid, I do reflect on – I try to think about – Not just think about it. I'll say it out loud to myself. There's a scripture. It's in 2 Timothy 1:7, where it says, "For God has not given us a spirit of fear, but of power of love and of sound mind." Especially the sound mind and power part to just help empower me to get over that moment, whatever that thing that's causing me fear, that's holding me back.

I do hear there are a lot of people, whether it's motivational speakers or a preacher has even said this before that, "Do it afraid" thing. So I try to approach things. I'm not as good as, do it afraid, in terms of dealing with addressing fear, but I try not to let the spirit of fear live in me because I've done that before, and I've let it overtake me and been so afraid that I'll have insomnia. So for me, I can't live with that too long because it's not a good space for me. Other people maybe can handle that and embrace it, but I'm trying to push it out personally.

[00:32:19]

FT: I get that. I totally get that. I'm going to send you my book and personally sign it because I want you to have a better relationship with fear. I think you can get there. I think, for me, it was like you. Like fear is not just this thing that shows up once in a while, especially these – It's like this underlying hum in the background, and I think that fear is instinctive. It's been around. It's part of human nature. It's evolutionary. It began as this emotion to really protect us from danger.

As we've socialized and we've like built communities and we've evolved, the fear doesn't go away. But like how we should use it, I think, should. It shouldn't be like this tool to just experience it, and then you react. I think giving yourself the chance to understand why it's showing up. Because if you're afraid about something, especially in the context of work or your

money or relationship or parenting, maybe it's because you're trying to protect something you really value. So –

[00:33:20]

DKH: No. You make a good point.

[00:33:23]

FT: I think you are doing that. You are going through those emotions. But maybe you're – I just want everyone to be like giving fear a little bit more credit, like it got you. Even if for you fear is like, “I don't like it, so I do these other things to get myself more mentally conditioned, more mentally strong,” well, maybe that's what fear wanted you to do.

[00:33:47]

DKH: You make a good point about it doesn't have to be the enemy all the time because it is an instinctive thing, and especially it can be a protective measure, like protecting you from disaster or a bad person. So that is a good point that I didn't think about as I think about how I've dealt with it in my life. But, yeah, like you have an instinct about a person who maybe intends you harm. I know this is not necessarily a money-related thing, but yeah. So I see your point. I do hear your point.

[00:34:22]

FT: Last but not least, what's next for you?

[00:34:26]

DKH: Oh, good question, hard question. I am currently in the process of figuring that out. So I've been taking the traditional route of interviewing and meeting with different networks and having meetings about different on-air opportunities. But I also have been giving some thought to because one of my sisters and another sister has recently started encouraging this as well

and a friend about kind of putting my own shingle out, if you will, and doing something under my own brand, under Diane King Hall.

One friend in the industry even gave me a name years ago of like a show idea. I've been wanting to do a show for a while. It would be like a personal finance show. The name he gave me was Your Call with DK Hall. So maybe you'll see something like that. We'll see, breaking news.

[00:35:23]

FT: I love it. Okay, let this show be the moment you manifested it out loud.

[00:35:29]

DKH: Oh, man. I love that.

[00:35:30]

FT: We've got tens of thousands of listeners here cheering you on.

[00:35:34]

DKH: Thank you.

[00:35:35]

FT: I definitely want to see that happen.

[00:35:37]

DKH: Thank you. Thank you.

[00:35:40]

FT: It was just a few weeks ago that I've bawled on this podcast because someone left these really incredible reviews of like I've changed their life, and I don't say that lightly, like I can't believe it.

[00:35:52]

DKH: I love that.

[00:35:53]

FT: But not – This isn't about me. This is about why you need to do this, Diane. You need –

[00:35:56]

DKH: Yep. That's what I want to do. I want to help people.

[00:35:59]

FT: You are helping people. You can help more people. It's just like you don't have to do all the things. Just start – Make this the year about doing one thing that is just yours that no one can take from you, that as you go on these interviews, and some will pan out, and some jobs won't. Even if you have a job that kicks you for another 10 years in one place, like to just always have your own carved out space in your professional life. It's not only great security, but I think it –

[00:36:31]

DKH: It's wisdom.

[00:36:33]

FT: It keeps – It fuels you. It informs the other work that you're doing. It becomes this flywheel of content and inspiration. Then other things naturally come out of that or if you pour that into your

full-time job. I mean, it's – You just got to find the thing that will entertain you enough, really, because you want it to be fun. You want it to be something that you can go back to and be consistent with. So I'm with all your sisters and all your friends.

[00:37:02]

DKH: Thank you. I appreciate that.

[00:37:05]

FT: Do the thing.

[00:37:05]

DKH: I appreciate that. I didn't know if I would talk about it today with us talking, but it just – I decided to be honest, transparent, and put my dream out there.

[00:37:18]

FT: Well, virtual hug.

[00:37:20]

DKH: Thank you. Virtual hug back at you.

[00:37:22]

FT: Hey, call me if you have any questions.

[00:37:25]

DKH: You know I will. You know I will.

[00:37:29]

FT: Diane King Hall, thanks so much for hopping on and making my day. Thank you.

[00:37:34]

DKH: Thank you.

[END OF INTERVIEW]

[00:37:38]

FT: Thanks so much to Diane for joining us. Stay tuned for Friday's episode of Ask Farnoosh. It's not too late to send me your questions. You can email me for, farnoosh@somoneypodcast.com. Or just send me a direct message on Instagram @farnooshtorabi. Thanks for tuning in, everybody, and I hope your day is So Money.

[END]