

EPISODE 1469

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FT: So Money episode 1469, Lily Womble founder of Date Brazen.

'LW: Something that I love talking about is people's preferences around how much money somebody makes. So did you have this preference, Farnoosh? When you were dating, were you like, 'I want them to make this amount of money.'? Or were you like, 'I want them to feel this way about money.'? Like what was that like for you?"

[INTRO]

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FT: Oh, we get into it today. Welcome to So Money. I'm Farnoosh Torabi, talking about one of my favorite topical intersections, money and dating, money and relationships. Our guest is Lily Womble. Lily was one of the top matchmakers in the country. But after setting up hundreds of first dates, she realized that with the right tools, high-achieving women could match themselves better than anyone else ever could, and that includes dating apps.

So she started her company, Date Brazen, five years ago and has since helped thousands of women become their own expert matchmaker. She has an unconventional intersectional feminist approach to dating and is on a mission to interrupt the patriarchal status quo found in the dating world to help women create love lives that are self-trust filled, settle-proof, and actively joyful.

But you know what? I had to ask Lily. What's the advice for the men? When money comes up early on in the dating relationship, how do you navigate? Who pays for the dates? Does it really matter how much he or she makes? This was a lot of fun to record. I hope you'll enjoy it. I've been happily married for 10 years, and I still loved this conversation. Here's Lily Womble.

[INTERVIEW]

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FT: Lily Womble, Date Brazen Founder, welcome to So Money.

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LW: So glad to be here. I am a big fan, and I'm pumped.

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FT: Thank you. It's time to talk about money and love and dating. This is your corner of the world. You help high-achieving women match themselves better than anyone else ever. Could you run Date Brazen, which helps thousands of women become their own expert matchmaker. You have an unconventional intersectional feminist approach to dating. I want to get into so many things with you, like what's the dating scene like these days, what are you coaching women on, and what do we think about all the apps? When it comes to money and dating, what are the new rules?

But first, just welcome. Tell us a little about Date Brazen. You started this five years ago, and it has skyrocketed. You're a big deal.

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LW: Thank you so much. What an intro, so grateful. Okay. So I started my career in the feminist nonprofit space. So my heart has always been the wellbeing of women and girls. After I burnt out really hardcore in that space, I moved to New York, took a really sharp left turn. It did not make sense to anybody else, and I had a billion side hustles. One of which became a matchmaking gig. I was randomly – I became a matchmaker at one of the largest firms in the country, and I found this really interesting – I found it a really interesting ground to help women be well in. I realized that dating was this microcosm of every hope, joy, dream, fear, insecurity, desire that we had as humans.

So as such, dating really mattered to our overall wellbeing. So I was –

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FT: I'm cringing. Can you see me? I'm cringing because – Oh. I remember it. I remember like in the early 2000s and all this pressure, all – I hated it. I hated it so much, I never wanted to date.

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LW: Well, it is so pressure-packed. As gorgeous, high-achieving, feminist, fierce women, it can be a difficult both end to hold, this both end of like, "I know that I'm whole right now. I know that I trust I am bringing so much to the table. I'm killing it in all the ways, and I still don't have the relationship that I've wanted for so long." So I think that people either respond with over functioning with like, "Let me project manage my dating life. Let me do everything I can. Let me get in the driver's seat. Let me get –" Go, go, go, go, go. Burn yourself out or under functioning.

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FT: It's a numbers game. Have you heard that, the numbers –

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LW: Oh, my God. I hate that. That's the worst piece of dating advice. It's the worst.

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FT: More dates, more success.

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LW: No. That is a recipe for burnout and for women trusting themselves in their bodies less. It's because when you're exhausted, you're not in touch with your like – Your cognitive overload is happening. You're not in touch with your higher functioning. I think of that advice as inherently

patriarchal actually, this idea of go on more dates, go on more dating apps. But I digress. Then under functioning is shutting it all down, saying, "Oh, I just – I shouldn't want this so much. I should just stop." Were you raising your hand? Was that you?

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FT: Yeah. That's my hand. That's my hand going up. Both hands actually. Yeah.

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LW: So when I was a matchmaker –

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FT: You know, can I just – Can we just like – We're digressing, but that's okay because I think this is super fascinating. This is my show, so I'm going to I'm going to help myself here for a second, figure out my situation, which I think is relatable. But I was and still am that high-achieving ambitious woman, and I'm 43 now. Well, most. Then even when I was 23, here's the rub. I was afraid that revealing this on dates would make me unattractive. At the at the risk of that, I've limited myself on the dating field. I was too, I don't know, resistant to be myself on dates. I just thought this is an impossibility for me. Maybe I should just focus on my career because dating right now –

Then when I become in my 30s and then the men have matured, maybe they'll realize I'm valuable because right now guys are intimidated by girls that own their own apartments. It was limited thinking. That's how it went. That was the script in my head.

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LW: Well, I think that your brain was doing a great job of protecting yourself. I also think that that was me too, right? That I was a professional matchmaker, Farnoosh. I was the top – I became the third most successful out of 160 at that firm. At the same time, I was in the worst romantic relationship of my life. I was – I really had this internal belief that was seated at a young age,

being raised in the Deep South, where a woman's worth I saw was so intertwined with her relationship status with a cisgender man, that I knew that not being coupled meant something about me in this patriarchal culture in which I was being raised and lived.

So as an adult, I internalized this. I'm too much narrative, and I chose people for myself, who also believed I was too much and treated me like that. Then I ended up in toxic relationships in which I was shoving my needs into a box, while then also giving the advice to my matchmaking clients. If you deserve more, you deserve more. So I know that I've met – So I know I'm not alone in giving advice that I wasn't taking. So many therapists have struggled with that in their life.

But there came this point where I was like no willing to live with that chasm in my values, that I was no longer willing to live out of alignment with what I knew might be possible. I'm also like an adult child of divorce. So I was looking around thinking like, "Okay, I see so many relationships, where people are saying it has to be so hard." But what if I was willing to be single over willing to be in a soul-sucking relationship and that would be okay. Then what if I could come into my own agency here?

That's when I started to look around for solutions. My therapist helped me get out of this relationship, thank God. Then I turned to her for dating advice. She hadn't dated in 30 years, okay? Then I turned to my friends, who were just telling me, "Get on more dating apps. Try more. Are you sure you don't like them? Are you sure you don't want to go on another date?" Right? I.e. are you sure you can trust yourself?

Then I looked at matchmaking, which we can get into this if you want. But I saw that matchmaking was defining their success metric as in a second date, not a long-term relationship. That accompany was – That there was only about a very small percentage of people who were finding long-term success using that very expensive method. So I turned to like how can I coach myself and support myself into becoming my own best matchmaker. About six years ago, that's when the idea for Date Brazen was born.

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FT: I love that and I can relate to so much of that. You have put vocabulary and words to a systemic problem that women have been raised with, this idea, again, of like your self-value, your self-worth is intrinsic to your couplehood. Not only that, but like the type of person you're with has to be an alpha male, right, a high-earning guy, a successful guy, who's going to take care of you. That's a lot of pressure for the guys. I don't even want to be a guy. Like that's –

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LW: It's so much pressure, and the intersectionality of it comes in with the homophobia of it all, right? The ableism of it all in the dating world, the racism of it all in the dating – Look, I'm a white cisgender woman with so much unearned privilege, and I know the stats that show that dating is inherently harder for people who hold a marginalized identity. So it was just like and I also am queer, but I wasn't out then. I, as a woman raised in the south, like didn't know that bisexuality was even a thing. Just that dating is this hotbed for patriarchal nonsense is something that I was awaking to after that toxic relationship ended.

Then so this coaching work was like how do I define what I want on my terms? What are my essence-based preferences? Like beneath the surface of the checklist, what do I really want, and what are the stories in my way of attracting it or believing that I'm worthy of it? So that work led to me feeling amazing in my single life. That work led to me feeling free in my single life. That work then led to me meeting and allowing in the love of my now fiancé, Chris.

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FT: Beautiful. Congratulations. Now, you work with a lot of women, mostly women.

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LW: Mm-hmm, yep.

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FT: What is the work that the men need to do? Because I feel like a lot of this industry is addressing women's needs. Are the men getting as much attention in this area in terms of how to show up in the dating space?

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LW: Of course not, Farnoosh.

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FT: All right. I know that but like –

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LW: No, no. Yeah, go ahead.

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FT: So then what?

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LW: Then what? Okay. So there was this amazing Psychology Today article that came out a few months ago. It went viral on TikTok. I don't remember the author's name, but he's a psychologist, and he was talking about how single, straight men are becoming the loneliest and largest – They're growing in size, and that's because of the relationship skills gap that men have and are not socialized to have healthy, strong relationships outside of maybe even a romantic relationship. Not even friendships, right? So I think that men need to go to therapy. They need to go to a licensed professional.

I also as a coach don't work with anybody who isn't going to therapy. I also – My program, the Brazen Breakthrough, is open to men, women, femmes, non-binary individuals. Like it's open to whoever resonates. So that's relatively new, like I would love to work with men in that context

when they're ready. I think starting with therapy is so important and also knowing that like as a woman dating, like my heart has been women. So I in the past have focused on women both end.

I also know because my partner exists, and I've seen so many other people be partnered with emotionally intelligent, incredible, evolved men that they exist. So if you're a woman who date's men, like stop putting up with less because men –

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FT: Because they're out there.

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LW: They exist. They exist. Sure, men who go to therapy might be fewer than men who don't go to therapy, and people are going to therapy every day, right? Like Prince Harry is out there doing the work of telling straight men to go to therapy. So I know that that is shifting.

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FT: I agree with you. I also think there's other things you can do outside of therapy, instead of licensed therapy. Because let's be honest, that can be expensive. Insurance doesn't cover it always. But investing in your self-growth, whether that's traveling, experiencing the world, taking on a new adventure, a hobby, letting yourself cry more. All these things that is therapeutic.

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LW: I also think like if therapy is such a – There's a higher barrier to entry. I think even learning how to have a deeper conversation with your friend about how you're doing. Like as a man, it would be a very transformative thing to learn the skill of reflective listening, and that's learnable in so many ways, of asking deeper questions, of identifying your needs and asking to get them met by the people you're closest to in your life and allowing that to be reciprocal.

I mean, I think that that's also like a huge growth edge for people in general and men specifically who weren't socialized to have those relationship skills. They are learnable.

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FT: Such good advice. All right. It's no doubt you've got a book coming out. You have so many followers on social media. I want to talk a little bit, if we may, Lily, about money and dating and the whole – The role of money right now in the relationship sphere. What are some conversations that you're having with your clients around this? I assume, again, because your profile of clientele largely like ambitious, I take that as also financially ambitious. But how – What are they running up against in some ways in the dating field?

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LW: So I think that there's a larger – Like if we're talking about people who work with me versus people who haven't worked with me yet or who aren't ever going to work with me, I think that there's a – I give very specific advice to the people I work with, which I would be happy to share with the So Money audience. For people that are maybe pre-support, I'll say like pre-support in their dating lives because I think that there's this idea out there, a myth that, "Oh, my friend didn't need support in her dating life, and she met her partner. So why would I want any kind of support?"

I think that that's just about your desire and your agency that you get to be in belonging, as you do something so vulnerable as dating. Because dating is so vulnerable, it can be inherently triggering, and we know that emotional triggers for spending money definitely exist. So dating is rife with emotional triggers for spending money, and dating apps are very good at exploiting those triggers, right? So, yes, dating apps –

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FT: I mean, I have never been on a dating app because it's sort of my relationship predates dating apps to some extent. But like let's get into those who aren't working with you yet. What

would be your advice for some of the people who are currently out there, trying to navigate, figuring out how to converse around money on a date, in a relationship, all of it?

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LW: Okay. So let's – I'm going to consider everybody that I'm talking to right now a part of the Date Brazen community and like I'm your dating coach now. I'm so excited to be here, if you resonate. So this is the advice that I give my clients. Like we're not gatekeeping. I would say pre relationship, be very, very careful about spending money on dating apps.

The marketing teams are very good. They will tell you that you need to spend a certain amount of money to see who's behind a paywall, who likes you first. Be aware of what story you're telling yourself about what kind of access this dating app is giving you because the truth is that no algorithm is sophisticated enough yet to do adequate matching behind a paywall. It is truly still your emotional labor behind a paywall too. So just be careful about that.

I would say also like if you want to do an investment in a matchmaker, that is totally like – People do it every day, and some people find great success and great learnings from my perspective, matching, doing 399 dates, being the top third or metric or whatever. It's be aware of the story underneath in your head of like who deserves trust in your dating life that isn't you. Who are you outsourcing support to because you don't yet trust yourself and your decision making skills here?

So that's my like caveat. Do that emotional – Do that journaling. Do that like reflection before you spend money in your dating life because, ultimately, I think the best investment in your dating life monetarily is the one that helps you feel freer. I think the matchmaking dating app investments can feel surface level like, "I'm outsourcing." But underneath the surface, what's really going on, right? Is it really creating freedom for you? Are there any emotional skills that you could invest in support for like how you trust yourself?

That's what we do inside all of my programs. I know that that's what a lot of coaches focus on. I think that that can be the most transformative skill and then applying that to like relationships. Something that I love talking about is people's preferences around how much money somebody

makes. So did you have this preference, Farnoosh? When you were dating, were you like, "I want them to make this amount of money."? Or were you like, "I want them to feel this way about money."? Like what was that like for you?

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FT: It's such a good question. I have to go back a while here. But I think, well, clearly not because I am the breadwinner in my relationship and I kind of – Like after some introspection, I think I – It's not a coincidence that I'm the breadwinner in my marriage. I want to always feel financially whole and independent, whether I'm married, single, dating. I think that was at the forefront when I was dating.

If anything, if any thoughts I had about his income was just like will he feel competitive with me because if he is going to feel competitive with me, this is not going to work. I won't feel competitive with him. It's not like I have to be the breadwinner, but he needs to know that I need to be independent, and I am ambitious with money, and I want to be rich. If he wants to be a teacher and not be rich on paper, he needs to be okay with that. I'm okay with that, but is he okay with that? That was, I think, for me, always that nagging fear. In New York City, if you can imagine.

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LW: Yeah. I hear you. I think that's a really normal desire, and I think some people are getting that over functioning under functioning. Over functioning in the response to your desire to be matched or met emotionally in a relationship. Over functioning in a money sense could be I want them to make more than me because then I'm assured that they are as ambitious as me, right? Or I hear a lot the – Go ahead.

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FT: Oh, no, no. I think you're absolutely right about that. I think there is this – Again, we grew up with this cultural mindset. In my – I'm Iranian and my parents. It was duplicitous. At the same time, they were like, "Go out there. Be your own person. Stand on your own two feet." But at the

same time, I think they also conditioned me to want a guy who was more financially successful because they thought, and it was a myth, that that would mean more security for me.

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LW: Right.

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FT: Ironic, right? Like why not be your own security blanket?

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LW: Right, right. Well, there's so much in there. Money is always so complex, which is why I love this podcast because you dive into all of it, and I – Like that example is a beautiful encapsulation of what this is really about, which is I want to be safe. I want to be secure. I want to be met. I want to feel intellectually challenged and supported and seen and held. That like is the gushy like tender desire. Then the money preferences on top of that can sometimes act as a shield that may or may not be actually protecting you.

So in the case of under functioning, because it's not bad to want what you want, and over functioning means like fences are up, right? You have to have this rigid thing. Under functioning might be I just want them to be nice and not owning what you want at all.

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FT: It's like in White Lotus, where she was like, "You know." What did she say? This was – Do you watch White Lotus, White Lotus 2?

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LW: Yes, yes.

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FT: Yes, of course. I mean – If audience, you haven't watched this, like please. I will excuse you from the podcast right now to go watch it on HBO Max. But Portia, the young sort of like damsels in distress, she was just happy to meet a guy who – What did she say? She's like, "He's non-binary," or something like that.

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LW: He's nice.

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FT: Like okay. That's just like sore.

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LW: Yes. So I think it was just like he's nice or something. I don't remember. But her energy took me back to a time in my life where I was like, "Oh, no, no, no, no, no. I can't. I don't want to go back there." I remember not believing that I could want what I wanted. So I think it's about coming into a middle place where you understand how you want to feel in the right relationship and noticing where there's rigidity in your preferences around money, specifically, and being curious about it, right?

So for example, if your thought right now is I want to make somebody – I want to meet somebody who makes more than I do because then I'm assured that – Right? There's that desire for safety, desire for clarity. There's so much out of your control in dating. I get it. And could it be possible that you date a teacher who inherited a large sum of money at age 25, and then invested it really well, and is wealthier than you are, but makes half of what you make, right?

There are so many nuances to our financial journey and story that we don't know upfront. So looking for and asking for a similar value placement in money and a similar relationship to

money, whatever the sum is that you make, I think is a better, more holistic approach to finding somebody with whom you are equally matched.

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FT: Yeah. You hit the nail, relationship with money. Because you're right. Your W-2 is irrelevant if like you came from a huge inheritance or you have \$80,000 in credit card debt. What's behind the salary? How did you grow up with money? What are your ambitions with money? It's so, so important. Absolutely right.

Well, so this is like this question will never die, and I think because I don't know if there is an absolute right way to answer it. Yeah. It's just such a curious thing. When you're on a date, what are the rules around who pays for the meal?

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LW: Oh, my God. Well, I love this question, and I also love that there is no right answer. That is what owning your agency is about, right? That you get to own what you want and come to the table wanting what you want. So for me, I found it. I was like it'll be a treat. Like I'll feel delighted if on the first date he pays, and I'm going to offer to go splitsies. Again, speaking from the eye, if you pay for the first date, then I will pay for the second date, and I'm going to pitch a fun idea, right?

I think that it's about with the right partner, and this is for me, and this is rooted in my values as a feminist. I want to co-create the right relationship. I do not want there to be a dynamic of muscling like this is the rules, and you must do it this way, and I must do it this way. I think that that gets into like I don't want to play into it and establish gender role, and we're here making it up together.

So as long as that person – Here's the best quality that I think everybody can be looking for, no matter what their preferences are on who pays, is are they game? Are they game to have a conversation about it? Are they game to go beneath the surface? Are they game to pay or go half? Like what is that relationship with that moment and that decision? Does it feel reciprocal

and maybe playful and fun? Or does it feel heavy and entrenched in expectations that aren't being met? Do you hear like – Does that make sense?

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FT: Yeah. It's very nuanced, Lily. It's so hard. It's for first dates. So how much do you really know about this person, and how much do you really want to risk in this conversation? Because this conversation – I think men, especially, I've heard from them sometimes. Like they're afraid to offer to pay the entire meal because they're afraid of coming across as like chauvinistic or patriarchal or dominating. Whereas 30 years ago, it was not only expected of them, but it was considered romantic for the man to pay and, again, talking about male-female dates.

So I guess the good advice is just if you're open to just talking about, like if there's an elephant in the room, like call it out. I know this could be awkward. Who knows the rules anymore?

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LW: Right. That's an indicator of whether or not they are open and available to having hard conversations. Like that's an amazing – I call them qualifier disqualifiers, is like if you're a man on a date with a woman and you feel uncomfortable about whether or not I pay, then do you have the safety within your own body to say, "You know what? I know that this might feel complicated. I respect you. I know that different women have different ideas about this. I would love to treat you to this." If you want to treat, "I would love to treat you this meal because I felt amazing on this date, and I don't have any expectations around it. And how do you feel about it? What is your preference around it," right?

Owning from the eye and then asking how do you feel. Again, men relationship, like conversation skills right here, that's an amazing qualifier disqualifier.

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FT: Yeah. This is, again, 20 years ago. If I was not feeling it on the date, and I was like, "I don't want a second date. I don't even want to get dessert," there was no way I was going to let him

pay because I didn't want to provide any misunderstandings. I don't want there to be any misunderstanding that like, "I so enjoyed this company, and I would be more than happy for you to pay," because then he might think that there's something that he's going to get.

It's like an exchange. The money – The meal time when the bill arrives, it's like if there's a moment of like, I mean, your heart rate goes up because you're like, "I don't like this guy," and then he pays. I know I don't have to do anything, but he's going to expect it. It's going to be uncomfortable, whether that's a kiss or a second date.

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LW: Right, right. Absolutely. I think that I too, when I was on a bad date, I would be like, "Yeah, we're splitting it. Definitely, no question." If I liked the date, I'd be like, "Sure. You get this, and I'll get the next one," right? I was like a little flirtier with it. I have witnessed and heard about such awkwardness around this. First dates are so hard and activating. Again, dating is inherently vulnerable and triggering.

So one of my hottest tips, not just for the bill at the end of the date, but for any moment that you feel flooded emotionally and your nervous system feels flooded, for anybody is like to go to the bathroom. Like you don't have to sit there and remain flooded. You can go to the bathroom and take care of your nervous system with three grounding deep breaths or of a two-minute meditation on your peloton app or like what – Please take what you need. That's one of the biggest skill gaps that I help people address is how to own what you want and what you need, whether that is self-soothing in this moment, whether that is I am activated by this date because of past experience.

Then advocating for your need by giving yourself what you need, like go to the bathroom. Take a beat away. Say, "I don't know if I want another date," in response to, "So you want another date," right? You can say, "I don't know. I'm going to have 24 hours to think about it because that's my rule for myself," right? What do you want? How are you talking about it out loud often? How are you then taking aligned action towards attracting, achieving, living into your value and your worthiness as a human being?

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FT: As I'm hearing you, Lily, it sounds like if you have a checklist of things that you're going after for your mate is security is number one. Like this person is secure in their own body. If they're not, they're working on it. They're conscious of it. They're conscious of like how important it is to feel safe and secure, and that that job is theirs to protect. Security, it has to be home grown because then you can have these healthy conversations, and there won't be any – There's no offense. Not to say there's no awkwardness, but you'll work through it, and you will be friends on the other side, still. It sounds like what are the signs that you're dating someone who is secure?

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LW: Oh, my God. Well, the availability to have those rumble conversations. Also, they are able to set boundaries, and that they love you for setting boundaries. Like I love this saying, "I love you and your boundaries." Whether or not you're at the stage of saying I love you, it's like I met Chris and I was still – I want to also normalize messiness that we're human beings, and nothing is going to be like perfect. I was still getting over an ex when I met Chris, and I was like – At first, like I'm not ready, and then it just became apparent that this person like – I felt in my body like, "You need to go on a date."

I'm just like airing my messiness here. On that first date, five years ago, I talked about my ex like a lot, like too much. It was not okay. This is why I know that you cannot say the wrong thing to the right person because Chris held my hand. He was available for me in that moment. Then after we got into a relationship, it began very quickly for us. A month later, he was able to set a boundary and say, "Hey, I've really been feeling like we've been talking about your ex too much, and I would like to talk about us and our budding relationship." So you know if it's like a healthy whole human being if they can hold space for you and then advocate for their own needs.

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FT: Oh, what a great example. I like Chris a lot, like a lot.

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LW: Yeah. He's great. He's great.

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FT: All right. Well, tell us what's next for you and how we can find you. I know you're everywhere. But what are some things that you're excited about, some offerings? I'm going to give you the floor.

[00:32:52]

LW: Amazing. So I love, love, love my podcast community. I have a podcast called the Date Brazen Podcast. I am so proud of it. We release episodes every single week, where I'm giving my feminist dating hot takes and tactical strategies to find extraordinary love on your terms. I also am always on TikTok. That's where I have my largest community. Go follow me at Date Brazen on TikTok and Instagram.

If you want to get on my email list, and you want a practical journaling guide to make dating feel like more like self-care, you can go to datebrazen.com and get my guide to make dating feel like self-care. Now, if you want to work with me, I have a program that's always open called the Brazen Breakthrough, which is open to anybody who resonates with my approach. It's going to help you really step-by-step build a dating life that is full of joy and self-trust and that leads to the juiciest dates you can ever imagine and an extraordinary relationship with yourself and eventually with the right partner.

So that's what I've got going on, and I am so excited to have been on the So Money podcast. I'm so honored, Farnoosh. Thank you so much.

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FT: It's my honor. Thank you so much, Lily.

[END OF INTERVIEW]

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FT: Thanks so much to Lily for joining us. I'll have all those show links in our episode notes. But go to datebrazen.com to learn all about Lily and how to get in touch with her and her programs. I'll see you back here on Friday for Ask Farnoosh, and I hope your day is So Money.

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