

EPISODE 1474

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FT: So Money episode 1474, Hannah Williams, Co-Founder of Salary Transparent Street.

***HW:** What I love about what we do is it makes people think critically. And, you know, you hear a salary, and you think, 'Okay. Well, that's low. That's high.' But you have to understand all the factors that, in context, that goes into it, right? Like where are they living? What's their education? How long have they been doing that? And that like helps inform so many questions that I usually have about how they got there."*

[INTRO]

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FT: Welcome to So Money, everybody. I'm Farnoosh Torabi. Quick question, if somebody stops you on the street and says, "How much do you make," and you're also in front of a camera, what do you do? Do you reveal how much you make? Well, our guest today, Hannah Williams, is on mission to encourage salary transparency. She's launched a company called Salary Transparent Street based on a TikTok series, where she asked strangers a question you're not supposed to, how much money do you make?

The series has gone viral, and Williams, along with her partner, have finally launched the business. They left their full-time jobs to do this full time, helping people become more comfortable with sharing their salaries, but more importantly, negotiating their value at work. Hannah and I talk about the reaction that she gets from people on the street. In her videos, we just see those who do share. But what about the people who do not share? What's going on there? We talk about some of the backlash that you might get when you do share your salary to strangers and how to ask for a raise right now.

It's a weird economy. Employers are laying off by the thousands every day. There are so many hiring freezes. But if you've been putting in extra time and effort at work, you probably deserve to make more money. But how do you ask? Hannah's got advice. Here's Hannah Williams.

[INTERVIEW]

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FT: Hannah Williams, you're on So Money. How much do you make?

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HW: Oh, my gosh. It feels so weird when I get asked that, like I'm in the hot seat. But, yeah, I mean, I'll answer it. I make about \$200,000 a year. That's what I've set as my salary. But it depends on a lot of deals happening and things coming through that I keep my fingers crossed for. So we'll say, hopefully, I can make a little bit more this year.

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FT: You are off to the races, Hannah Williams, Founder of Salary Transparent Street. I just – I love what you're doing because it's groundbreaking. It is important work. It's fun to watch. You go across the country randomly, and you're approaching people on the street. It's a thing on social media right now, just like confronting people on the street. They don't know what's going to come at them. But whether they want to get a tour of your house or learn your salary, people are up for it, and you bravely go up to these folks on the street, asking them what they earn.

How about you explain to us how this all came to be? This was just kind of a curiosity that's now turned into a career path for you.

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HW: Yeah. I mean, it's so funny. I struggle every single time I tell this story. I'm like keep it concise, keep it short. But it's like –

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FT: It's a podcast. We've got time.

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HW: Okay. We've got time. I feel like it came about through a lot of different events that happened in my career. Like it wasn't like an overnight thing, and all of a sudden I cared about pay transparency. Sometimes, I feel like it was right in front of me, and it took me a while to notice it. But like I graduated college in May of 2019, so I've only been in the workforce like three years now, a very short amount of time. When I started my career, I didn't have a class in college on navigating like salary negotiation. I didn't even know that you could negotiate your salary.

So I'm Bippity Boppitying about my career. I'm trying to figure out what I like, and I get to this one job. I had kind of broken into data analytics, and I figured I like what I'm doing. I'm good at it. I rose up the ranks where I went from a junior to a senior. I was making \$90,000 a year at one job, and I live in DC. So it sounds great, until you look at cost of living, and like it was a lot. It was – I felt like I was living paycheck-to-paycheck, and like a lot of things happened where one of my colleagues got fired, and it was a two-person team. Like my workload doubled. I felt like I was delivering a lot of value to my client, but I wasn't getting paid what I should have been getting paid. I just kind of had that feeling, you know?

So I just realized like I need to look this up. Like am I fairly paid? Like that was literally just what I asked myself. I Googled, and I realized that 90,000 was actually low for a senior data analyst in my area. I think I was underpaid about \$20,000, which is crazy. So basically, Google told me that I was underpaid, and I like put together this letter that I sent to my manager. I was like, “Hey. These are all my sources. This is what I'm doing. I think I deserve just a little bit of a pay bump.”

They told me after like running me around in circles for a couple of months, they were like, “Well, you can't get a bumping your salary until you've been with the company a year.” So I was

like, "Okay. So like I'm not getting raised for a little bit. I just started with this company." So I realized very quickly that, A, not knowing that I should have negotiated my salary and also not doing that market research held me back. It was going to take some time for me to get back to where I needed to be. Then the other thing that they hit me with was, "Okay, once you are eligible to ask for more money, we don't give more than like 5% at any one time." So I was like, "That's like \$2,000 more. It's definitely not like the 20,000 I was asking for."

Yeah, that basically was like this one big experience that opened my eyes to employment being a little bit more than just like a nine-to-five. This is a way for me to support myself. This is a way that I feel I should be supported. I started looking for another job. I remember the first interview I did, the recruiter asked me, "What's your salary requirement?" I was so nervous because I was like, okay, like this is the question I've been preparing for. What do I do? I asked her, "What is your budget for this role?" I was just hoping I could flip it on her, and she told me that it was about 115,000. I was like, "Yep, that sounds great. I mean, that's exactly what I was looking for. Yep, that's in line with my expectations." Sure enough, they made me an offer for 115k, which I tried to negotiate, but they didn't give me more. But I was like this is what I wanted. This validates to me that I was underpaid because I didn't even know that I could ask.

That experience, that whole journey inspired me to actually start like a personal TikTok account, which I started February of 2022, so last year. I just was like talking about my career experiences, and like how to negotiate your salary. I made one video where I used to job hop. So I had five jobs, and I listed, what, every salary I had each job was, and they went viral. So I was like, "Hmm, this is something that helped me. This is something that went viral. So I know it's helping other people."

That entire series of events just gave me this idea where I was like no one's talking about their salaries. People need to talk about their salaries. How do I show them that this is valuable that like everybody should be having it? I'm going to go talk to strangers on the street, and I'm going to ask them, and I'm going to show you how valuable it is, and SGS was born.

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FT: I love it. I love your TikToks, your Instagram videos. It's always a mystery what folks are going to say when you ask them what they earn. Are you mostly surprised?

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HW: Yeah.

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FT: Because sometimes, I feel people are sorely underpaid. Sometimes, I feel, wow, I can't believe that job pays that much. I guess it just goes to show you that we really don't know how much jobs earn. We don't know what kind of work earns what kind of money. What has this work opened your eyes to mostly?

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HW: Yeah. I think that what I love about what we do is it makes people think critically. You hear a salary, and you think, "Okay. Well, that's low. That's high." But you have to understand like all the factors in context that goes into it, right? Like where are they living? What's their education? How long have they been doing that? That like helps inform so many questions that I usually have about how they got there.

But I like that what we're doing is kind of shining a light on how cost of living can have such an impact on what you make. Because sometimes, we interview people in DC, and I know what can get you far in DC and what can't. I'll talk to people and they're like, "Yeah. I make like 70, 80k." I'm like, "Wow, you're underpaid. How are you? I hope you have a partner because like you can't make it on your own with that around here."

But then the video goes out, and it's a totally different reaction. People are like, "Oh, they're overpaid," or, "I don't make nearly that much." I'm like, "Well, it differs based on where you live." So I think that it helps that our videos kind of bring light to that. But I'm always surprised like I – Every time people tell me they work in like social services or they're teachers or something, I just kind of like pray. I'm like please tell me something good because I'm not expecting it.

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FT: Right. In some regards, I think they should be the highest paid folks because their work is so important and so impactful.

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HW: Absolutely.

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FT: What have been the reactions that you get from people on the street when you approach them to ask them how much they make? We only see the ones who agree to cooperate. But do you get rejected often?

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HW: Oh, for sure. It's so funny. People don't – People would never guess this, but I'm very shy and very introverted. So it's like a lot for me to go out and do the interviews because I do get –

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FT: I know how hard that is. I've been that person. It's one of the hardest things. I don't know what's going to be on the other side of that mic.

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HW: I always want to like tell people like, “You should do what I do for a day, and you might not leave.” **[inaudible 00:10:37]**.

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FT: Mucho credit to you, Hannah.

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HW: Thank you. It's difficult. I would say like on average, it always differs where we are at and how many the people we ask. But it's I would say like one yes for every five people we ask, so four nos, one yes, which is better than I thought. Sometimes, we'll go out and we're very successful. It just like depends, I think, on so many different things, high level where we're at, like are people kind. Are they generally like open to conversation with strangers?

The South, surprisingly, has been pretty open for these conversations, I think, because people are just generally a little bit more open to that. But then we always see like younger generation say yes to the interviews over older generations. Older, I mean, like over 40 usually is where we see a little bit of that divide. So like millennials and Gen Z are definitely open to these conversations. Women are more likely to share than men. White people are more likely to share than any other race.

I think that that's cultural, and it's always interesting to approach people because when people say no, I try not to get offended because there's so many factors that go into why people say no. It can be like they're open to salary transparency, but they don't want to be on the Internet, or they don't want their friends and family to see, or like it's a cultural thing. It's something to be very sensitive to, but I always feel like even a no leads to a good conversation about like why they have hesitancy and the values of transparency. Or like it leaves them with something to think about.

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FT: Yeah. This is what I really wanted to talk to you about. I have brought this issue up on the show in recent episodes, and it is about the fear of being exposed. Okay. So I'm writing about this in my forthcoming book, the fear of exposure. We live in a world where we are encouraged to be transparent, really encouraged. We're considered heroes when we get there. It takes vulnerability. It takes honesty and all these things. I respect this and I, for the most part, promote it.

But I also think that it's not always appropriate, that it's not always the right time for you to share. Because guess what? The world is not always accepting. Honestly, I think it's a bit of a privilege to be able to openly talk about yourself, your finances, your "secrets," about your private information. Because, again, depending on who is in the audience, it may backfire. So I find it interesting. You say that some people, depending on their race, are more open to talking about what they earn.

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HW: Absolutely. That's another one that just really quick I want to add to like we do see that those people that make like the healthy margins, I'd say like the 50 to 150k, that's like where do we get the most yeses. I think it's that gray area where you can't really be judged, like you're making just enough to survive. Depending on where you live, it's a good salary. No one's going to like shame you for it. It's not too little. It's not too much. When you go like too little and too much, that's where that like judgment and societal taboos come in, for sure.

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FT: It's one thing to share your salary, I think, amongst friends and colleagues, knowing that this is a trust tree. But the Internet cannot be very patient. It cannot be very understanding, sometimes. It's like a cesspool, to be honest. I think people who come to Transparent Street are really there to learn and be supportive, for the most part.

But what I want to say is that if anyone is uncomfortable with sharing, they should honor that feeling and explore why that is. Maybe it's not that they never share, but that if they need more time to figure out how they want to share and who to share it with is what needs to happen. If Hannah shows up on the street with a microphone, and you don't want to answer, there's nothing against you for that.

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HW: Yeah, for sure. I never get upset when people say no because it is important to be aware of like all those different things. I really understand the one where people say, “You know, I don't want my family to know,” because sometimes family can take advantage of information like that. It's a safety thing too. I'm so aware of that. People don't want to make themselves a target. We live in a society where you could be based on how much you make. So those are all important things to keep in mind.

There was one point I wanted to share that just passed me. But it was something about – Oh, the funny thing is when people say no, I always tell them like, “I love when people share with me. It's my business.” Of course, I want them to share with me. But in the funniest way, in the most ironic way, I don't really believe that we should be having these conversations like the way that we are.

I think, unfortunately, we have been led to this place because corporate America just doesn't want to get on board with transparency. If corporate America from the get go was like, “Hey. If we pay all our employees fairly, they won't have to be like this daring and be transparent on the street with one another to show that value. It would have already been there.” So it's kind of like the series of unfortunate events that we have to pressure corporate America to see this value by having these conversations with one another.

I feel like anytime someone talks to me on the street and does an interview, they're kind of social activists just like me because it's brave. It takes courage to step outside your comfort zone like that. So unfortunately, this is where we're at. But I think that it's going to help push change forward.

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FT: Yes. You're doing really, really important work, Hannah. That's why I wanted to have you on this show was just to celebrate you and all of the brave folks who do share on your videos, and even those who choose not to, even those who choose not to. We understand and we hope that they will ultimately feel safe and protected when they do share a quick story.

When I was on a panel one time years ago about negotiating, giving negotiating tips, I should have expected this question from the audience. Hand goes up, and a woman says, “How much do you make, Farnoosh?” I was like, “Oh, my gosh. I guess I should have expected that question thwarted at me.” But I froze, and I got really frightened. Like I always say, you have to respect the fear. Why is it showing up?

I think, looking back, the fear was really telling me to take a beat. Read the room. You're in a room full of strangers, for the most part, and I don't know if I want to deal with the unknown that is on the other side of exposing all here. I would hope that everything will be fine, and I can go on with my life, and maybe I've helped a few people. But it has the potential to backfire, and I've experienced that in my life.

So something was really gnawing at me. The fear was gnawing at me. I wanted to share, but I wanted to do it my way. So I said to her, “If you need help because you're in the midst of a negotiation yourself, I want to help you. Let's go grab a coffee.” So we got coffee later. We talked about it. We talked about the fees that I've charged for certain kinds of consulting work and projects. I talked about what the market typically can afford, all of that. I just thought that out of context and just blah in front of hundreds of strangers, talking about what I make, it was like TMI, TMI.

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HW: Yeah. No. There's always a time and place. I feel like it's definitely something to tiptoe around, and people can get very upset if it doesn't fit their narrative. It's definitely a difficult conversation to have.

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FT: Yes. As an entrepreneur, oftentimes I go up – You know because you have brand partnerships. You know. You're not the only one that a brand is considering to work with. There's maybe three other contenders.

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HW: Yeah. If you share your rate, and it's higher, and then someone's like, "Oh, well. I'll do it for a discounted rate," well, then.

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FT: Yeah. You don't want to dilute your value just by sharing because brands will say, "Well, we can get the other person for less," because sometimes that's what happens. They pit you against one another based just on these pure numbers and not really what they should be paying because this is the value of your work. They're not inspired by the fact that you're asking for more.

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HW: Right. They want to – It doesn't make sense to work with the most expensive person.

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FT: Right? I mean, from their perspective, that's kind of what I mean about not knowing who's in the audience. I think sometimes you have to worry about those who are on the other side of the deal, who want to know what you're making, so they know whether to lowball you the next time, or just meet you where you've been and not having negotiation, and just pay you what you've been getting paid and call it a day. This is why in many states, employers cannot ask you about your salary history information because it can be used against you.

I'd love to cast a light on your impact. Have there been breakthroughs, where people are like, "Oh, my gosh. I didn't realize I'm underpaid because I watched this video on Transparent Street."?

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HW: Yeah. It's actually – I think like my proudest point of what we've done is I wanted to kind of – I used to be a data analyst, so I hate like really obscure statements. I want data to back it up.

That, to me, is concrete. So I – My family was like, “Have you helped people? Do you know if you've helped people?” I was like, “Well, I get comments and DMs every single day from people telling me we inspired them, we helped them.” But what is that dollar amount? Like I wanted to know if we've actually helped people make more.

So I did this like – I think it was back in – We launched in April, so I did it in June or something, and I should do it again because I'm sure it'll be a lot higher now. We did a simple Instagram poll. Like we shared it on our Instagram stories, and we asked people, “Did we help you? Yes or No? If we did, how much were you making before we helped you? And then how much were you making after we helped you?”

We tallied the difference of those numbers, and I think we had 38 responses, which I was like, “Yes, 38. This is so great.” 38 and we helped – I think it was almost a million dollars. It was so close to a million. I'm like, “That means we helped people make like 10 to 20,000 dollars more like on average. That's significant.”

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FT: That's a feed worth following, y'all. You know what? Follow the feeds of Transparent Street that are going to make you richer.

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HW: Yes. That, for me, is such a – It's really a proud point. It's like my baby. I'm just really proud of that because it's not just something that is obscure that we say like, “Yeah, we've helped people.” No, we've really taught people. It's not as simple as someone watched a video, and it was the exact career field that they had, and they're like, “Oh, I'm making less than that person. I'm underpaid.” It's more so awareness and actually encouraging people to kind of start advocating for themselves and standing up for themselves because that's the hardest thing about all of this is taking those steps to advocate. It takes a lot of courage.

But once you see someone out there saying, “I make this,” and it gives you the interest to now look up, “Oh, what should I be making?” We have a free market research guide that we give to

people to help them figure that out. Once you've done that research, those numbers don't lie, and that really gives you the courage to start asking for what you deserve, and that's where you see those differences happening. So that just is everything to me.

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FT: It's awesome. That's awesome. So, so great. Asking for more money in a weird economy like this, though, Hannah, I mean, you have to have come up with some strategies for folks to do this, where they want to ask for more, but they're worried about job security because already asking for more can be intimidating. But trying to do it with an employer that may already have a hiring freeze in place, or you're in an industry like technology where you're watching others get laid off, it doesn't feel like the right time. But you have been putting in 130%, so what's the strategy?

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HW: Yeah. I think it's important to have a game plan and to not just do research overnight and then change your game plan overnight. You have to be really strategic about the steps that you take. For one, I would say whenever you're starting a job, make sure that you're being fairly paid from the get go. Otherwise, you might encounter a similar situation like I did down the road, where I realized I was underpaid, and it was too late for me to change. The only way that I got the raise I wanted was by job hopping.

In an unsecure – The economy we're in right now, it can be difficult to change jobs because that can lead to a little bit more insecurity. So make sure you're fairly paid from the get go. Do the research. Negotiate your salary. Make sure you're comfortable with it before you start. But also be aware of the timeline of your career. Like when does your company do reviews? When are you going to have your employment review? When's your yearend review? Because that's usually when the company is going to allocate those funds to give you the raise.

So make sure that you're standing out right around the time that your end-of-year review is coming. You're aware of it. You know what you're going to ask for. Have a game plan. Make sure also that your manager knows that you're keeping tabs on things. If you kind of are a little

bit not fully tuned in, you're not fully aware, you're not really paying attention in your weekly reviews with your manager, it's going to be harder to ask for that money because they're going to feel like, "Okay. Well, she just watched Salary Transparent Street one time, and now she wants more money."

You want to make sure that they're aware of that too and that you've been putting the time and effort in, and it's been not just a one-day thing. It's been consistent. All those things are definitely going to help you be more successful when you do ask for more money.

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FT: As the expert salary asker, Hannah, what's your advice for those of us at a company, internally at a company, where we want to know what our colleagues are making? I know you can go to HR and ask for your own salary band, in many cases, if that's something that the company tracks. The salary range, the salary band, essentially the budget that the company has set aside for your title position, it's a good way to gauge where you fall on that band and how much capacity to earn more you have in that job.

But so helpful to also know what your cubicle mate is making or your virtual cubicle mate. So what's the right way to ask? I don't know if there's a right – I don't know because it's so awkward. It's just so awkward.

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HW: There's definitely a little bit of etiquette that goes into it. The first thing that I always tell people is, unfortunately, we do live in a world, where we have bad employers and ones that will make these obscure rules like, "You can't talk about pay at work or we'll fire you." That happens, unfortunately, every day. So it's important to protect yourself in that case, first and foremost. So I would say that no matter what your employer's rules are about discussing pay, make sure that you're having those conversations outside the office, like on a lunch break or after work. Otherwise, you might kind of cross some blurred lines that might entitle not fairly, but the employer could fire you.

So you want to have those conversations outside of employee property or employer property and time and just ask them. My favorite thing is ask if they want to get a coffee and talk about careers. You can kind of try to bring it up in a way that's not outright, "How much do you make?" Maybe try to position it as, "Hey, I got an offer to join another company in a similar role, and it's this much. Do you think that that's fair?" Gauge their interest in that conversation.

Like we mentioned earlier, some people are not open to that, and they're entitled to that, based on many different factors. So you don't want to push it on them. But there's different ways to kind of tiptoe and show this is what I want to talk about. We're going in this direction. Do you want to hold my hand and go there with me? I think that intent is everything. If you come at it from a good place, people are going to feel that energy.

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FT: That's really good advice. Yeah. If not a coffee, maybe an offline something or other. FaceTime not on the company's computer. Zoom not on the company's computer.

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HW: Yeah. Anyway that you can like in the parking lot, like walking out of the building. Just be very careful to not put yourself in a position where HR could come at you because they, for some reason, have such a hard time accepting this and allowing their employees to feel empowered. So there's definitely tricks to get around it.

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FT: So I'll give you another example from my personal life. I got asked to speak at an event. This was recently, and I always asked for a fee. Well, I didn't always. But now, I always ask for a fee. If there's no fee to speak, I usually declined, depending on who it's for, my time constraints, all of that. But this particular event, I was going to be fine with doing for free because it was for good cause. It was going to be entirely virtual. It worked with my schedule. I was actually really excited to be part of the event. I remember I did it like a decade ago, and they didn't pay me then. So I just assumed there's no budget, right? Just that they don't pay their presenters.

Then fast forward, I get the agreement, the boilerplate contract, and there is actually a section that says like, “Number seven, compensation.” What? It doesn't say how much the compensation is, but it's like you will be compensated 30 days after invoicing us. What? So then I go back to the conference coordinator. I say, “I'm sorry. Is there a budget for speakers?” Shame on me, I didn't ask, and they said, “Yes. What is your fee? Sorry, we didn't ask you.” I said, “Okay, here's my fee, and they came pretty close.”

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HW: Good. I'm glad –

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FT: And it's just because I read the contract, Hannah.

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HW: Yeah, seriously. That's such a great point is that if you don't ask, they won't offer. I'm always like telling people we have to realize that, okay, like your job is great. Your career is great. We love romanticizing that, right? But at the end of the day, employment is a business relationship. Your boss and the company that you work for, there's a power imbalance there, and they want to make as much money as possible, and paying people is a cost. It's something that you have to kind of reframe your brain to think, “If I don't advocate for myself, if I don't ask for what I know I'm worth, they're going to probably undercut me.” So like you have to stand up for yourself, and it's incredibly difficult.

But I think that as more people are doing it, it's getting a little easier because there's this like conglomerate encouragement there that we're all kind of in it together, and it all sucks. But as long as we get through it together and support one another, we'll get there.

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FT: Well, at the very least, I don't think employers should be surprised. They should not be taken aback. They shouldn't be offended. They should not be confused when you ask for more money. I think going back to your very first point, when you graduated college, this was not something that was communicated to you. Your assumption was that it was not appropriate to ask. It's like what my daughter says. You get what you get, and you don't get upset, and I really need to change that mindset that she's been toting.

It definitely comes in handy when you're trying to parent and get things done in the house but not in the real world. Not in the real world. In the real world, you don't get what you deserve. You get what you negotiate, at least until the rules are firmly established that companies must be transparent with what they pay, that they pay equitably. They pay equally.

So what is next for you, Hannah? What is next for you and the business? You have gone from zero to a million, and you said you started in 2019 or 2020.

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HW: 2022. I started last year. We're not even a year old.

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FT: 2022.

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HW: Yeah. I started in April.

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FT: Oh, my gosh. 2022.

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HW: It's insane. I've just been on a roller coaster.

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FT: Well, I saw you did go on a vacation. That's good.

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HW: Yes. It was so much needed. I'd literally hadn't been on a vacation in over three years. My last vacation was in 2019 and I like – I've just been on this – Literally, my fiancé and I, we – This is so unhealthy, and I don't recommend it. But when we were struggling, trying to get our bag and stuff, we kind of had this strategy where we would work for a company for like a little less than a year. But when we left, instead of like using all our PTO at the end, we would cash it out.

So we would have – We'd start a new job with no PTO for a while, until we added it up on our time. But we didn't have any PTO for like three years because we just kept cashing it out and using the money and using that to reach our goals. I don't recommend that strategy. But you got to do what you got to do. So like having that one week off, recently, we went to the Dominican Republic. It was so much needed. I can't tell you how much I enjoyed it. Yeah. Literally, I told my fiancé. I was like, “We have to make this a regular thing because I –”

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FT: Oh, my gosh. Next time, make it two weeks, Hannah. No, it's so important that you take time off now as business owners because you don't get that paid time off. You have to make that yourself.

[00:31:43]

HW: It's definitely not a nine-to-five anymore. Like the business, going back to your question, it's just absolutely exploded. It's really interesting navigating this new career as like a CEO and founder versus like I was so used to my nine-to-five and just kind of being in the background as a data analyst. I didn't really want too much attention, and I just wanted to coast. Now, I'm like

all this success depends on me. So it's a lot. It's a lot of pressure. But I also love it. Like I wouldn't trade anything. I don't regret anything. It's a dream come true.

[00:32:19]

FT: Well, we are so glad that you made time to stop by. I'm going to watch all your stuff. I'm going to continue to watch all your stuff. We've got all the links for your podcast, your feeds on social media, and your newsletter in our show notes. Congrats to you and your partner for the impact that you're making and getting paid while you're doing it. It's kind of the dream. I know it's hard work, but it is also so worth it.

[00:32:43]

HW: If anyone has any questions, like I'm so happy to answer it. I feel like I have a big platform. So sometimes, people send comments and I'm like, "I get so nervous about answering things." But if you like reach out to me on LinkedIn and you have questions or send me an email, I usually will respond, just because like if you reach out to me one-on-one, I feel this kinship and I like want to help.

[00:33:04]

FT: That's how we made this happen. I sent you a direct message on Instagram. It turns out people with hundreds of thousands of followers, millions of followers, they check those DMs.

[00:33:13]

HW: Absolutely. I go through all of them, so like you're being seen. Shoot your shot.

[00:33:17]

FT: Thanks again, Hannah Williams, Salary Transparent Street.

[00:33:22]

HW: Yeah, thank you.

[END OF INTERVIEW]

[00:33:25]

FT: Thanks so much to Hannah Williams. By the way, if you want to win a copy of the *I Will Teach You to Be Rich* journal by Ramit Sethi, check out the show notes, where I've outlined the giveaway. I have 15 of these beautiful useful journals to send out into the world. So I hope you'll participate, and I'll see you back here on Wednesday. I hope your day is So Money.

[END]