

EPISODE 1507

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FT: So Money episode 1507, Ramit Sethi, founder of *I Will Teach You to Be Rich* and host of the new Netflix show, How to Get Rich.

[INTRO]

ANNOUNCER: You're listening to SoMoney with award-winning money guru, Farnoosh Torabi. Each day, you get a 30-minute dose of financial inspiration from the world's top business minds, authors, influencers, and from Farnoosh herself. Looking for ways to save on gas, or double your double coupons? Sorry, you're in the wrong place. Seeking profound ways to live a richer, happier life? Welcome to So Money.

[AUDIO CLIP PLAYING]

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FT: Welcome, welcome to SoMoney, everybody. Kicking off the week with the big news in personal finance. There's a money show on Netflix. You just heard a clip of it. It's called How to Get Rich, and it stars and features none other than our friend of the show, and friend in real life, Ramit Sethi who is the New York Times bestselling author of *I Will Teach You to Be Rich*. This show takes his strategies, his road-tested advice from over two decades of helping people to the screen. We have Ramit on the show today, giving us the play by play, the behind the scenes, how he works with people across the country to help them achieve their riches lives, while, in true Ramit style, spending extravagantly on the things they love and still save. Here's Ramit.

[EPISODE]

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FT: Ramit Sethi, welcome back to SoMoney. The moment we've all been waiting for. I've been secretly waiting for. I'm good at keeping secrets. Although I didn't know too much. I just knew that you had this big TV show that was going to hit and rock the world at some point, in the future, and boy has it ever. Your Netflix show. Yes, you heard that right, everybody. Netflix show, starring you, Ramit Sethi. How to Get Rich, airing now on Netflix. I was actually a little late to this podcast because I was watching it in the middle of the day.

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RS: This text message is hilarious. So, I texted Farnoosh. I'm like, "Hey, are we still on?" And she's like, "Uh-oh, I'm actually watching your show." I was like, "This is actually the best text message of all time."

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FT: Can you post that on social media?

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RS: So good.

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FT: It is so good. I'm not just saying this because I respect and admire you as a colleague and a friend. But I've had my day with television. For me, like, I feel like I got dragged through the mud trying to create television shows in the 2000s, and I was so young and like, so vulnerable to the whole process. You have not only changed the game for the viewer who's watching something about money and making it really entertaining, but I feel like the behind the scenes, because I'm also following you or your emails in your play by play from the BTS, you are, and you know this, right? You're changing the way shows get done. Important shows like these that are in the reality space, where you are the executive – an executive producer on the show. You had your hand and a lot of the decisions. Do you know that's so rare? That does not happen.

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RS: I'm hearing you say this. It's like you have an apartment with a nice view and you kind of forget about it until somebody comes over. And they're like, "What a beautiful view? It really makes you appreciate what you have. I respect you and your work in TV. You've been in it for a long time you did all different parts of the process. So, to hear you say that really means a lot. I appreciate that.

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FT: Yes. Well, it can't be said enough. But let's talk about the show. I have so many notes. I haven't – I'm like I'm deep into like episode two right now. I love how the show is very integrative. It doesn't drag with one couple or one person for 35 minutes or 40 minutes. Because, I think, we've learned a lot about pacing after so many attempts to create shows. You got to keep it moving. You got to keep it moving. You have so many great characters. You're wonderful. I love how too, it's not just about being in the person's house for 35 minutes. We go to your office, we go on the street, you really keep it moving. Just from a production standpoint, again, I really, really appreciate that. That obviously seemed intentional.

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RS: Thank you. Yes, you notice all these details. Okay. Of course, somebody from the TV world notices these details, the pacing of it, even the first three minutes. I'm always – whenever I'm going on podcast, I'm like encouraging everybody watch the first three minutes and send me a note. Tell me what you notice, because you'll see certain things in this show. What does it tell you about the way we're talking about money?

Certainly, at the end of episode one, there's a lot of things we did. But ultimately, for me, I think that money, people think of money as boring. For a lot of people it is. It's boring, it's restrictive, it's guilt inducing. That's not me. I don't dress like that. I don't talk like that. I wanted to create, just the way I created my blog 20 years ago, like, I'm sitting here talking with a friend. Come on. You got to get this thing going. Let's just do the asset allocation thing right now. Come on.

When I got the chance to meet people from all different parts of the country, all different walks of life, and I didn't know anything about them. All I knew was their name, and I had access to their financials. So, I looked at him, I go through the financial files, I try to guess. Maybe this is the situation. But I don't really know until I meet him, and I think that's part of the magic of the show is you don't know anything about him, I don't know anything about him, and we find out together.

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FT: Yes. It did not feel scripted in those scenes.

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RS: Yes. It's not.

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FT: No. Want to hear something else Ramit refused to do, because I also, I stalk your email and stuff, is that you didn't wear the earpiece.

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RS: Yes. Let me talk about that. So, this was my first time ever doing a show like this. I've done morning shows and stuff, but never like this. I meet the production team. I meet my showrunner, who's amazing, and just everybody on the crew is awesome. And when we were kind of getting to know each other, we were talking about what are my expectations? What are theirs? One of the things they wanted me to do was to wear an earpiece. I was like, "Why do you want me to do that?" And they go, "Well, if you know, a conversation is dragging or something, we need to signal you, like ready to wrap it up."

Okay. They have limited camera time, it's very expensive every minute we're rolling. And I just flat out refused. I said, "I'm not going to do that." And they were kind of surprised because I'm a first time TV person, season one, and I was usually amenable to most things. But I said, "I'm not going to do that." And they were like, "Why?" I said, "My reputation is all I have. If someone even

gets a glimpse of an earpiece in my ear, they will think that the entire thing that I do is fake and there's nothing fake about this." I don't know anything about these individuals and couples until I meet him.

So, when I said it like that, they were like, "Okay." We worked out a signaling system so that if we needed to wrap it, they were just basically like, "Wrap it up." I'm so proud that just like my business, I wanted to do it my way. Netflix gave us really broad creative control. The team in the field, we were sort of figuring it out as we went with certain things. Other things we were extremely intentional about, and you never really know until you see the final product. But I'm so happy to hear that you like it and millions of other people are watching it.

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FT: I do. I think so many stars have to align in order for a television show to be successful. Also true with other things, like courses and books. But I feel like with those other categories of launches, the creator has a lot of control more than a television show. But in this case, you're sort of rewriting that script. But tell us about that. Again, I want to go into the show. But I just think it's important for people to know so they appreciate this, because it's not like so much else that you watch on television, in this genre, where you have a host and then expert leading conversations and trying to change people's lives. There's so much behind the scenes that is out of that person's control.

For stars to align, there's the network, there's a production company, there's everybody that you cast, there's – then you had COVID. But you always kept a positive head and spin. You were like, the more time this takes, the better it will be. That is a great mindset.

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RS: Well, okay. When this initially started, Netflix reached out to me during COVID, and I was shocked. I didn't even believe this from them. I double clicked on the from part of the –

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FT: It's a spam –

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RS: There's no way this is from – and then it said @netflix.com, I was just like – now I've learned, always be rolling. Always have the camera rolling, because those moments are magic. I wish I was rolling at that moment. Of course, I had no idea, because the facial expression I had was just like pure shock. I went to my wife and I was like, “Babe, you got to look at this email.”

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FT: Where were you in the house? Was it daytime? Was it nighttime?

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RS: It was daytime. It was the middle of the afternoon. I still remember exactly the person who reached out and she said, “Hi, roommate, we'd be interested in sitting down for a meeting with you if you're open to it. Should we contact you directly or do you have representation?” First of all, I didn't even know what representation was. I'm like a tech dork who writes a blog and a newsletter and now, social media. I didn't know what that was.

So, I take it over to my wife, after I look at the – it's @netflix.com, which is important because in TV, there's a lot of production companies, and they're always hunting for people who have audiences. Some of them are good. I met some really good ones like the one who did the show. But there are others who are kind of ambulance chasers. So, I was like, “This has got to be a production company.” Nope, it was Netflix.

I talk to my wife, I was not like jumping for joy. Because I never started what I do to do a TV show. I never thought I would do TV. I like what I do. I like my business. We talked about it for a while. And finally, I realized, I've been working on this for almost 20 years at the time. I know my message. I believe in my message. It's been field tested with millions of people. I'm ready to take it to a bigger level. I actually liked that I was really uncomfortable because I don't go into

people's houses, and work with them for weeks and months at a time. So, I knew this was going to challenge me.

Anyway, so the process begins, we start discussions, et cetera. It can go faster, it can go slow. I actually loved that it went slow. Slower means more time to fix my website, more time to get in the shape that I wanted to be in, more time to practice my media skills. So, for me, slow was great, and I enjoyed the waiting process and taking the time to do it right.

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FT: Well, you looked like you were having fun, for sure. But you're also honest in that, you go into shows like these, and there is a pressure to try to transform people's lives. Because after all, we need to give the viewers a payoff. But you are honest. You're like some people you just can't help and that happened pretty quickly.

Now, I haven't watched all the episodes to know if they come back, but your first couple –

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RS: You're going to see.

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FT: – Matt and Amani. So, this really spoke to me in some ways. My husband's not a stay at home dad, but I am the breadwinner, and I've obviously written about it, it's no secret, and I was immediately invested in their struggles. They were ultimately not game after the first meeting, they got way overwhelmed. I could see both. I could see where both spouses was – where they were coming from. So, she was the breadwinner, had a lot of resentment, I think around that. He felt underappreciated, not respected. She was really controlling a lot of the money. They had a lot of gender role expectations that were messing up how they were able to ultimately speak or speak around money and organize their money.

Well, I guess you won't tell us because we want to watch the whole series. But what was going on in your mind as you were in their home? At one point you told him to shut up, essentially. You were like, "Stop talking, you're not doing yourself any favors." But I almost felt a real – I felt bad for him. I was a little team Matt there for a little bit. I could see where he was coming from.

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RS: Well, I'll tell you first off, the experience walking in to a family's home and they welcomed me in. I met their kids, and they have a beautiful home. That right there is very intimate. Because in America to be welcomed into somebody's home, first and foremost, that is intimate. Then to sit down, that was the first scene I ever shot in somebody's house on this show, and it is the first scene that you see in the in the first few minutes of the show.

We jumped right into it. There's this thing people say, you'll forget about the cameras. I didn't believe it because we have a pretty big footprint. We have multiple cameras, audio, et cetera. But it's totally true. When it was the three of us talking, money is so intimate inside of someone's intimate home, that it's almost like we all just – everything else vanishes. You'll see that because it's a very layered, very uncomfortable scene about money.

Actually, I loved them for being honest. I did. It's really hard to be that candid about money. One of the big realizations I've had in the last few years, certainly on this show is, people will be more honest than you would ever believe about money. The folks who come on my podcast, and they share every bit of how much they make, they have 800k of debt, they have \$13 million in the bank. I talked to them all. Now, they do it on camera for Netflix.

So, I think that the reason Matt and Amani have really spoken to a lot of people in different areas is that we all intuitively understand a relationship where a man earns more than a woman, and some dynamics that may emerge from that. But what happens when it flips? Well, Farnoosh, you know that better than anybody, including personally, and professionally you've written about it. We don't quite know, we don't have a mental map of what that means. As we see that, it is challenging for a lot of us to really decide how we feel about it.

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FT: For that couple, I almost feel like the exercise before you get to the money, you got to get to the conversations about what does providing mean for each of us in this relationship. There's financial providing, but then there's also providing and supporting the household in a myriad other ways. He said, "I don't feel valued." It's like, welcome to the world of stay at home moms, right? In some ways, I was like, "Well", and she said that to him. She was like, "You're basically like", and he goes, "Yes, but you know what, women are the women are the most likely to call for a divorce. Women lead the divorces in this country. And often it's because they're in that role of being undervalued, underappreciated. We don't value domestic work as much as we do career professional work. I'm curious, I'm invested in them. I'm rooting for them and I hope that they will come around.

Okay, you talk a lot about how we have this obsession with real estate in our country. I'm excited to get to the MLM episodes. But so far, I learned about your philosophies around the rich life, which you're sharing with your – what do you call them? Cast members or profiles?

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RS: Guests or casts.

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FT: Guests, casts, yes. So, you touch on some themes and the pillars of the show, so rich life to finding that. And then there's sort of this idea of rich owning real estate as a rite of passage into being financially independent and –

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RS: Well, that's what people think.

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FT: That's right. That's what people think.

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RS: What I say to people is like, hold on a second, hold on a second. That's like saying, in order to have a cohesive outfit, you have to be wearing a three-piece suit. That's not true. Maybe if you want to, or if you're going to a certain event, but just like, you don't need to wear a three-piece suit. You don't need to own a house in America to be successful. You don't need a house for generational wealth. I've created generational wealth, and I don't own a house. In fact, I rent by choice.

So, when I said this, and I'm so happy that we put this right up front in the show, because it's almost like someone in a show saying, actually the sky is green. Because in America, real estate is religion. We all just have this ineffable belief around us that of course, you got to buy a house. That's what being successful is. What I wanted to point out with really vivid examples is that maybe, maybe sometimes you can. Someday I'll buy a house, I'm sure. But if you don't have to, and sometimes it can actually be a better financial decision to rent.

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FT: The fact that so many of your cast mates, cast members didn't know the reality of their finances. They didn't know what was in their checking account. They didn't know how much they were spending a month on video games. Okay, that was that was your Philadelphia couple, Donnell and Monique. That was that was like, I don't know if I could if tolerate video game budgets.

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RS: But can I tell you?

[00:18:01]

FT: Yes.

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RS: So, I love that so many people on social media, I'm seeing their comments. And, they're like, "I can't believe how little people talk about it. I can't believe how people just spend without thinking." To me, I'm going, "I've been seeing this for 20 years." That's why nothing fazes me on the show. I've seen this.

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FT: Nothing?

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RS: Nothing. I've seen it all. I've seen it. In fact, when I see something these days that shocks me, which it does a few times. I'm like, delighted because I'm like, "Wow."

So, the fact that we don't actually know how much debt we have, that's common. Ninety percent of the people I talked to don't even know how much they owe. The fact that people don't know when their debts can be paid off. That's so common. Ninety-five percent of people I talked to don't know that. But there are some other surprising things. Many people don't know how much they make. That is shocking. You go, how can you not know how much income you make? The answer is most people live month to month.

It's almost like driving in the fog. All you can do is drive with 50 feet of visibility in front of you, and one of the gifts that I try to give people is to say, "Okay, let me help you shine a light a little further. Let's zoom up, and let's talk about what's going to happen in the next year." If you have the breathing room to be able to do that, suddenly you can build some space. You can say, "Oh, my gosh, we're probably going to take a holiday trip in December. What if we could start putting aside a little money? Oh, my gosh, our car is getting a little old. It might need a repair in June. And it just gives you this ability to go from defense to offense.

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FT: I really appreciated the diversity that the show brought to life, diversity of who they represented as struggling with money, but also the fact that you could be making whether it's 60,000 a year or 25,000 a month, single mom, couple independently you not unmarried, that everybody has their money hiccups, and often it's not about the money. This show is about money, but it's really about, what would you say? Life? Psychology? Our mothers?

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RS: It's about us in the womb. I do think that –thank you for pointing out the diversity. That was really important to me personally and to our team. Diversity comes in so many ways. One of the things that we all deeply have this belief about in America is that – and actually, across the world. If I just have \$5,000 more, finally, I feel good. If I have \$50,000 more, I'll feel safe. If I have \$500,000 more, I'll never worry about it. My vision is to show people, folks from all different parts of life, multimillionaires, people with \$200,000 in debt, to show you that there are so many commonalities, and just having more money is not going to make you feel better about it. But if you can work on two things at once, you really have a great shot at a rich life.

Number one, you got to know your numbers. You got to understand the basic language of personal finance. And it's not hard, it's actually kind of cool. The second thing is you have to simultaneously work on your money psychology. That is feeling good about it, not always feeling bad. It's actually connecting money with the things you love, your rich life. If you do those two things, you have a mission. Suddenly, your money starts to work for you, and you're not playing defense with it.

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FT: This show has not changed your life. I saw that you were still taking naps on the couch, probably watching below deck.

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RS: Yes, I do love a good reality show myself. That's why I love this show. Because I'm like, I do this for fun anyway. I'm like, "Okay." There's this one part where Christian and Millie, they are

this great couple and I'm sitting on the couch, meeting them, and Christian just casually drops that he lost \$80,000 on a stock. Millie looks at him and goes, "I didn't know that." And I just sat back, I was like, "Okay, go ahead and discuss it among yourselves."

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FT: Just let the cameras roll.

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RS: Yes. Roll it. And I was like, "Do we have any popcorn for me because I'm really enjoying this?" So, there is a certain joy and you can see that. I do love getting to the nitty gritty. First of all, I'm personally entertained. But second, if I'm having fun, and the cast is having fun, then we can all have fun talking about money. And even if we're talking about \$80,000 loss, the fact of the matter is, we can find a way to find some humor in it, to find some joy and ultimately to find some real meaning versus me coming in there with a clipboard and berating people. I'll never do that. That's not my style.

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FT: But that's not to say that that hasn't been commercially successful. Because we know that that is – and even though she was doing it, maybe as an act, Suze Orman, that was her approach, right? In the entire show. Like, "You can't afford this." And it was always with a bit of like, there was like a tough loveliness there. You knew, like, ultimately, she wanted you to win. But it was entertainment to be this caricature. You are yourself on this show. I know that because I know you IRL, and then I see you on the screen. I'm like, "That's how we talk in real life. That's how he dresses. That's your demeanor." Did you feel pressure to any like – you don't have to name names. But was there pressure to sort of take on a persona, because you wanted it to have high "entertainment value"?

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RS: No. I'm really proud to say that, because I spend a lot of time getting to know the team first. And in fact, when I was working with the production company, Studio Lambert, on developing this show, we spent a lot of time so I could tell them who I am, who I'm not. And I told them, "Look, the worst thing in the world for me, my nightmare would be a show where Ramit Sethi goes and parachutes into some couple in Peoria, Illinois, and berates them for how much they spent on avocados last week. I like, I'm not doing that. That's just not me and it's depressing.

Instead, I was like, "Look, here's some titles. If we were going to name an episode, here's what I would want it to say. Here's some types of couples and individuals that I would want to talk to. Here are, for me, the things that I find most interesting about money and psychology." So, we got to start with what's juicy, what's going to get me interested, because I know if I'm interested, everybody else is going to be interested.

No, I never felt the pressure to put on an act. There were a few times where, like, I would look to production and say like, "Gosh, how do I like wrap this up? I'm not sure." You see a couple scenes of me sitting in the office and kind of giving my – first of all, producers are extremely good at sound bites. Me, I'm like, "Give me 45 minutes. I have a lot to say." They're like, "You have like 12 seconds." I was like, "All right." But, no, I never felt pressured to say something that was not me.

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FT: Is there something that you wish you could have done this season that you just didn't get around to, that you're hoping to do another time?

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RS: So much. I have a list. Of course, I have a list. While I was doing the whole thing, I was like, "All right, I'm new to Hollywood. I'm keeping a list of every single thing I learn."

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FT: Hollywood.

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RS: Okay, I'd be sitting there during a scene and we're like, shuffling around, I'd be asking the camera guys, "Oh, how can we do that lighting? What's up with that?" I'm trying to learn because I find it interesting, and these are the best of the best in the world. So, I want to know how they think about it, how they structure it. I kept notes, just because I find it interesting. I mean, there are a lot of topics that I want to talk about a lot. A lot. So, I didn't get to everything. It's season one and we have to be judicious with our editing. But yes, there's a lot that I absolutely want to cover.

Now, by the way, that number of emails, messages that I'm getting, they're like, "I want to be on the next season of your show." I go, "That's actually kind of interesting that people are volunteering." Because when we did casting for this, nobody knew what this was. In fact, even as we filmed, the people you see on camera did not know that this was a Netflix show. So, yes, they didn't know. They couldn't know.

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FT: What do they think now? Are they mostly –

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RS: Well, you can see them all on social media, and guess what? I'm bringing back the cast onto my podcast to do follow ups with them.

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FT: Yes, great.

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RS: It starts tomorrow. Matt and Amani are first. So, you can actually see them on my YouTube channel and hear them on my podcast. I'm going to check in with them. Where are they a year later? What's up with their financial situation? What they think of being on the show?

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FT: I want to talk about MLMs briefly. You said there was a lot of stuff that you couldn't cover this season. But you did make time for MLMs.

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RS: Yes, the big ones so much.

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FT: This is important. I mean, it seems maybe like an outlier topic. But tell us how and why it was so important to you to include it in the first season?

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RS: I'm personally offended when everyday people are victimized by anything in the financial world. So, I'm very candid about the things that for example, I would never want my family to be involved in. The thing that really gets me is that I don't think life should be as hard as it is. I don't want it to be easy, so everyone's just wakes up and everything's handed to you. But sometimes I think, "Gosh, I wish it was just a little easier to be financially successful. I wish that investing automatically was just a little easier. I wish that we didn't have to understand all of personal finance to find some buried back end load in some perspective." Nobody even knows what that means. And I wished that people who were pitched MLMs, or multi-level marketing schemes, which almost never work, would realize that there are so many better ways to make money.

By happenstance, I had the opportunity to meet a young woman who's extremely smart, very savvy, but had gotten involved in an MLM. I didn't know this until I met her. I had no idea. When I discovered that, I discovered a lot of other things about the MLM, including actually going to an

MLM meet up, which she was like, "I'm actually having one." I go, "Really?" I didn't know and I went. She's like, "Do you want to come?" I was like, "Hell yes. Sign me up." Yes, I'm not a fan of MLMs. I call them out directly and I don't want people to be involved in them. I want them to –

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FT: Victimized.

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RS: Yes.

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FT: Well, along those lines, do you think there's room in the show, maybe next season to talk more about, or at least bring a light, shine a light on some of these, I wouldn't call MLM like a systemic problem. But it does have this like predatorial problem going on. Because some people might watch the show and go, "Well, I can do all these things. I can journal. I can read. I can figure out why rich life. But like if I'm living in a system or working in a system that is not in favor of me, for whatever reason, my race, my religion, my gender identity. The list goes on." What then? I don't think there's a solution, where a reality show can fix that or show us a solution. But it is something to show it right and say this is something that we have to reckon with.

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RS: Yes. I don't think that – first of all, there hasn't been really a money show created in like 20 years. Suze Orman was really the last major one. I actually liked Suze Orman, by the way. I think, she has some really good advice. I thought she was entertaining. Great. I think since that show started, we are all broadly much more aware of systemic issues. Although, we still have a long way to go for people to understand. For example, whenever I talk about systemic issues on Twitter, I get a bunch of people wearing sunglasses coming out and saying stick to finance. I go,

“Are you? Do you not understand that money is inherently political?” I go, “The reason your housing is so expensive is political. The reason your health care is expensive is political.”

So yes, trust me. I got a lot to say. I don't think most of America knows what redlining is. Well, they might learn. I think that most of America does not understand that it is illegal to build something on your own property. They don't understand that. There's a lot of things that are political, and I'd love to share it. But I also want to remember, this isn't like a college lecture. It's got to be entertaining and I want to reach people in a way that they love what they're watching. That's what we do with season one of the show.

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FT: It's not a documentary, right? Well, continuing to watch. Thank you for interrupting my watching so we could do this podcast. I mean, what better way to – what better reason to stop watching the show that you're most obsessed with right now with the actual star of the show?

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RS: Thank you.

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FT: Congratulations to you, again. And I'm not just like blowing smoke up your ass. I truly like admire every step of this and I will be watching and reading and following, biggest fan. Come back anytime, maybe towards the end because then I'll have like watched more and –

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RS: I would love to hear your notes. Yes, that'd be fun. Awesome.

[00:31:38]

FT: I already started journaling. I will be texting you.

[00:31:41]

RS: Do it. Do it. Do it. Send me the text. Send me every step. I love it.

[00:31:46]

FT: I will. Thanks so much, Ramit Sethi. Congrats.

[OUTRO]

[00:31:51]

FT: How to Get Rich is on Netflix streaming worldwide. And be sure to stay tuned for Wednesday's episode we'll be talking to Erin Lowery, another OG of personal finance, creator of the *Broke Millennial* series. Until then, I hope your day is so money.

[END]