

**TBD EPISODE 1**

[INTRODUCTION]

[0:00:00]

**FT:** This episode is brought to us by Zelle, my favorite way to send money to friends and family this summer and any time of the year. So Money Episode 1450, comedian, author, and podcast host, Michelle Buteau.

[0:00:16]

**ANNOUNCER:** You're listening to So Money with award-winning money guru, Farnoosh Torabi. Each day, in 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.

[0:00:42]

**FT:** How do you define wealth for you, and how it has evolved?

[0:00:45]

**MB:** I'm like, what in the Oprah is going on?

[0:00:47]

**FT:** I told you, this is going to be sometimes –

[0:00:50]

**MB:** What in the Oprah is going on?

[0:00:52]

**FT:** Can I quote that? So Money, what in the Oprah is going on, Michelle Buteau? I'm going to win an Emmy.

Welcome to So Money, everyone. I'm Farnoosh Torabi, and I am so excited to unleash this episode. Earliest this summer, I had the wild opportunity to tape So Money in front of a live audience in Manhattan. It was an absolute dream come true. Thanks to my partnership with Zelle, the digital payment service, that is a great way to send money to friends and family who bank in the US. Together, we decided to create a really special evening filled with inspiration, entertainment, and of course, financial learning.

My guest for the evening was, the one and only, Michelle Buteau, comedian, a podcast host, and author of the book, and star of the Netflix series, *Survival of the Thickest*. Not to brag, but our conversation played out better than most comedy specials. Michelle brought her humor, her heart, and her incredible ability to connect with an audience. She and I talked about her upbringing, and what she learned about money as a kid, how the despair of 9/11 inspired her to pivot and pursue something she actually loved, a money narrative she wants to rewrite for her twins. Michelle is an investor. We learned what she's investing her money in right now. Let's listen.

[INTERVIEW]

[0:02:19]

**FT:** Are we on? Are we hot? Is it happening?

[0:02:21]

**MB:** Hello. Hello. Hi.

[0:02:24]

**FT:** I have one goal tonight, it is to have fun. I know that my show is very serious. We talk about money, but we're going to have a lot of fun tonight. I mean, how on brand are we to have fun. We have Michelle Buteau with us.

[0:02:34]

**MB:** Hey, all.

[0:02:35]

**FT:** Please, milady. Please, sit. Please, sit.

[0:02:39]

**MB:** Thank you. Oh, milady.

[0:02:40]

**FT:** Milady. Milady. Thank you all of you for coming. I know it's hard to get out on a Wednesday night in New York City. You somehow found parking.

[0:02:47]

**MB:** Yes, with my minivan, no less.

[0:02:48]

**FT:** What?

[0:02:48]

**MB:** And they charge you more for minivan. I'm like, "It's the same spot?" Thank you. Thank you.

[0:02:56]

**FT:** Really?

[0:02:57]

**MB:** Thank you.

[0:02:58]

**FT:** Well, I'm so honored to have you hear, Michelle Buteau. I love interviewing comedian, women comedians. I think you have just a genius, beyond genius. I mean, I tried a little bit of comedy in my day.

[0:03:09]

**MB:** Oh, really?

[0:03:10]

**FT:** Like tiny, like – okay. I have a YouTube. You can look it up on YouTube. I did a little stint.

[0:03:14]

**MB:** Roll it. Just kidding.

[0:03:15]

**FT:** Roll it. But I know the economics of comedy is antiquated. You got to like work the clubs at night. How can you do that if you have any other priorities? Then in the beginning, they're

always like, you can perform if 20 of your friends show up. I can do that once, but not every time. I want to ask you about the business that you're in, and how you have managed that, but also your beginnings. This show is about money. But also, when we're talking about money, we're talking about life. I want to talk to Michelle about growing up in New Jersey, a girl of color. I know this is something that you have documented. This is what you make comedy out of. Are we ready? Are we ready to do this?

[0:03:56]

**MB:** Oh, baby.

[0:03:58]

**FT:** Oh, baby. First question is just real softball. It's not even about money. It's about what are you doing this summer?

[0:04:04]

**MB:** What am I doing for fun?

[0:04:04]

**FT:** What are you doing for fun?

[0:04:06]

**MB:** For fun, a lot of self-care. Because I have four-and-a-half-year-old twins, and for a minute. I'm like, "It's selfish. I shouldn't go." I'm like –

[0:04:13]

**FT:** Four and a half years old?

[0:04:15]

**MB:** Four and a half years old twin. The other day, my daughter said, "Why do your feet look like you've been walking in fire mama?" I'm like, "Oh, because I need a pedicure because I've been trying to potty train you." So I'm doing a lot of self-care, and also my husband is Dutch. So we are spending the summer in Amsterdam right now. I am riding bikes and my plus size onesies living my life.

[0:04:39]

**FT:** I love it.

[0:04:40]

**MB:** I mean, everything is organic. Even the tomatoes had a better life than here. So it is very interesting to live at least for a little bit in a place where it feels like the government respects you. There are no guns. There's no road rage.

[0:05:00]

**FT:** Well, that organic food will help. I mean, let me tell you.

[0:05:02]

**MB:** Look, I am living my best. I mean, people do think I'm Raven Simone, but I'll take it.

[0:05:09]

**FT:** How many of y'all are going on a vacation and maybe sharing it with friends and family? Raise your hands. Like splitting costs. So you know, obviously our great partner, Zelle, tonight. They did a survey and they found that four in ten Americans are planning to share their holidays this summer with others, share costs, and mostly millennials. Are you millennial?

[0:05:30]

**MB:** No.

[0:05:30]

**FT:** No. I'm not like a geriatric millennial.

[0:05:34]

**MB:** No, I'm not. Oh, we're talking about it?

[0:05:36]

**SM:** Yes, we're getting into it.

[0:05:38]

**MB:** We're getting into it. On Monday, I'll be 46 years old.

[0:05:41]

**FT:** Whoa.

[0:05:42]

**MB:** Yes.

[0:05:42]

**FT:** I'm 43. So depending on which Wikipedia you look at in terms of the definition of millennial or Gen X, you can kind of go back and forth. But I love a Gen X.

[0:05:52]

**MB:** I'm not mad at it.

[0:05:54]

**SM:** It's great.

[0:05:54]

**MB:** I'm not mad. You know, I just – I love these terms, but I feel like – my parents are from the Caribbean, and I was the first one born here. My story isn't like everybody else's. You know what I mean? I'm just like, it's really nice to watch people with their technology, and their hashtags, and how they see themselves. But I'm like, I don't know.

[0:06:21]

**FT:** Well, you're beautiful. You know this. Owning your identity has been a journey. So maybe let's go back to little Michelle. When you're growing up in New Jersey, I was reading that your father is Haitian, but also there's a little bit of Middle Eastern there like Lebanese?

[0:06:34]

**MB:** Well, I don't know who put that there. I was like, 23andme, did you just do my Wikipedia page? The Lebanese were indentured servants to the French, and so I feel like there's a lot of Lebanese situations happening. But my father is from Haiti, and my mom is from Jamaica. She's half white. Her dad was from France, which is why I think she liked my dad, because there was a French thing, but I don't want to know why my parents liked each other. I'm just here. You know what I mean?

[0:06:58]

**FT:** That's another show, yes.



[0:07:00]

**MB:** It's very interesting that you talk about money because my mom always said, you have to take care of yourself. Don't depend on a man. Make your own money. She taught me how to balance a checkbook, before she taught me like anything else. There was never like, this is how you do your nails, this is how you comb your hair. It's just like balance a checkbook. Yes.

[0:07:22]

**FT:** Yes. A lot of creators that I interview, especially the ones who've really gone on to really like make it, it's really hard. It's a tough industry. They see themselves as entrepreneurs, and small business owners, in tandem to being creatives, and whether it's an actress, or comedian, or all of the above. Do you see yourself like that?

[0:07:42]

**MB:** No, I just see a plus size woman trying to live her truth, and that's all I can be.

[0:07:51]

**FT:** How much of that – what are the lessons from childhood, the biggest money memory you have growing up that has continued to sort of hang out in your adulthood today?

[0:08:04]

**MB:** Oh, my goodness, so many. Don't be afraid of hard work. I don't mind a long day, as long as it's fun. My uncle is the Archbishop of Jamaica, and I don't mean to say this in a wrong way. But in Jamaica, at least from what I've seen, the poorer you are, the more religious you are. You just have to believe in something, right? My family is very generous, and so I am also very generous. If people need help, I will help them, and I always trust it's going to come back. But I'm also not afraid of hard work. I remember working overtime at WSVN, editing the local news in Miami. I was so mad that my manager didn't say thank you to me for working all those hours,

and my feet hurt, and my dad was like, "Never work for a thank you. Just leave with a, you're welcome."

[0:09:05]

**FT:** Yes. But at the same time, do you feel like there's a line to toe, because yes, you want to be grateful, and like hard work. I get it. I'm a daughter of immigrants. But you don't want to undervalue yourself.

[0:09:16]

**MB:** 100%.

[0:09:17]

**FT:** How do you negotiate for yourself? I know it's not like, you figured it all out. Maybe you have and I will be listening and taking all the notes. I feel for everybody, it is like a growth process.

[0:09:28]

**MB:** That's my Uber Eats. Sorry.

[0:09:32]

**FT:** Most recently, what have you learned about negotiating your value in the industry, in the industries?

[0:09:37]

**MB:** Yes, I mean, what a great question. I feel like everyone – everyone's different, right? For me, I had – I don't mind a slow simmer. I'm really appreciative that it has taken so long. I don't think it's taken not by my standards, because I'm still alive, so it's right on time. But just learning about all the little nooks, and crannies of the business. When you have a team together, what

that means, and who's going to ask for what, and how they can get you a better deal. For me, I really rely on my team, and sort of like figured out what they do. Also, doing a lot of stuff for free, I think is a great education, not forever. But what I did learn for the eight years of doing stuff for free, or low pay is that, I'm better than whoever you're paying, so now I know. Pay me.

[0:10:33]

**FT:** Pay me. Going back to the summer – really quick. I want to say something earlier about summer activities. Are you – did you go see Taylor Swift yet?

[0:10:44]

**MB:** Ma'am? No, but I did see Beyonce.

[0:10:47]

**FT:** It's helping the economy.

[0:10:50]

**MB:** I saw Beyonce.

[0:10:51]

**FT:** I just want to go to a concert. The reason I'm bringing this up is because I just feel like, again, one of the things that you said about your pedicure, like your daughter thought your feet were on fire. I feel like it's really hard to find the fun in your life. Even not just the fun, like the self-care. What is something that you are being more conscious about as your star is rising that does speak to the importance of taking care of yourself? Are you being deliberate about things more than you ever were? Your time for example?

[0:11:24]

**MB:** Yes, I mean, I'm a busy body. But I think the one thing that I'm really starting to figure out how to do is not take everyone's energy on. Because, um, I like to take care of people, I like to be there for people. I have an amazing friend group. I call them my chosen family. There's so many people from different walks of life. But what I can't do is take them on, because the energy I have is for me, my husband, and my kids, and two dogs. That's it. Then me, and then me, me, me, me, me, me, you know.

[0:12:01]

**FT:** Yes. Someone was telling me, you have to – at some point, there's a learning curve in terms of like, who you surround yourself with. Oh, lots of Uber Eats tonight.

[0:12:09]

**MB:** Sorry. That's the other Uber Eats driver. Who has a ring like that anymore?

[0:12:16]

**FT:** You started comedy I was reading and maybe this is wrong or right, because –

[0:12:19]

**MB:** I can't wait.

[0:12:20]

**FT:** I don't know. Ready?

[0:12:20]

**MB:** In Lebanon?

[0:12:24]

**FT:** Days before September 11.

[0:12:27]

**MB:** Oh, three days after.

[0:12:28]

**FT:** Or three days after, okay. So right around. So September 11 happens and you're like, I'm going to become a comedian.

[0:12:36]

**MB:** Can you imagine? No. Well, so when I went to college I want to be journalist. I want to be like Mary Hart, I want to wear like – I have a red lip, and shoulder pads, and just tell you what –

[0:12:51]

**FT:** You're upset when I said Taylor Swift.

[0:12:53]

**MB:** Oh! No, but like she's – Taylor is adorable, but my references are older than Taylor Swift. No, shame. Beyonce, amazing. Yes. I mean, I want to be a journalist, and we were going around the room in this class. We were saying like what we want to be. My professor told me, I'm just simply too fat to be on camera. I was definitely embarrassed, but didn't challenge him because I didn't have my voice yet. I was still shy. I respected my elders. I, quite frankly, didn't see anyone like me on TV, so I was like, "Okay." Then I'll just work in production, as long as I get to be creative, and do stuff with people. Then I just wanted every day to feel like a different day. because my mom's a customs broker. My dad's – he was an international auditor, and they love their jobs, I guess. But I wanted every day to feel different.

I started editing the local news right away. I was so tired of editing basic people. I'm like, do you like what you're doing? You were so dead behind the eyes? Let's go. Can you walk and talk? It's literally, "Hello, my name is." So I'm like, "What am I doing?" Everyone's like, "You are so funny. You should be a comedian." I would go to comedy shows and I'm like, comedians are like broke, a lot of them was sad, did not have a sex, they're not eating good food, they like to smoke a lot of weed. I said, "That's not me."

[0:14:25]

**FT:** And it's all happening at 11pm.

[0:14:27]

**MB:** Yes. I said, "That's not me. I like to have a good time, I like money, money, money, money." I'm happy, and so I didn't think there was a place for me in standup, especially like, I don't know. I would look at the standup comics, and I would like edit their jokes in my mind. I'm like, "It could have been better if you just waited." Then every time like there was only one female on a show if you're lucky, and then the host would just make a meal out of it. They'd be like, "All right, we got some a little different coming up now. It's the lady one. It's still funny though." I'm like, "Why are you treating her like that? We know she's a woman when she comes on stage. Let's see what she got to say."

Then she goes into, "I'm a lady, so I think like this" and I'm like, "No, sis. There's so much more to you, girl." So I was working overnights at WNBC, and 9/11 happened. I remember my newsroom director said, "Everybody, you can stay at your own risk or leave at your own will. We don't know what's happening." That's like such a crazy thing to hear from your news director. I essentially was editing, like a real-life horror movie for 48 hours. There was like, this moment where they're like, "Okay, no body parts. No, this. No, that." I was like, "Why am I erasing these people? This is insane." I'm like, "Well, life is short." I remember my newsroom director was like, "We are going to have therapists come by and pay for all your meals." I was like, "Oh, I love the meal part. I don't need therapy. I'm good." I was like in my 20s. I'm like, "I'm good. I'm going to do standup, I think." "What?" So I did stand up, and I never looked back.

[0:16:20]

**FT:** Wow. Your first open mic, or your first few at least, what was it like? What made you realize, like I got to keep doing this? Because that's one of the scariest things.

[0:16:33]

**MB:** I got a copy of The Village Voice.

[0:16:39]

**FT:** Yes. Rest in peace.

[0:16:40]

**MB:** Rest in power. I saw that this dude was teaching standup comic, comedy. I don't even know the word for it anymore. I'm like, "Cool, man." I met with him, and I'm like, "Here's some germs of ideas. What do I – Here are the seeds." He's like, "This is really good. Just also write 10 things you hate and 10 things you love." Then there was like a show that you bring people to. I don't know how I got people to come out. A lot of people were working in the news. Those were my friends. Those are the people I knew in the city. I think everybody just wanted to go somewhere and see something else. I just kept asking people like, "Will you come to the show? Can you come to show?"

[0:17:24]

**FT:** They will until they won't.

[0:17:27]

**MB:** Yeah. Comedy clubs make a lot of money off of our backs. That's kind of how I did it. I just

–

[0:17:36]

**FT:** Did you have side hustle? Was there a quintessential New York job that you have? I mean, I pet birds in the beginning.

[0:17:47]

**MB:** Did you talk to them?

[0:17:48]

**FT:** They talked to me. But we all have like that New York sort of – in the beginnings, I did this crazy thing for six months. But then, you know –

[0:17:57]

**MB:** Not me.

[0:17:57]

**FT:** How did you afford to pursue comedy?

[0:17:59]

**MB:** I don't like – I don't like crazy things. I feel like life is crazy enough as a black woman in public. Let me just stop. You know what I mean? I like a paycheck. I like my cable on. I want to see the high-speed internet real quick. I worked overnights, I still edited the news for six years. I would do two or three shows a night for free. Free comedy show. We got good guys. We got cute guys with good credit. Like that was my line to get people live. Ladies were like, "Okay." I was like, "I got to get a guy with good credit." Ask them, "What's your credit score? It doesn't matter. Come on in."



I would bark. It's called barking, how gross, and then I would do two or three shows from like six to 11 something, and then go work midnight from nine – midnight to 9.30am doing overnights for six years. I just did that because I liked – I was also helping take care of my grandma in Jamaica. You know what I mean? Yes, I mean, there was like responsibility too, but I also – my parents couldn't wrap their mind around it because I was doing something I love, but still taking care of myself.

[0:19:05]

**FT:** Was there a moment in your comedy journey as you're onstage, and you're getting a lot of laughs, I'm sure sometimes some not laughs because it's part of the journey.

[0:19:13]

**MB:** Yes, and that's on them because I'm hilarious.

[0:19:15]

**FT:** Right. You really felt like you had tapped into something, like that was special, because the best comedians always have something unique to say. They turn the dial. They're funny, but they're also making commentary, and you certainly are doing that. When did you realize you had good material?

[0:19:35]

**MB:** I think I always was that person, even in college. Now, I just have a platform. Comedy really helped me find my voice to demand better, whether it's at a job or in a relationship, or even at a restaurant when I really don't want it and you brought it to me, but I don't want to bother you. It's like, "No, no, I don't want this. Take it back. Thank you so much. You're doing great. This isn't what you want to do for a living? I see that. We can move on." You know what I mean? There's something that happened also with stand up. Follow me now guys. I love crowd work. I love to look at the room. I love to see that guy with the beard, with the tattoos, it's like,

where are you from? It's giving Coney Island and I love it. But the point is, it's like, what's that? Queen's same, right? I don't know. I'm no Christopher Columbus, what do I know?

But I love looking at people and just seeing who are you. And like doing crowd work, I started to see people's inner child, where I was connecting with people in a way that comedians are too scared to because they're scared not to have a laugh, or whatever it is. It's just like, why are you doing something so crazy and amazing if you're still scared? Do something else then. Again, real corny, but it is what it is. I'm going to do this, and I'm going to have fun, and live out loud because I don't know what's going to happen tomorrow. I'm not even talking about being dead. I don't know, like early onset dementia. I don't know what. I've seen *The Notebook*, like I don't know what could happen.

I feel like a lot of that. My friend, Phoebe Robinson, she has written many books. When I was trying to write my book, I'm like, "I don't know what to say." Because actually, I know what to say, but I don't know how to say it.

[0:21:23]

**FT:** *Survival of the Thickest*, everybody. Order it now.

[0:21:24]

**MB:** Yes, *Survival of the Thickest*, plus size essays in the a small, might world. Aw. You got to say it like that when you go to Barnes and Noble. Someone told her when she was writing her book, write your book like everyone you know is dead.

[0:21:38]

**FT:** Wow. Wow.

[0:21:38]

**MB:** Yes. And so that's how I wrote my book, and that's how I really started to live my life.

[0:21:43]

**FT:** My writing coach is in the audience, Suzanne. I wonder what she thinks of that. But that –

[0:21:46]

**MB:** What do you think, Suzanne?

[0:21:47]

**FT:** She's clapping, yes. She loves that. She just took –

[0:21:51]

**MB:** She was clapping like the price is right or something else. Come on down.

[0:21:55]

**FT:** You really know the crowd. You really tap into the crowd.

[0:21:59]

**MB:** I love it.

[0:22:00]

**FT:** All right. I don't want to ask – I don't want to sound cliché, because I hate when people are like, how do you do when you're a mom, and you have a career? But really, how do you do it as a comedian with the schedule. And children, and a partner, and anything – anything you had outside of work. I think that, entertainment, you have to sort of go with the momentum. How do you – what are the boundaries you create? What are the guardrails that you have? I don't know. What are Michelle's rules for sanity in this kind of every stage of your life?

[0:22:28]

**MB:** Yes, everyone's different. For so long, I was doing so many things for free. Like I was writing the sketches, I was filming them, I was getting people together, I was writing jokes, I was producing the shows us, da, da, da, da, da. That kind of has prepared me for being in my 40s, and taking care of twins, and the house, and this and that. So like, I don't know, I always loved being busy anyways. But when it comes to really protecting my peace, saying no to things has been so good. Because when I say yes to like the other things, I'm like, "Oh, that was really fun. That actually fed my soul." Yes. I mean, when I shut it off, I shut it off. I think COVID was really hard, obviously. Because you can't – like you're doing everything at once and there's never a clean spoon. It's like, what is this? And I always had dirty feet. I'm like a very – trust me, I got a pedicure. Don't worry. But like, yes, I think figuring out what I need in the moment because what I need from – you know, when the twins were two is not the same now and they're four and a half. So, yes.

[0:23:40]

**FT:** Speaking of your twins, twin girls or boy, girl?

[0:23:44]

**MB:** Girl, boy until they tell me otherwise, I'm very inclusive.

[0:23:45]

**FT:** Cool. What is a money narrative that you want to rewrite for them? We all grew up with perceptions of money or ideas around money, good and bad. Now with adults with agency, it's our right, it's our power to be like, "That's what my parents did. That's what I learned. That's what society wanted me to do." But no more. Is there a pattern you want to undo for your daughter and son.

[0:24:13]

**MB:** Yes. I mean, that's a beautiful question. I feel like right now, the only thing I want to make sure that I can do for them is that, is it their life, not mine. They will never embarrass me. I am only proud of them. As long as they do it for themselves and not for anyone else, then I'm cool with that, man. However you feel like you want to live, because being rich is subjective. Especially going to Holland, where I'm like, "This is how you live, and that's what you make?" Everybody's got a garden and healthcare, and it's not like a luxury. It's just like standard.

[0:24:58]

**FT:** Two questions about that.

[0:25:00]

**MB:** Not one but, two –

[0:25:02]

**FT:** Double.

[0:25:02]

**MB:** I love a follow up.

[0:25:04]

**FT:** A two-fer. Tell me, but you mentioned how – my hair went up on my arms, because you said, I would never want them to feel embarrassed, or that they're embarrassing me. That is classic trauma of, I think – raise your hand if you ever felt that way, that you never wanted to do something that would embarrass your parents, and you want it to make them happy to a fault. Give me a story about that. Because now I'm sure, selling them on comedy probably wasn't simple, or was. I mean, I feel – an immigrant parent wants you follow the tried-and-true path.

[0:25:45]

**MB:** Well, every time I tried to do something to make them happy, I never got it right. So then, they're upset, I'm upset, we're all frustrated. I think it's good to take time away from the people that you're closest to, even the ones that raised you to figure out. I always say, like you're Julia Roberts in *Runaway Bride*, how you like your eggs? I told you my references are old. The guy from Queens is like googling. But like, the minute I really started making decisions for me, then we sort of respected each other.

Even at my last special, *Welcome to Buteaupia* that won a Critics Choice Award. Thank you so much. First female to do that, which is insane. You don't have to clap, but thanks. My mom was in the audience, she's super proud. This is my one-hour Netflix special. I have arrived, darling, and it was like a plus-sized sequence suit. Oh my god, the wedgie. It was like tiny little knives on my butt. But I'm like, "Has Beyonce do it? Let's go." I have a joke about anatomy. I'm very proud. I'm body positive, sex positive, and she knows this. If you don't like it, you don't have to come to the show. She came to the show. I did the joke, people laughed. She looked so disappointed.

While we were editing the special with Paige Hurwitz and Wanda Sykes, they are producers on my special. They're like, "We can cut this joke if you want." I'm like, "No, leave it in. This is who I am." Paige, genius. She goes, "Okay, we're going to do the joke, but we're going to cut to your mom looking disappointed." I was like, "Awesome." And it's so hilarious, because I'm like, that is also my life. Like people are bent over with laughter.

[0:27:37]

**FT:** Have you talked to her about it?

[0:27:38]

**MB:** Yes, but I don't know if she hears. You know what I mean? Like she listens, but I don't know if she hears me. It's that. I don't think it's ever going to – I don't think we're ever going to high five and be like, "Hey, girl. Hey." But I can't understand what it was like growing up the time

she did, and the pressure that she had to come here, and assimilate, and do all that stuff. She really set me up for success just to be a loud mouth, freckled-face biatch.

[0:28:09]

**FT:** Oh my God. But you know, she's so proud. Oh my gosh. She tells all her girlfriends about you.

[0:28:13]

**MB:** The ones that are still alive, because every time I talk to her, there's no funeral.

[0:28:18]

**FT:** Okay. My second question.

[0:28:20]

**MB:** You remember? I'm so impressed.

[0:28:22]

**FT:** I know. I was like, it was going away, and then it came back/

[0:28:25]

**MB:** It always does.

[0:28:25]

**FT:** Because I fell into your storytelling. The second question, because you mentioned Holland, and sort of what we define wealth here versus overseas, and all of that. How do you define wealth for you and how is it evolved?

[0:28:40]

**MB:** What in Oprah is going on?

[0:28:42]

**FT:** I told you. This is going to be sometime s–

[0:28:44]

**MB:** What in the Oprah is going on?

[0:28:46]

**SM:** Can I quote that? So Money, what in the Oprah is going on? Michelle Buteau. I'm going to win an Emmy.

[0:28:55]

**MB:** It's definitely changed for me having kids because, now, I'm on some generational wealth business where I'm like – because I want to promote the generational health. I want them to know that they will be taken care of, they should still work for whatever they want. But ooh, baby, I want to just provide happy memories, so they know what it's like to be a strong, opinionated woman living her truth and paying the bills by doing something you love.

When I first started stand up, there were so many writers and producers in the news business. They're like, it's not a real job. It's really hard. I don't know if he'll make it. Manage your expectations. I'm like, "Sounds like you're very sad to me." Do you want to come to my show? I need a plus. You know what I mean? I got to perform if you want to come with your sad story.

[0:29:47]



**FT:** This is happening?

[0:29:48]

**MB:** Yes. Before, I was like, money will be there. It's there – it will just come when it comes. Now I'm like, let's figure out how to save.

[0:29:59]

**FT:** Yes. Maybe that's the parent effect. Sometimes I've interviewed people that like, once you have a child, or once you're caring for anybody – like once you have a dependent, games changed. You don't like think, "Oh, if I follow my passion, the money will come."

[0:30:17]

**MB"** Oh, man.

[0:30:18]

**FT:** You got to ask to get paid.

[0:30:19]

**MB:** That's right.

[0:30:19]

**FT:** That's what it.

[0:30:21]

**MB:** Yes. My mom was always like, "Have your money. Make money." She never understood."

[0:30:26]

**FT:** Are you investing?

[0:30:26]

**MB:** No, I'm not investing. I'm investing in myself. No, I like to own property. That's my favorite thing.

[0:30:34]

**FT:** Where do you buy? Tell us your secrets.

[0:30:38]

**MB:** Well, heck, it's not a secret no more.

[0:30:41]

**FT:** I mean, do you really have a strategy? You said properties.

[0:30:45]

**MB:** Well, um, when I was working at NBC, I was making a lot of money and my mom's like, "Stop buying people dinners, and going to Zara and spending your money." So I couldn't afford to buy anything in New York, and so I got a place in Florida, in a very undesirable neighborhood. That's called Florida. Just kidding. It's a real gay neighborhood in Florida, gay, gay, gay, gay, gay. So yes, I mean, I just invested in this weird one bedroom, and learned how to be a landlord, and sort of just like figured out how to make money, and have good credit. I'm not good at – I'm really not good at poker, or games, or following the thing, and the thing. I like to buy something, pay cash, keep it moving. I don't, yes.

[0:31:45]

**FT:** Is that part of your upbringing? Because I know, like immigrant, my parents are like, "Debt? What? Student loans, what?" We don't do that. As much as you can, use cash. It's like a mentality.

[0:31:53]

**MB:** No, my parents. No, that's me. I need to keep it simple. I don't like to owe anybody anything.

[0:31:59]

**FT:** All right. Are you ready for some rapid-fire questions? We'll do like a few. Don't overthink this.

[0:32:04]

**MB:** Okay. I never. You don't have to worry about me overthinking.

[0:32:08]

**FT:** Just finish the sentence.

[0:32:10]

**MB:** Okay.

[0:32:11]

**FT:** All right. Ready?

[0:32:12]

**MB:** Sort of.

[0:32:12]

**FT:** The one thing nobody tells you about money is –

[0:32:16]

**MB:** It's good.

[0:32:20]

**FT:** It's good. Right? Because it's so taboo, and we should talk about it more. Do you talk about money actively with your partner, and friends, and family, and like –

[0:32:29]

**MB:** Yes.

[0:32:29]

**FT:** Good.

[0:32:29]

**MB:** Yes. But it's also like talking about sex. Some people aren't ready because it's like very personal or intimate, unless you have a healthy relationship with it. I'm not overthinking.

[0:32:37]

**FT:** Okay, no overthinking. Okay. Next. Okay. If I had to describe my relationship with money in one word, it would be –

[0:32:45]

**MB** Healthy.

[0:32:46]

**FT:** Great. The one thing I spend on that makes my life easier or better is –

[0:32:51]

**MB:** Nannies, and beautiful people that clean my house.

[0:32:58]

**FT:** Yes, childcare, housework. My biggest recurring splurge is –

[0:33:04]

**MB:** Champagne.

[0:33:06]

**FT:** Oh, we have some tonight. You should –

[0:33:08]

**MB:** Give me some.

[0:33:09]

**FT:** One thing I wish I had known about money growing up is – and we kind of covered this, but

–

[0:33:13]

**MB:** Yes. That you could be a brown female and actually make it.

[0:33:16]

**FT:** That's right. When I donate money, I like to give to –

[0:33:22]

**MB:** Oh my goodness. All the causes Trevor Project, Planned Parenthood, and yes.

[0:33:28]

**FT:** Fantastic. Then last but not least. I'm Michelle Buteau, I'm so money because –

[0:33:34]

**MB:** Because I'm that bitch.

[0:33:36]

**FT:** Yes. Thank you so much.

[0:33:39]

**MB:** You're welcome. Is that it?

[0:33:40]

**FT:** You passed. A plus, Michelle Buteau.

[0:33:42]

**MB:** Do I go now?

[0:33:44]

**FT:** No, you can't go. You need to hug me first. Thank you so much.

[0:33:45]

**MB:** Oh my goodness.

[0:33:48]

**FT:** Round of applause again for our lovely, lovely guest. Let's do a selfie, everybody.

[0:33:55]

**MB:** Oh my God, a selfie.

[0:33:56]

**FT:** Let's do an audience selfie. Ready? Hold on a second. Let me just get this. We're really showing our Gen X here, okay.

[0:34:04]

**MB:** Oh my God. Look my afro post.

[0:34:07]

**FT:** Yay. Love it. Thank you so much.

[0:34:08]

**MB:** Oh my goodness.

[0:34:09]

**FT:** Such a good sport. Thank you.

[0:34:10]

**MB:** What a fun bat mitzvah. This is dope.

[END OF INTERVIEW]

[0:34:14]

**FT:** Thanks again to Michelle Buteau for joining me on stage, and special thanks to our partners, Zelle, for making the evening possible. To learn more about Zelle, visit [zellepay.com](https://zellepay.com), and look for it in your banking app. Thanks for tuning in. I hope your day is so money.

[END]