

EPISODE 1594

[INTRO]

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FT: So Money Episode 1594, Tiffany Aliche, The Budgetnista.

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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.

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***TA:** "When the aneurysm happened, he had his surgery and they kind of knew it didn't work out. I was holding his hand, he wasn't conscious, he was in a coma. I remember nothing became more clear than what mattered in that moment. The only thing that came up was love and connectedness. That like, there was nothing. There was no, 'Oh, I wish I could have gotten him that favorite car that he wanted. I wish we would have –' No, it was just, I wish I had more time to love him while he was here, and I wish I had more time to stay connected."*

[EPISODE]

[0:01:04]

FT: Welcome back to So Money, everybody. It's Monday, November 20th, Thanksgiving week. Kicking off this week with my friend, Tiffany Aliche, The Budgetnista. As I think about all the things I'm grateful for, I'm really grateful for friends like Tiffany, who really been there for me, and I like to think I've been there for her. She, as you know, she's been on the show many times.

She is the New York Times bestselling author of *Get Good with Money*. She sold nearly 300,000 copies of that book since it came out a couple of years ago. She's also a star of Netflix's, *Get Smart with Money*. She's out with a new financial tool, actually comes out tomorrow, November 21st. It's a workbook called *Made Whole: The Practical Guide to Reaching Your Financial Goals*. It's a companion to her *Get Good with Money*.

On the show, Tiffany talk about the state of the union, the financial state of the union. How are people faring these days when it comes to their literacy? You might be surprised to hear what she has to say. The need to get extra creative these days, because oh my gosh, between all the layoffs and rising prices, the impossibility of affording a home, how do we do this? How do we actually get good with our money? How do we reach wholeness as Tiffany prescribes?

Tiffany gets personal and talks about the recent passing of her husband and how that has shifted the way that she pursues work and her relationships. Here's my friend, Tiffany Aliche.

[INTERVIEW]

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FT: Tiffany Aliche, welcome back to So Money. I am really happy to be with you. Thank you for hanging out with us.

[0:02:37]

TA: I love being here, Farnoosh. You know you're my girl.

[0:02:39]

FT: And you are mine. Congratulations on the follow up to *Get Good with Money*. Me in hold the workbook. I'm holding it up., which is more than your average workbook. Can we just talk about that? It's hard cover. You hear that, listeners? I'm knocking on the book. This is some substantial work. It's your companion to your New York Times best-selling – how many have you sold now? Like half a million copies?

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TA: No, just under 300,000?

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FT: Oh, I'm going to say half a million. *Get Good with Money*, it's this time last year or two years ago?

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TA: No, it was two years ago. I know. Two years ago.

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FT: Okay. Two years ago. So fast track to today, you now have this companion. Tell me about made whole and why you felt it was necessary, because I feel like *Get Good with Money* was like the end all, be all of financial –

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TA: That's what I thought too. But I got a lot of – I mean, I read all my reviews, all my feedback. There were folks who were like, "*Get Good with Money* is like a textbook. You get your history textbook out, hardcore." Some folks just kind of wanted to – I need to get started now. It's still the same 10 financial wholeness steps. So that's budgeting, savings, debt, credit, income, investing, insurance, your personal financial team, net worth, and estate planning. Those same 10 steps, which I call your steps to financial wholeness. But here is that, after every step, and like one, stop. You've learned how to budget, I've shown you how to do it, here's what it physically looks like in a spreadsheet or whatever you're going to use. Here's what it ought to look like, and here's where you can do the practice instantly right now.

It gives you the opportunity to learn the things, see the thing, do the thing, and get instant feedback. Like, does the thing actually work for me? I just thought that was really important. I was a former teacher, as you know, for over 10 years, and I wanted to give people the opportunity to do their homework right away. Also too in this book, sometimes when people read *Get Good with Money*, they can get a bit overwhelmed. I thought, "Well, how about in this book I add two things to kind of help ease the process?" One, every step has a story of someone who did this financial wholeness step from *Get Good with Money*.

You can kind of see yourself in it like, "Oh. Wendy paid off her debt in this way. That sounds like me. Or Tamika was able to fix her credit in this way." Adding those stories, I call them IRL stories, in real life stories. Adding those stories really are – hopefully will help to encourage you along the way as you are navigating, knowing that people have come before you and succeeded. Finally, I also added something called quick steps or quick starts. Sometimes I get like – if you're anything like me, I'm not the best cook. When people give me directions, I'm like, "What's the quick start? If I just throw this turkey in the oven, what do I need to do? All this other stuff you're telling me sounds too overwhelming."

I have quick starts throughout the book, like, "Okay, if you don't want to do this whole extensive budget, here's how I could teach you in 10 minutes to budget without budgeting. If you just do this one thing from each of these 10 steps, it will make you go so much farther when it comes to your financial goals." Those quick starts are really meant for people who are like, "I just need to get in and get out, and I could do the other stuff later once I get more comfortable."

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FT: You also have Tiffany tips sprinkled throughout, which I love, because it's an opportunity for you to really showcase your heritage, your culture, your background, your own financial freedom journey. Which you've been on the show many times, y'all can go back and listen to those episodes because they are so rich. You promise your readers in this, and I think also in almost everything you do. That you're going to meet them where they're at. I want to ask you, where do you think we are at right now? If you have to do a temperature check on America's financial literacy.

Look, you and I've been at this for a long time, and I'd like to think that there has been some improvements. We take two steps back, we take one step forward. I think somehow with all that's on the internet, that's been sort of helpful, because now we have easy access to information. That's not to say that we're all excelling. But where do you think we're at? Relative to maybe when you started, and when you were just kind of getting out of that world of Tiffany being a preschool teacher, to Tiffany deciding I want to help people with their financial wellness.

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TA: Well, to be fair, I came out the gate during the recession. The bar was in hell at that time.

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FT: That's right.

[0:07:21]

TA: I will say that, I feel like people are definitely smarter, but things are just harder, if that makes sense. I mean, if I tell my dad, what do we complain about interest rates for? For what? Homes. He's like, "Well, in 1989 when I bought the house, it was 15%." I'm like, "That sounds crazy."

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FT: But also, what you paid for a house was such a smaller fraction of your salary.

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TA: Yes, so you felt richer. I think they bought their first house for like, \$35,000. Try a car. Okay. You can't even get a good car for \$35,000. I think things are harder. When I talk to so many of my Dream Catchers, like Beyonce has to BeyHive, I have the Dream Catchers. Hey, ladies. One of the things I just hear it's just day-to-day life. I mean, I see it too. There was this TikTok that

showed his receipt at like Costco or whatever two years prior. It said, "Let's buy those same things now." Double, if not triple in two years. I mean, how does someone live?

My sister, her rent has increased by \$800 a month in two years. She doesn't live in some fancy apartment. I'm like, she lives in Belleville, if you're familiar with New Jersey. Just a regular middle of the way, in between kind of town. It's not super fancy. It's not terrible. But \$400 annually for the last two years. I'm like, what does that even look like? She cannot stay there the next year. But then she's like, "Then, where do I go?" Like \$800 monthly. She's got two kids, and she's an engineer. It's not like, "Oh." But she's still like, at some point, it just becomes where it's not affordable to just have day-to-day life. We're not talking about vacation. We're not talking about getting nails done, hair done, everything. Just regular day-to-day life. I will say that although people are smarter, the world has just gotten really hard all of a sudden financially and

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FT: The world's like, "Oh, you're smarter now. Guess what? I'm going to make it way more challenging. You're going to have to learn new things. You're going to have to get really creative." I wonder if there's a book in your future on like, how to not just work smarter, but work against all the impossibilities it feels like. Sometimes, yes, you can budget, and yes, you can, manage your money, track your spending, change your mindset. But gosh, it just suddenly feels like –

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TA: At what point?

[0:09:53]

FT: At what point do you go, I need to get really a lot more creative. Unfortunately, I'm the one who asked to get the creativeness going. I wish the government would, I wish companies would, I wish employers would, I wish landlords would. But in the meantime –

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TA: I think the creativity is stuff that folks have been doing, and we need to like re-remember. It is something that I push in the book, *Made Whole*. Which is, like personal finances can't be quite as personal. That there has to be a community aspect to the way you navigate money. The way, for example, that my sister is going to be able to survive her and her two children is because, I bought a condo earlier this year, it's being renovated. I told her, when I leave this house that I live in. I bought this house, it was a foreclosure, there's no mortgage here. You can live here and just pay the carrying cost, which is like 1/3 of what she pays now. Her and the kids get a whole house, and this beautiful backyard, all the things for 1/3 of what life is costing her.

It's like, "Well, I can't do that. I don't have a sister who's rich." I know. But, even when I – during the recession when I lost my job, I moved back home and I slept in my middle school bed for a year. Then, I moved in with one of my sisters for a year. You might think to yourself, "Well, I don't have family." Okay. But building community around you is critical. A friend of mine, Cabrel, he's awesome at doing this. I remember he – there is nothing that he can have access to, because of the community he's built around him. When he wanted to move, or one of his friends who lived in Rome, it's like, "Well, you decide. You want to come to Rome for this summer? I'm not here, you could just live in my apartment."

I'm like, "What the hell? What do you say to these people?" But he's a really good friend, so as a result, he has really good friends. I really believe that the answer, and the antidote is making your finances more communal. Who can you – is it you and your best friend? You both have kids who were seven years old, and maybe, the next apartment, you get together. I've seen people do that. When I was in my 30s, and I lost my job, and I moved out of my parents' house, finally, again. A friend of mine was renting a room, in this his beautiful brownstone, and she was a teacher. She said, "I'm renting this room for 500 bucks, but the place is empty." I was like, "Wait. What?" She ended up filling it with all her friends. Here we are, late 20s, early 30s, each of us renting a room for 500 bucks, but there was four women in there. We lived there for two years and helped each other.

I just think that the creativity is going to really come from this community component. And in *Made Whole*, I invite you into the Dream Catcher community, that you do not and you ought not to navigate this space by yourself. There are links there to give you a toolkit to say, if you are

looking for a safe space to share your financial journey, share your financial challenges, here it is." That's what I think is that, that is going to be the deciding factor on those who make it and those who don't. There's an African – I think is an African saying, it's, "The lone wolf does not survive the winter."

This whole, this individualistic mindset that is very Western and very American. I mean, you know. Your parents are both immigrants, my parents as well. There's no way they got here by themselves. The aunties, the uncles. To the point where, I'm sure you grew up, you didn't even know who really were your aunties and uncles were because you just use –

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FT: Everybody was a cousin.

[0:13:32]

TA: Yes, but I didn't know. It wasn't until high school was like, "Wait, you're not **[inaudible 0:13:37]**." But, yes, I think that that network is going to be critical and seeing us through.

[0:13:45]

FT: think what I'm also learning from you and your friend who got the free trip to Rome, is that in life, and I got this advice from David Bach, who I think got it from other people. He was inspired too. Is that in life, sometimes the best – your best path towards wealth is to be a go giver.

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TA: Yes. Oh, yes.

[0:14:05]

FT: A go giver. We want to be go getters, but be a go giver, and you don't have to give with money most of the time. It's really just like your time, your patience, your other resources, your

friendship, your support, your couch. I'm not a woo-woo kind of person, but I do think that when you help someone, they don't forget. It's not that we're looking for transactions, we want to help to help. But it's not a coincidence when it comes back to support you, and serve you when you least expect it, and when you feel most vulnerable.

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TA: Yes. My mom would say that you reap what you sow, but you don't always reap where you sow. Because sometimes, you're pouring to a place, you're like, "Wow, that person kind of took advantage of me." Then, two years later, when you need it most, it comes back around to someone else, and you're like, "Oh."

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FT: I love that.

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TA: Yes. That you're going to reap what you sow. But sometimes, you give to this person, but you receive over here. I truly believe that giving activates abundance. One of the ways that I foster those types of relationships is that, I do something called Sunday supper at my house, and we don't do as much as we used to because it's been so crazy, but we used to do it once a month and it's literally like my sisters. I've got four sisters and three of them still live in New Jersey where I live. My sisters, my niece, and my nephew. I have a number of neighbors, my husband at the time when he was still here. And now, his twin brother comes now that he's not here.

What I love is that Terrell is a painter. I cannot tell you how many houses that he's painted in the Sunday supper crew. Because you just feel like, "Oh, wait. Terrell, can you do that?" "Yes, absolutely." You're like, "Oh, that's right." One of them, Dr. Ortiz, Maria is the vice superintendent of Newark schools. When we were deciding, "Okay. What high school should my stepdaughter Alyssa go to?" She was like, this high school has the highest incidence of people getting scholarships once they graduate. I mean, you get this in debt – meanwhile, it's just Maria

from around the corner. Rihanna, who also lives around the corner for me is my designer. She designed the house that I'm living in now, and is doing the full redesign of my condo.

There's just this – and that wasn't intentional. You just were hanging out, this is just neighbors. I just think that, intentionally, fostering relationships like Cabrel, he owns an eyeglass business, that is a legacy business. His grandparents started it, pass it on to his mom, which has now been passed on to him and his sister. But almost, it's funny, when we hang out, anybody who wears glasses in the crew, I'm like, "Cabrel, you have outfitted."

[0:16:55]

FT: Yes. It's just an important reminder to all of us who we feel like, "Oh, I don't know anybody. Who's going to help me? I don't know. I don't have a mentor. I don't have a sponsor at work." I think, even with my own book launch journey, I find and I've learned this multiple times. I've always been reminded of this, is that, your best supporters are right in front of you. They are your people. They're not like the CEOs at the fancy companies. I mean, hey, they want to hire me, that's great.

But the amount of wealth that has been brought into my life, because of just people who've been – I'm sure you can attest to this too, people who follow you, that you've just been give, give, give, giving to, without even expecting a return are now showing up in droves, and with incredible ideas, and open arms. I mean, I will say, I'll never forget my last book, *When She Makes More*. I put out an email to my audience, which was much smaller at the time. I was like, "Hey, I have this book coming out. If you know anybody who'd like to buy it or bring me into your company to speak, let me know." This one woman said, "Sure, yes. We do a launch and learn at our digital design firm every month, we'd love to invite you." They bought books, which I thought was – that was alone, like such a great gift.

Then, when I'm there, she introduces me to somebody who their account was a huge Fortune 500 financial institution. They ended up working with me for the next five years.

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TA: Wow.

[0:18:33]

FT: You never know, and I, as a result, never ever, ever underestimate your immediate community of neighbors, of followers, of people at your school, your church, all of these people. We are all collectively to go back to your first point, so much more powerful than we give ourselves credit.

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TA: Kindness is never wasted.

[0:18:58]

FT: Never. You brought up legacy, your friend Terrell, with his eyeglass company. In your last chapter where you get 100% whole in your workbook is when you're ready to leave a legacy in your estate planning. My husband I just redid our estate plan. I want to ask you, there's so much conversation online, especially about leaving a legacy for the next generation. A lot of entrepreneurs talk about, "How I'm going to make my kid a millionaire, and leave them all this money." Great. We got to pay it forward. But how do we also make sure they don't blow it? Where's that conversation happening online? Because it's really easy to blow through your trust fund.

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TA: It is. It is.

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FT: I think, how do I raise, and you have people who depend on you, you your stepdaughter. How are you parenting them, guiding them to be thoughtful with money, as well as preparing them – you're going to have a lot of money one day, because you're going to inherit it."

[0:19:58]

TA: One, you have to have like a ton of conversation, almost every day. It's hard with kids, especially – but it becomes more normal. When I first met Alyssa, and when her father and I got together, I want to say she was like six or seven. We started to have the conversations really early. She was really into art and drawing. Whenever I went to Staples, she still wants to come with me. I would notice that she's the only child that whenever we did something, her dad would just buy it. I was like, "Is it her birthday?" He's just like, "I don't know. I have it, she wants a doll, I'm going to give it." She got a doll two days ago. Her room is full of all the discarded dolls. Of course, she loved me in the beginning of that.

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FT: All those weird Barbies.

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TA: Right. She basically was like, "You messed up a good thing, sis. Quiet." The first thing I got her was a piggy bank, which had three sections. There was a saving section, a giving section, and a spending section. I said, "Whenever you get money, your birthday, just because whatever, you have to put something in every section." Whenever I go to Staples, she always wanted to go with me, because she wanted to buy. She was like very particular about colored pencils. I was like, "Okay." I said, "You can go, but you have to look at your spending section to see what your budget is."

I started to introduce language to her, so it was great. Because we would go, and I'd say, "I'm going to Staples, you want to go?" She's like, "Wait. Let me see what my budget is." She would run and she's like, "Oh, there's only two quarters in there." I'm like, "Well, you can still go to look." Certainly, you could take pictures of the things that you want." She'd be like, "Okay." Sometimes like, "Nah,"

I love that she was starting to realize, and I love that sometimes she would have money, and I would let her like be in the crayon or whatever aisle. I would say, "I know you have \$5, but remember, there's tax." That was the next you have to learn. Because the first time I let her go up to buy something that like basically was \$5, and she gave the \$5, and they tell her it's "\$5.80." She's looks like, "Wait. What?" I was like, "That's what tax is."

At first, I used to get so mad because the cashiers would sometimes say like, "It's okay," because she was so cute. I was like, "Ugh, no, we're teaching lessons here." Sometimes things have to go back, and I would tell her that you pay taxes, because that 80 cents is going to go into a pool that's going to fix the road, that's going to fund school. She's like, "Okay." So then, to see her navigate, like, "Okay, I have \$5, but I don't really have \$5. I can only really spend –" this is what would happen time after time, and after a while, it just became normal.

Almost two years to the day, actually, it's November 15th. I know this is coming out later, but this is when Jerrell suddenly passed away from an aneurysm. As a result of his really great planning, even before we got married, he got a really great life insurance policy for her. Now, he didn't know this, I didn't fully understand this either. But when you leave money to a minor, of course, nobody knew he wasn't going to be here, that many states will hold it until they turn 18 or 21, depending on the state. In New Jersey, it's 18. But Alyssa just turned 17, and so there's this like, "Ah, there's a lot of money coming her way." There's nothing anyone could do about it, because the state is like, "Girl once you're 18, that's your business."

I've started – starting in January, because her birthday is in October that she's going to be meeting regularly with me, when I meet with my financial advisor, Angeli, who she's familiar with. That way, for the first 15 minutes, Angeli can talk to her separately, just to say, "So here's some money that's coming in, let's make a plan." So that way, by the time the money comes in, she's like, "I know my plan. Here's some money for me to have fun with. If I want to get a car, this is what this is. This is what –" that's how I'm kind of circumventing, but you have to start way in advance. That's not a one month out. That's a year out of like, before this money hits, I know. I'm nervous because we could do all of that investing into her with knowledge that she could still be like, "Girl –"

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FT: Yes, it's her money.

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TA: Exactly.

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FT: Oh my God. State laws are so weird. I mean, you can't drink alcohol, but you can do whatever you want with your inheritance.

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TA: With all it, yes. Knowing what I know now, truthfully, because it's crazy when *Get Good with Money* came out, Jerrell was here. Two years later, he's not here, it feels so surreal. When I was doing the invest the estate planning chapter for *Made Whole*, it hit different. Because, sometimes you're talking about it, but I got to – I'm living it. So now, I'm like, "No, no, no, no." When you are planning your estate, and you're thinking about your children, a will and beneficiary is not necessarily enough depending on how much wealth you're leaving them. That like, the beneficiaries will say this is who owns this account, or whatever, this lump sum of money you're leaving. It will basically tell your heirs about instantly what to do with your things, or your money. Essentially about six months about what to do, but a trust lets you reach as far into the future as possible.

I don't think – I mean, we're so young, I didn't fully get it. So now, what happens now is that, understanding I don't want any of the minors in my life to get access to a ton of money if I'm not here when they're 18 and so young. So I've now put a trust in place that will dispense money at 21 or 18 if they go to school. I not, then a little bit at 21, a little bit at 25, and the rest at 30. Because I'm hoping by 30, you have some sense, and if not – at some point, you have to be committed.

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FT: I think delaying your gratification instills a need to plan.

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TA: Yes. Knowing that, okay, this is coming. I think that is one of the things that you can do. Estate planning allows for you to have to bake in some discipline for your heirs, by doing that, whatever that's going to look like for you, and you'd have been able to do so. Everything has gone into my estate, my homes, all of my bank account. Everything belongs to the estate. This also allows for them not to have to struggle with, what do I do about taxes? What do I do about – because it's like, well, we're all beneficiaries to this trust. So you're not actually inheriting anything new, unless I didn't get a chance to put into the trust before passing. Therefore, you get to absorb what was already yours when I was here. It helps to circumvent some of the inheritance taxes that you might have to pay. You obviously want to sit with your attorney.

But that to me, estate planning now had just a different – I think about it so much differently. Because it's also too, it's not just the money part. I put in *Made Whole* that like, take a ton of pictures and video of your people. Not postable pictures and video. I'm talking about like in the kitchen. Your kid is eating breakfast, and they have strawberry jam all over their face. And Christmas morning, or holiday morning, or whatever you celebrate, or your partner is coming home from work, and you're like, "Oh, they look so cute walking up." As much picture and video as possible. Because at some point, that's like what you have left.

I was fortunate that Jerrell, his mother passed away in his twenties, and he didn't have picture and video. He was committed to taking as much picture and video as possible. We have – when I say thousands, we have a Google folder that all of his friends, and family, and myself have access to. There's at least 3,000 – at any point, you can hear Jerrell say, "I love you." You can hear him laugh, you can hear him smile. I mean, he was like a secret vlogger. He didn't really have social media, but there was just so much that we can lean into, and I'm so grateful for that. That's estate planning too. Are you leaving something behind that your people can like get joy from even though you're not physically here?

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FT: Yes. Oh my gosh, they say, your memories, your experiences, the value that they hold is invaluable.

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TA: Yes, invaluable.

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FT: And why it's so important to invest in experiences and sharing time with people. I love when you talk about Jerrell. I love it. It's so important. Also, he was an incredible human being.

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TA: He really was.

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FT: As you're marching into your 40s, I think we're on the same age.

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TA: I'm 44 now, so I'm solid –

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FT: What's my future? I turn 44 in February. The future looks bright.

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TA: It's cute over here.

[0:28:37]

FT: Very, very cute. It's very cute. How are you thinking about this era of your life, your 40s? What are your financial goals? We know financial goals are so inner mingled with career goals and personal goals. But like, what are you prioritizing right now?

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TA: Well, right now, I'm prioritizing peace, because I used to be such a beast. Man, you couldn't tell me anything. I could run through a brick wall for as hard as I worked. I was proud of that, but my blood pressure was like, "Oh, really? Okay." I was so stressed. I did not know I was stressed, because it was like normalized." You know what I mean? I didn't realize that I was living in a constant state of stress. I didn't actually come down. I was like, "I'm not stressed." "Are you stressed?" "I'm fine. I'm fine." It wasn't until –

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FT: My hair is falling out. It's normal, right?

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TA: When I tell you, I went to the doctor, she's like, this is the third time your blood pressure is elevated, and I never had high blood pressure. I was like, "Maybe because I ran up the stairs." Meanwhile, as she's like taking my blood, I'm on my laptop, sitting in the bed. She's looking at me like, "I don't think it's the stairs. You are still on your laptop, Tiffany, and I'm taking your blood pressure." I'm like, "Well, I just want to get one email in while I waited for you." She's like, "Yes, it's too much."

I have prioritized peace. I don't work nearly as much as I used to work. When the aneurysm happened, he had his surgery and they kind of knew it didn't work out. I was holding his hand, he wasn't conscious, he was in a coma. I remember nothing became more clear than what mattered in that moment. The only thing that came up was love and connectedness. That like, there was nothing. There was no, "Oh, I wish I could have gotten him that favorite car that he

wanted. I wish we would have —" No, it was just, I wish I had more time to love him while he was here, and I wish I had more time to stay connected.

Knowing that in that space right before death, that that's what came up, it's the thing that I'm prioritizing. I am a much better auntie, a much better sister, much better friend, much better neighbor. I am trying my best because he was like Mr. Rogers of the neighborhood. Trying my best to like, how can I be more connected? How can I love on the people that I love even more so? I don't know if you have immigrant parents. They don't really say I love you, but I force it on my dad. Like, "Love you, Daddy." He said, "Eh, eh, eh. I love you. Okay." Which is so obvious.

[0:31:12]

FT: I like you a lot, yes.

[0:31:14]

TA: But no. Now, I force, I'm like, "No, you're going to say it." That's what I've been prioritizing. Honestly, I told myself, I gave myself, "I technically don't have to work anymore if I don't want to." Just because I have set myself up in such a way that I live so far below my means that I have enough not to work. But I told myself, I give myself to 50. So six years before I really sit all the way down, just because I have businesses that still very much need my presence. I'm not willing to just walk away. There are too many people who would it affects. But winding down that by 50, maybe I just do my podcasts and just mentor.

[0:31:54]

FT: Hall of Fame.

[0:31:56]

TA: I would love to mentor.

[0:31:56]

FT: Personal finance Hall of Fame. Yes, and you could mentor.

[0:31:59]

TA: I love that. I've done a lot of mentoring now, honestly. But I would love like, if that was –not even for money, just like, I don't need it. I just like, how many people can I pour into and teach the lesson? So yes, for me, less, and less, and less. Doing more of what matters to me, and less of like working, and grinding, and all the things that cause stress. I would say that I've cut out my workload more than half from before Jerrell passed away, and I'm happy about it.

[0:32:26]

FT: It's hard to believe because I feel like you're still everywhere doing all the things.

[0:32:28]

TA: I know. It seems like it.

[0:32:32]

FA: Hearing you say that, I really appreciate that you're making time for us here on So Money. That you have shown up for me so often, and I will be there for you. I just love you. I love you.

[0:32:42]

TA: Thank you.

[0:32:43]

FA: I love you.

[0:32:44]

TA: I love you too, Farnoosh.

[0:32:48]

FT: *Made Whole*, everybody. It's out, tell us when.

[0:32:51]

TA: It's out November 21st, 2023. You can get it at madewholeworkbook.com, especially if you want to support a small business, a small independent bookstore. Everything's listed there, where you can buy it, but I like to choose the independent bookstores. So madewholeworkbook.com/

[0:33:09]

FT: All right. That's actually going to be available tomorrow, because this is airing on the 20th. Congratulations, my friend. It's always great to see you.

[0:33:16]

TA: Thank you.

[END OF INTERVIEW]

[0:33:19]

FT: Thanks so much to Tiffany for joining us. Link to her workbook in our show notes. It's called *Made Whole: The Practical Guide to reaching your financial goals*. It comes out tomorrow. I'll see you back here on Wednesday. In the meantime, I hope your day is *So Money*.

[END]