

EPISODE 1603

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FT: So Money episode 1603, Jamila Souffrant, host of the Journey to Launch Podcast and author of the book *Your Journey to Financial Freedom*.

*“**JS:** The joy for me, believe it or not, even in the aggressive stages or when I was investing aggressively, I felt joy from doing that because I saw. I would check my budget every day. I was so intense because I was like I got to leave this job or I want to get out of this situation. So I found joy in taking control over my finances and investing and saving.”*

[INTRO]

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FT: Welcome to So Money, everybody. I'm Farnoosh Torabi. Our guest today wants us to imagine. Imagine being able to quit your job, ditch your horrible commute, have passive income streams, and choose how you want to spend your time. Jamila Souffrant is living proof that you can do all of these things. She's packaged the advice and the step by steps in her brand-new book. It's called *Your Journey to Financial Freedom*. It's one of the hottest personal finance books right now.

You may know Jamila. She's been on the podcast before, and she's also the host of her own show called the Journey to Launch Podcast. She's got some actionable steps for all of us to help us live our best life today. With the end of the year, I think we all just want to curl up and eat holiday cookies. I know. I certainly do. But she's got some advice for us on how we can finish the year strong.

If you have a yearning for doing something big in the New Year, for achieving a huge financial goal, maybe quitting your job and starting a business, Jamila has advice on how to harness that enthusiasm and start making an action plan towards those goals. Here's Jamila Souffrant.

[INTERVIEW]

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FT: Jamila Souffrant, welcome to So Money again. I've been waiting for this moment as you have. But really I have because I want to tell a quick story. I remember sitting with you in a coffee shop in Park Slope before the pandemic. We had just met. You were, I think, still straddling the corporate world and your entrepreneur life. We were talking because we were of like mind, and we were both moms. I don't know how we even got connected. You might have even just reached out to me.

Fast-forward to today, you no longer have that corporate job, far from it. You are the host of the Journey to Launch Podcast and the author of the new book *Your Journey to Financial Freedom*. Congratulations.

[00:02:52]

JS: Thank you, Farnoosh. It's an honor to be here.

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FT: You've always known that you were meant for bigger things. I want to talk about that a little bit in the podcast. I think that yearning – is that something everybody feels? But when you do feel it, like what do you do with that feeling? I've had conversations with people recently that are like, “I just feel like there's more for me out there. I feel like I'm destined to do more.” I would say, one, maybe check your birth chart. Do some astrology because that – I'm recently into that, and that tells you a lot about who you might be hardwired to become.

For you, your journey started way back. I want you to start by telling us the story about the sacrifices your mom made. She made a really hard decision early on in your childhood that was probably the hardest decision any parent could make at the time. It did work out, but tell us about that time in her life and your life and what it has really meant for you.

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JS: Yes. My mom is a driving force behind everything you see because she had me at a very young age, at 20 years old. She was a single mom in Jamaica, the island. She had her papers come through to come to the United States, but there were no papers for me because I was not supposed to really be here. So she had to make a choice in a really short time frame. I think she said it was a week, where she had to decide if she was going to leave me behind in Jamaica and she go to the United States or stay and pass up that opportunity.

Even though she was afraid, she'd never been to the United States, she wasn't going to – she didn't have a lot of resources. She did have family there that she could stay with. She knew that she had to take that risk in order to provide a better life for me, despite her being afraid and not having everything figured out. So she went. She came and established herself and worked a bit at just fast food restaurant and sent money back to my grandmother every month.

Then, finally, I was able to rejoin her. I was just under two when I was able to join her. I think she left me about around eight months. So it was very hard for her. But watching her, even though – it's not like she sat down and taught me money lessons or necessarily life lessons, but she did. I guess I would say that she spoke to me a lot. She didn't have a lot of resources back then.

I was joke – because I have a younger sister. She had one other child that's my little sister, and she had a lot more resources when she had her. So her life looked a little different than mine. The one thing my mom always did for the both of us is that she always like spoke to us. She had conversations. She read to us. She read to me a lot. So despite not having the material items, she poured into me in that way.

Seeing that growing up, watching how hard she worked to get her to where she is today and how she was able to help me in my career and my finances, I just – I always say she is the motivation. This is the payback almost. How dare I not do well? It's not necessarily about money. So I think what you said about people yearning is that the yearning also doesn't mean you need to be doing something big in front of a camera or be on the big stage. It's not necessarily about impacting millions of people.

I really do believe that me, my mom's yearning or wanting more was simply just to live a good life with me and her daughter at the time, just the two of us. It's the same thing with me now. It's like my yearning at the point was I knew that my corporate job and that commute that I had was not it. There was more to life than that. I didn't know it would – I knew that I would do things, but I didn't know like this would be the result when we were sitting at the coffee shop. I mean, by then I was more convinced Journey to Launch would be my thing, but I didn't know. I couldn't detail that all these things that would happen.

Ultimately, it was my mom. I say that the fact that she made that brave choice and at that young age to do what she did instilled in me a drive that I can do something because I have a lot more resources and support than she did. So how dare I squander that or not do – like take the baton that she passed me.

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FT: Yes. I often talk about, too, like the passing of the baton. My parents also came here with far less than what I ended up having as like comparatively, right? So what's my excuse? It's hard sometimes, but it is a bit of a pressure point. I am up for the challenge. I like the challenge. I want to make them proud. I want to make them feel as though all their sacrifices were not for nothing.

That yearning that a lot of us sometimes feel, and thank you for saying that it doesn't have to be taking over the world and being dominant and having scale and going on Good Morning America every day. But it just could be wanting for more optionality in your life, wanting more time, flexibility, time with your family, time for yourself. How do you begin to map that out?

I think that the challenge a lot of us have is that we think we need to have it all figured out before we start making transitions. We can't leave the good job until we know exactly what we're going after. But that's impossible to figure out. So what are at least the minimum things that you want to sort of identify before you allow – you kind of follow that yearning.

For you, you can talk specifically about your own journey because I think that's – a lot of us are in that still or have thought about it, leaving maybe a corporate life for something different. Or maybe if it's just going from this job to the next job that might be more opportunistic, more exciting. How do you know you have enough to go on to start making those big moves?

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JS: I think developing discernment is very key for anyone when it comes to money decisions and life decisions. Like you said, how do you know when it's the right choice? So there's two things or a couple things here. I think it's knowing when it's the right choice and then almost knowing that even if you make the wrong choice that you'll be okay. So therefore no choice is wrong, unless it's really, really wrong.

I think, for me, deciding to leave my job. At the time, Journey to Launch was not making money at all like that. So it was a risk walking away from this corporate career, and I made more money than my husband. Or I had the trajectory to make a lot more over time because he's a teacher, so walking away from that and then like taking a risk to become a full-time entrepreneur.

Even though it wasn't making money at the time, I saw the potential. I saw that there were indicators that this was possible, right? I, at the time, saw how much my content was resonating with my audience, and I saw that other people within the space were doing okay, whether they were writers or they worked with brands. They were figuring out a way to earn money, and I felt like I had a solid product or a platform and that I should be able to figure something out, too.

The other thing that I made sure to do is I had a cushion in case things did not work out so that I wouldn't be stressed. It was important for me to save up money that I could experience entrepreneurship, the ups and downs for the first year without worrying about if we could pay our mortgage. We saved money to help cover our expenses when I walked away from my job to help give me that space.

A lot of it was this internal feeling of this like inkling like, “Hey, I think this can work.” But I did make sure that there were like external things in place as fallback plans to help me. Then the other thing is just knowing that, okay, what's the worst that can happen. If this doesn't work,

what is the worst-case scenario? I'm like, "Well, I don't think I'm going to die in terms of – this won't cause me to die, so I think I'll be okay." It's more of financially where will we be, and so mapping out financially. If I can't invest for the next five years, where does that put us? I was like, "I still put – we're still okay. We're not destitute."

Then the other thing was if it all doesn't work out, you can get a job. Even if – I always joke around, and it's not really a joke because I love Trader Joe's, but I will work at Trader Joe's. I love the people who work at Trader Joe's. But what – you should – even if you can't get back into your corporate career, like you can get a job somewhere and work again from the bottom. So I think having that kind of faith in myself helped in making the decision.

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FT: Yes. I like what you say about your next choice isn't your last choice. You always have the next move that you can make. That thinking and that realization and reminder in some cases is sometimes it. It's like, "Oh, yes." It's that relief like, "Okay, this isn't the end of the world. I've made good choices, too." Can we also acknowledge the patterns, our history of decision making?

I know when I was telling my parents that I wanted to maybe become a journalist instead of go into finance. I studied finance in college, and they were all rooting for me to go make big money on Wall Street. Then I was like, "I think I'm going to pivot and go to journalism school and write stories." They were like, "I'm sorry. What? Now, you're going to go and take out a loan to do this and go to graduate school?" I said, "Yes, but trust me. I've never made a bad choice. I mean, yes, I've made weird choices, but they worked out. So can we please trust me? I have a good head on my shoulders."

I was at your book party on Monday night, and it was so nice to finally meet your mom and finally meet your husband. Your world's colliding, as you said, your corporate world, your entrepreneur world, your family and friends. It was just such a lovely gathering of people, so excited for you. One of the questions that your sister actually asked you as she moderated the conversation in front of all of us was how is your book, *Your Journey to Financial Freedom*, different from what seems to be a lot of financial books right now, from many different voices?

I love it. I just want to – for the record, like more is more in this world of personal finance. But she had a point. There's a lot of discussion happening right now, too, December. There's a lot of like books coming out. Why do you think your book is the special one, the right one?

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JS: Yes. That is such a smart question to ask because I think even when I went through the proposal process. So to get to this point, I had to get a publisher. To get the publisher, I needed an agent. To get an agent, I had to have a good proposal. You have to say that in a proposal because these publishers are seeing a lot of books, especially around this time, now that they're seeing that you – people want books like this. But what makes it different?

I think what everyone came back to, because I had 11 publishers who bid on the book, so it went to auction and then ultimately **[inaudible 00:14:26]** at the publisher. But I got a couple comments that they just never heard. You can Google all the money things we talk about, right, Farnoosh. Like how to budget, invest. All those things are online somewhere or in a podcast, which is great because so many people still don't know how to do those things or what to do. So they still need those like basics. It's repackaging or framing things in a way so that people look at their lives and finances differently.

What I wanted to do with the book is almost merge two worlds that I talk about, which is like the general personal finance space, which are the basic things we should have been taught and know about our credit and budgeting and investing. But then also like the FIRE, the Financial Independence Retire Early community, which is what got me into this space is like I want to retire and quit this job early. Merging those two worlds but talking about financial independence in a way that's relatable and attainable. So breaking out frameworks and steps and fun ideas that help people see like, “Hmm, maybe I should consider this,” but then also still covering the basics.

It's that merging of those two worlds along with, I think, just my personal story and voice. I didn't want my story to overtake the book. I wanted to make sure that it's really about the reader, the journeyer. I'm only referencing my story where it made sense to help maybe drive in a point. But

I wanted it to be motivating and inspirational. Sometimes, you get books that are all like motivational, but then there's no prescriptive information or steps. Then, sometimes, you get too many steps and too much prescription and then not enough like motivation. I wanted it to be a balance of both that a person could really walk away motivated and like excited.

I wanted people to be happy when they saw the cover because the subtitle is *A Step-by-Step Guide to Achieving Wealth and Happiness*. I was like, “Well, I want people to feel happy and joy on this journey. But, also, I want it to be practical, and I want them to be able to map out their financial independence plan from just reading the book. So merging that, also, I think, made it different.

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FT: What is some of your advice around the joy piece, the happiness piece? I think when you talk about FIRE, for some, that's so triggering. It's like, “Oh, my God. I have to be so frugal. I have to rush, rush, rush to save.” Then in the meantime, I'm not enjoying any part of life. I loved at your party that you had like the guac levels because there's that narrative like, “Oh, you're ordering too much guacamole.” Guacamole is – it's the new latte. You're spending too much money. It's preventing you from becoming a rich person living in a million-dollar home. Oh, if only that were the case. You joke at some of this stuff. That's become a bit of the cultural zeitgeist in personal finance. I love it.

What are some of the ways that even maybe you found joy? Let's also remind everybody. You have three children. You started this journey when you just had like your third. So you had a lot on your plate and that's – I mean, new parents. I mean, it's a happy time, but it's really not happy time sometimes. How did you find the happy along your own personal journey, and what do you recommend to others?

[00:17:43]

JS: Yes. Each journey is unique, and your preferences can change. It's all depending on your responsibilities and circumstances, your mindset at the time. For me, when I first started my journey, I was so motivated to want to leave my job because I wasn't happy. I leaned more into

being aggressive with investing and saving, which helped a lot to kind of leap-frog us through the journey or stages that I talk about in the book.

When I was able to leave my job and now that I'm actually living, kind of what the point is, I believe, of the financial Independence journey is not necessarily to, yes, you want to have and accumulate money and investment so that you don't have to work again. But, really, you want to have autonomy and freedom over your time and options. I was able to achieve that in what I call the fourth stage, the work flexibility stage. Because of that, I've been able to slow down a bit on how aggressive I want to be because I am happy in my life in the day-to-day versus I wasn't happy necessarily back then, which is why I was so more intense with my finances.

The joy for me, believe it or not, even in the aggressive stages or when I was investing aggressively, I felt joy from doing that because I saw. I would check my budget every day. I was so intense because I was like I got to leave this job or I want to get out of this situation. So I found joy in taking control over my finances and investing and saving. Then I realized, as I kept going, that that wasn't really sustainable. I wanted to spend more money and enjoy my life a bit. So I switched like perspectives. I switched what I tied my joy to. We still save and invest. But now, I don't feel as bad if we take the Disney trip, or we are considering buying a car. So how do we work that in to our budget or what our life looks like?

I think for everyone, if they're thinking about their journey, it's to realize that because it's so unique, you have to tailor it to where you currently are. So you may be in a position where you do not like your job or your commute. So you decide that the intensity it takes to get away from that, you find pride and joy in like the finances part of it, right? Or you might find that things are okay. I'm okay with being more sustainable and slower. So I don't have to be so intense.

It's also okay to change your mind. So I think just that freedom and choice and being able to change without feeling guilty, just realizing it's part of the journey, gives me comfort. Then, of course, like in terms of specific joy things, like the things that make me happy, realizing that, yes, some of it is tied to money. But a lot of it isn't. What makes me happy is when I drop my kids off, and I can go for a run over to the gym. Or being able to look at my calendar and I have like a free day of no meetings, like joy.

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FT: Exactly. An empty calendar.

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JS: Right.

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FT: That's it. That's it.

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JS: That's it.

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FT: That's the happy life, y'all. It's not busy. It's not doing all the things. It's like I can just sit and stare at a wall on my couch for an hour after I drop off my – after my kids have already been taken to school. Yes.

[00:20:55]

JS: Yes. I think for people to discover or tie things, like what are things that are at no cost. It's really just you and that give you joy. What are things that cost some money, and what is that, and how do you integrate it on a daily, weekly, monthly basis on the journey, where it's not going to deprive or set you back too far as you're trying to reach your financial goals? But it's integrated in your life.

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FT: Yes. I'm hearing that you have to have a really strong why, a motivational factor, the anchor, the work that you're going to do that may not feel exciting without that promise of a better future and to visualize it. I don't know if you did anything like that in your journey, which was like really seeing what was possible because you had taken pictures and put them in your laptop. Or you have photographs. I mean, I actually have a photo of myself as a kid. Here, I'll show you. I was like three years old in this picture.

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JS: Yes. I've seen that before. You posted that before, right? Yes.

[00:21:59]

FT: Yes. Well, I think so. It's Persian New Year and I'm sitting. I'm kneeling at the Sofreh, which is our – it's like the traditional tables cape around the Persian New Year. I just – I have a lot of kid pictures, my kids, my kids, me as a kid. I think it's important to do it for them. I do it for my kids. I do it for me when I was a kid. If I'm – those days where I just feel like I don't want to do the thing, or I don't want to do one more podcast, or I just want to take a nap. Sometimes, I do.

But I think even when I think bigger picture, like why is it important for me to continue to help other people or spread the good word about what's possible in your financial life, I think I do it for the little kids who are so innocent, right? When you're young, like anything's possible. You don't want that candle to die. You don't want them to arrive into adult – I don't want my kids to grow up and be like, “You lied to us. Nothing is possible.”

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JS: Right, right.

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FT: Life is really hard. Nothing can work. That I can model that for them. So, yes, a simple visualizing tool as a photograph can be a game changer.

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JS: I agree.

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FT: I met your husband at your party, too. He's so charming and seems like what an incredible life partner to have on your journey to financial freedom. What are some of the conversations that you two have around this? As I think a lot of our listeners are in partnerships, and they would love to know what insights you have for them maybe on how they can communicate more effectively. I know that you're deciding on a car purchase right now, and maybe you're not seeing eye to eye there. How do you work through and thrive in these moments?

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JS: Yes. Well, it's definitely going to depend on personalities, right? Knowing how you communicate or triggers for you or your partner. My husband is pretty laid-back, which is very helpful. So even though I'm more like – he can literally – I don't know. He can maybe be upset about something. It's not always a good thing, but he can be upset. But he's very calm, so he doesn't have to like express himself right away, where I'm like if something makes me upset, it needs to be addressed right now. Let's talk about it.

He takes that approach when it comes to just like our finances, too, where he's very laidback. As long as he's like able to do what he wants or he feels financially secure, he's okay to let me kind of lead the ship, and he trusts me to make decisions. Sometimes, it's like that. I think, yes, I love when I see couples that are in it together and budgeting every day and having meetings all the time. They communicate everything. That's amazing, right?

But like he's not – he just doesn't have that personality. He's very involved. He knows what's going on. But one of the things I had to let go of was that he didn't have to be as intense as me to want to know or understand everything, and that was okay. So I think understanding your partner, communicating like, obviously, big decisions, and talking through, and making sure you

realize what their goals are. It's not just about what I want. But what does he want, and what does the family need, and how do we integrate that?

With the car situation, he's been wanting a car for, I think, a while now, like a nicer one. We are getting to the point where it's like okay. My car, sometimes, it wasn't starting last winter for a bit. We're like, "We probably do need to get a bigger car." So I'm just hesitant on I don't want to add like another payment. I'm like trying to figure out, okay, do we just buy in cash? But that's a big lump sum of money.

He's been patient. He's not like, "Well, we need to do this now." I'm like, "Both cars are still running. The one that wasn't starting is starting again. It's starting more consistently." I think he trusts me. I'm not just like leaning him on and saying, "Oh, we'll do it," and I don't want to do it. It's more of, after this book launch, after things die down, let's come back and talk about it.

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FT: Yes. We have to think about it. This is a **[inaudible 00:26:03]**. I have to also make a decision about my car, and I have a hot take on cars right now, which might get me in trouble with like Suze Orman.

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JS: Let me hear it.

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FT: I think like you should be allowed to lease a car and not feel guilty about it.

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JS: Yes. Sometimes, it makes sense, right?

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FT: Especially in this environment. Cars are not depreciating as much as they used to. I leased a car in 2021, I believe, and it has increased in value. So when I turn it in this summer, I'm deciding what to do. I'm like, "Okay, I think I'm going to buy it from the dealer at the price we negotiated in 2021." Not because I love this car but because I'm going to be able to sell it as soon as I drive it off this lot, and I can sell it. Maybe I won't make a profit, but I will make – I will do okay, and I can use that money to then go buy maybe a different car at a different budget.

Your point about liquidity is not a small point. It's huge. I mean, are you going to – and because cars are so expensive right now. You're going to cough up like –

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JS: Right. Interest rates, yes.

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FT: I have been seeing, depending on the car and the dealer, some dealers are offering lower interest rates right now because they want to move some cars. But you're right. It takes a lot of research. This isn't like an easy choice, and it's a commitment. It's a commitment either way, whether you pay all cash because that's cash you're not getting back, and that's liquidity that you're going to have to make up for. Or it's an interest payment. I do think rates are going to come down a little bit this year, so good to wait. I think it's better to wait.

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JS: Yes. But I just see – I think that's – what you just said about leasing, even though like for some financial experts, out of the question. There are so many things that we can choose to do that work for us. Sometimes, it doesn't work mathematically. You know like this idea of, "Oh, you shouldn't pay off your mortgage." I am not one of those people. I thought about doing that, like being aggressive with it. But then I was like, "No, I'd rather have cash or liquidity versus pay my mortgage down."

For some people, they do not care. It's not a mathematical choice. It's an emotional one. Sometimes, you can't – it's okay to make emotional choices. Now, of course, you don't want it to be things that take you off the path too far. But people can decide for themselves the discernment of what works for them because sometimes we try to make decisions based on what other people tell us to do when it's actually going against what makes sense for us. Then that's when the friction comes. So, yes, making choices from like personal standpoint is important.

[00:28:36]

FT: Right. I mean, the same debate with people who are deciding to rent versus own a home. For a long time, we thought renting was like money down the drain. But, no, renting affords you more flexibility, and all that overhead is no longer your responsibility, all the like maintenance costs. There's no taxes. I mean, home ownership is you're really in for it. You are in for it. Now, I'm a homeowner many times over, and I don't regret. But I'm not going to tell – I'm not going to be silly and tell everyone that everyone should do this and that it's right for everybody. It's very complicated.

All right, Jamila. Let's talk about 2024. This episode is airing – still, we're in December of 2023, and I just wrote a piece for my newsletter community about how what if we thought of December as the first month of 2024 so that you're not walking into January super-duper overwhelmed and inundated and feeling like behind the eight ball. That you've already gotten a few things figured out. You got a light running start. What are some things that we can even do now to set ourselves up for success in just Q1 of 2024? It doesn't have to be like for the rest of our lives or the rest of the year. But just like some things that come January you're like, “I should have done this in December.”

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JS: I think sitting down and reviewing your current starting point, where you are. So whether that is a review of your assets and how much you have, what those login accounts are. So many of us don't know how to log in to our accounts, right? So figuring that out. Your debts or

liabilities, figuring that out. Just doing a checkup. Let's just log in and make sure that money is still there. Make sure payments are getting applied.

Also checking in on your budget. So perhaps you fell off the budget wagon in 2023. It's okay. So what does a new budget look like? You can have a fresh start. Okay. Delete all the old budgets you never updated. This is actually speaking to me because I have not been keeping up with my own budget. So I'm like fresh start. But let's just say you are at a stage. I talk about this in the book, a journeyer stage in the beginning, where it's more important for you to budget because you are trying to invest or save or get out of debt.

Then this is a great time to sit down look at your expenses. Maybe look back on – if you have the digital budgeting apps, you can pull in information and organize like how much did you spend consistently over these last few months in this area. Do you want to continue that going forward? Do you want to see some adjustments, right? Just having the data and sitting down with it, so you can assess and just look at it.

Parts one and two of the book are all more about assessing, and it doesn't really require a lot of action, like a physical action like getting up and doing things because I wanted people to be able to like you don't – you can sit in your desk or your home to start making significant changes. That's one of it is to assess where you currently are, look at your expenses, and then what goals do you have.

It doesn't always have to be the financial goals, but what are some lifestyle goals you want to achieve or have? How can you bake that into your budget? Is there a trip you may want to take in the first quarter or a show you want to see? Who's the artist coming to town that you want to go see? Think ahead about some of the fun things you may want to do and try to be proactive about that. So you can bake that in advance in a budget.

[00:32:00]

FT: Yes. You just got me thinking. I do want to take my family to the West Coast in April for spring break, and it's never cheap. Flights are so expensive. It's really annoying because good luck getting there on time. I just love how you can just give an airline thousands of dollars, and

they're like, "We might get you there. We might get you there. Also, you might have a seat." It's like –

Jamila Souffrant, thank you so much. I couldn't think of a better person to sort of round out 2023 with. Congratulations on your book, which was featured on Good Morning America. Thank you for making us a stop on your media tour. Everyone, pick up *Your Journey to Financial Freedom*. By the way, when I got mine in the mail from Goodshop, the box, it was a little smaller than I was expecting. But it's perfect for like stocking stuffers and fits perfectly in your hand. Jamila, thank you so much.

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JS: Farnoosh, it's a pleasure, as always. Thank you for having me.

[END OF INTERVIEW]

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FT: Thanks to Jamila for joining us. Her book, again, is called *Your Journey to Financial Freedom*. You can learn more at yourjourneytofinancialfreedom.com. Thanks for tuning in, and I hope your day is So Money.

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