

EPISODE 1616

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FT: So Money episode 1616, leveraging curiosity in your career with Danielle Robay, journalist and host of the Pretty Smart podcast.

***DR:** I personally had a lot of limiting beliefs around money, and I now feel like, to quote Cher, I want to become the rich man that my grandparents told me to marry. But I didn't think that was possible. I always – I grew up thinking, oh, well, I can take risk, or I can be creative because my income will be secondary. That's a really dangerous story to tell yourself because that's not the case. I'm now 33. I just froze my eggs. I'm not partnered. No one is paying my bills, so that's not the right story to be telling yourself."*

[INTRO]

[00:01:13]

FT: Welcome to So Money, everybody. I'm Farnoosh Torabi. Reflecting on the very first episode of So Money, episode one, if you can recall, it was with Tony Robbins. We talked about the power of curiosity. For Tony, curiosity is the thing that he credits for his success; the curiosity that has driven him to continue learning in life, to ask questions, to get to the bottom of things.

Well, today, we're going to revisit curiosity, a trait that we all have, some more than others. When I was younger, my mother used to call me foozool, which in Farsi means nosy. But I just think it was really that I was a very, very curious little girl. Our guest today felt similarly growing up. Now, as she is a correspondent and journalist and entrepreneur, she credits her curiosity for so much of her career success and the direction that her life has taken her.

Danielle Robay joins us. You may know her. She is the creator and host of the Pretty Smart podcast, where she interviews some of today's most dynamic voices. I'm actually on the show today. I'm on Pretty Smart today. So after this interview, be sure to go and check out Pretty

Smart. Here Danielle and I talk about building wealth, and she was really curious to learn about my thoughts on couples and money.

On our show today, Danielle talks about her curiosity, how she's leveraged it, coming to LA with not a lot of money, the media mogul that she met serendipitously who ended up becoming her mentor. Danielle is also in the process of freezing her eggs. If you're in the audience and curious about that process, Danielle has advice. Here's Danielle Robay.

[INTERVIEW]

[00:02:58]

FT: Danielle Robay, welcome to So Money and Happy New Year.

[00:03:02]

DR: Happy New Year and thanks for having me. I'm a big fan of your podcast, so I'm excited to be a guest on it today.

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FT: I have to say that never gets old. When I reach out to someone who I admire, as I do you, and asked with tail between my legs, “Can I come on your podcast and talk about my book and talk—,” and you're like, “Hey, Farnoosh. I know you.”

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DR: Well, there's – we've had a few guests that have overlapped, and so that's how I originally found your pod because I love to do my research. I'm a journalist by trade. So I found your interview. I forgot which guest it was and I – it was by far the best interview that that person had done. So I started following your podcast and listening to all of them.

[00:03:46]

FT: Wow. Thank you for saying that. Well, you are a journalist with the capital J. I love talking to journalists. I'm also a journalist. That was my first trade, my first practice. Still, so much of my journalism background I bring into the work that I do, mainly the curiosity. You have always been an extremely curious young girl, woman. I want to maybe start with your early years of realizing that curiosity is something that you can make into a career.

You came to Los Angeles from Chicago at 22, with this ambition to become a reporter. Like a lot of 22-year-olds in a big city, it was like you living in your friend's garage. Take me back to those days and those weeks and what kept you going. LA is a hard – I just came from LA. It's a tough city.

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DR: It is not an easy city to financially stay afloat in. That's for sure, although New York does seem tougher to me. But, yes, I moved. When I was 22, I moved into a garage. I had no money. I had like \$8,000 in my bank account, which I know can maybe sound like a good amount to have put aside to some people. But when you move to LA, it's like once you get a parking ticket and eat a meal at Dan Tana's, it's gone. It goes really fast, and I got a lot of parking tickets. I was terrified, but I had this crazy dream and this sort of instinct, this like deep knowing that I was going to make it happen, that like I knew it was going to happen. I just didn't know how or in what capacity.

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FT: That is such an interesting observation. I have felt that way, too. I don't think this is everybody. Someone came up to me the other day, and he asked me. He said, "Farnoosh, do you ever feel like you're destined for something greater?" It is – how would you describe it? To have experienced it at such a young age, I think it's such a gift. Maybe we all have that whisper in us, but there's something that has to happen, which is that you have to be in touch with that voice. I want to learn a little bit more about what that voice was telling you and why you knew in your bones, in your heart that this was going to happen for you. Where did that faith come from?

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DR: It's interesting that you use the word faith because I actually had no faith. Or I guess traditional, in the traditional sense. I grew up Jewish. I am Jewish, but I'm not religious. I didn't have a ton of faith, and I actually found it in LA through a mentor of mine. That's like whole different story. I do feel like I have a strong faith now. But it was this feeling – I think it was twofold. It was, one, no one was going to stop me. I had my eye on the prize, and it's all I could think about. I would go to sleep at night thinking, “Who do I need to meet? How can I get on this movie red carpet?” I would watch people that I admired, and I would see with envy.

Ollie. I'm really sorry. **[inaudible 00:07:03]**.

[00:07:04]

FT: It's okay. Ollie's not part of the show.

[00:07:06]

DR: Yes. I would seethe with envy and not in a jealous way. I didn't want anything bad for anybody else. I just would like salivate like I want it, and I know I can do it. So how can I get there? I would kind of backtrack, I think, in careers. Nobody totally reinvents the wheel. Obviously, tech changes, and the world changes. So you have to adapt.

I loved Barbara Walters' career, and so I tried to track backwards. I looked at her Wikipedia, I read her memoir, and I thought, okay, this is how she started. She started at ABC producing. So that means I need to learn how to produce things. I backtracked and I tried to learn all the skills that I needed to learn to do that.

[00:07:51]

FT: We call it reverse engineering, and I'm also a – I practice that. Fast-forward today, you're a TV host, still a journalist, correspondent for IMDb, NBC4-LA. You have an incredible – this is how I learned about you, your video podcast, Pretty Smart. Your credits include every – I mean,

everything; EXTRA, E!, Entertainment Tonight, NBC, Steve Harvey Show. So what was your break? What was your first big break?

Then I also want to understand how you kept things going, the wheels turning financially. You had \$8,000 to get you a bit of a jump start. I don't know. Did the job start coming quickly? Did you have to do like crazy – I babysat and petsat in New York when I first moved there, with a master's in journalism, mind you. I didn't care. I was like, "I got to pay off my student loans." So what –

[00:08:37]

DR: Yes. [inaudible 00:08:38].

[00:08:40]

FT: I want to know, big break. By the way, listeners, we're going to get to her mentor because it was Larry King. But your big break and then kind of what you were doing up until then to sort of keep yourself financially solvent.

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DR: Yes. I think I'll – if it's okay with you, I'll weave the whole story together.

[00:08:54]

FT: Yes, go for it.

[00:08:57]

DR: I had \$8,000 and was living in a garage, and I thought I need to get on the red carpet. So I started emailing people. No one would reply to me, so I budgeted out a certain amount for presents. I would send people cookies and bamboo plants and write a little note that said, "I'm so eager. If you need anybody last minute, I'm happy to work for free. Just like give me a shot.

You won't regret it," which is this terrible note, but I didn't know any better. People would email me back and say like, "We received your cookies or bamboo. Thank you so much. We don't have anything for you, but we'll keep you in mind."

I then had their email. So every few months, I would reply and send an updated reel or check-in. About four months into living in LA, a woman emailed me or called me and said, "Our host dropped out. She's sick. Can you fill in?" It was because I was top of mine because I had sent cookies and emailed and kept in touch. I said, "Hell, yes, I will be there." So I was there. I got an exclusive with Simon Cowell. I've never seen him again. I owe him a huge thank you. But they hired me. I think I made like – sorry. I think I made like \$25 per red carpet, which –

[00:10:19]

FT: What?

[00:10:20]

DR: Yes. It didn't – when I was happy to be making it because before I was doing it for free.

[00:10:25]

FT: Right, right, right. Oh, my gosh. That is – okay. Well, later we – I want to talk about the pay complexities in Hollywood and I think – I get it. We have to put in the time and effort. In the beginning, you're really investing in yourself. Some people might go to grad school, and others might just work for free for a couple of months or whatever, \$25, so that they can get the credentials to then get paid finally. Were you doing that math in your head, though? Were you like, "Okay, this is just what I need to do."?

[00:10:58]

DR: I wasn't doing any math. I used to be really financially illiterate. I would say it's only been in the last four years where I've even started reading and getting my shit together, so to speak,

because I wasn't making – I mean, to correct me if I'm wrong, but I wasn't making enough money to even be thinking about money. I was just trying to survive.

[00:11:24]

FT: Right, right. That's fair.

[00:11:26]

DR: Yes, I wasn't and I was – I mean, I guess, really, it's like an artist. I was like moved by passion. So I wasn't thinking about it at the beginning. But as soon as I had to start paying real rent because the garage was free, my grandmother's friend let me live there. As soon as I started paying rent, I started thinking about money in a different way.

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FT: So you get the gig after filling in for the host who couldn't make it. They hired you. What was that job? Was it –

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DR: It was like online red-carpet reporting. So if a dog had a birthday party in LA, I covered it, and I'm not even joking. I covered Christina Milian's dog's birthday at one point, who's a good boy. It was not one of my typical questions, but I threw it out there. So I was just hustling.

[00:12:15]

FT: When did you meet Larry King, and how did he usher you into sort of the next chapter in your profession?

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DR: Yes. I started working at an online media outlet and really learning the Internet. It was one of those places where like people rode around on hoverboards. It was a wild atmosphere and really a lot of fun. There was like six hosts, and we all did digital shows. A lot of them now have become or have like gone on to become big YouTubers and influencers. I always wanted to be a journalist. So when we were doing these shows, they started acting really silly, and I was like, “Oh, my God. The Internet lives forever. I got to get out of here. I want to be on Good Morning America.”

[00:12:58]

FT: Right, right.

[00:12:59]

DR: I got a new job. I started working at Entertainment Tonight online. Eventually, I quit. It was just not for me. It's not what I thought it was, which was really hard for me.

[00:13:15]

FT: Can you get a little more specific, Danielle? Like what was it?

[00:13:17]

DR: Yes. Well, it – so Entertainment Tonight is the gold standard of entertainment news. So when I was walking in there, I thought, okay, I'm the youngest person they've ever hired. This is it. This is what all the sacrifices were for. This is what I was waiting for. I didn't go to my friend's birthdays. I didn't go out at night. I was laser-focused, and I was like, “This was it.” So I walk in the first day, and everyone was kind of like – I came from an environment where everybody was really collaborative and fun. I walk in and they were kind of all like sizing me up and not as friendly. I was like, “Oh, shit. I don't think this is what I thought it was going to be.”

Then I made some friends, and everybody got a little bit nicer. But I was just sitting there, writing stories about people's lives. I was a political science major. I did local news. This is not for me. I

think I had grown out of the dream in some ways. So my mom convinced me to quit. I remember having this phone call like, “How am I going to pay my rent? I can't quit.” She was like, “I don't know, but you'll figure it out.” It was a little aggressive, but she was like, “How pissed would you be if you got hit by a bus tomorrow, and you spent your last day in that building in Burbank?”

[00:14:35]

FT: Oh, my God.

[00:14:36]

DR: I was like, “You're right. I'd be so pissed. It was such a depressing building.” So I quit and I was really depressed. It was one of the saddest times. I think I was mourning the dream. I didn't know if anyone would ever hire me again. I had no money. So I just started like writing down questions. I wrote down questions of everybody I've ever wanted to interview because everyone wants to chat with Oprah or Michael Jordan. But then when you see them, cat's got your tongue. I wanted to be prepared.

One day, a friend of mine was like, “You've been so, so down. I have a surprise for you.” I was like, “Okay.” He said, “Be ready at 6:30 in the morning. I'm going to pick you up. Do your hair and makeup.” I was like, “Hair and makeup?” He was like, “You're just – believe me. Just trust me.”

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FT: Why? Who's this friend?

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DR: Right, an LA friend. So he picks me up, and we go to Nate 'n Al's, which is a deli in Beverly Hills. I walk in, and there's Larry King.

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FT: Oh, my God.

[00:15:42]

DR: I'm a student, so I had watched hundreds of hours of Barbara Walters and Larry King and George Stephanopoulos and Bob Costas and all the people that I thought were doing it best. I walk over to Larry, and I was really nervous, and I said hello. He was so friendly, and he would have breakfast six days a week with all of his childhood friends. His cousin would show up. His – I mean, I was the youngest at the table by maybe four decades.

I sit there, and we're all chatting and laughing. At the end of breakfast, I was like, "Larry, I have to come back tomorrow. I didn't get to ask you one question." He was so naturally curious. He asked me a million questions, and he goes, "Don't you have a job?" I said I actually don't, and he goes, "Well, you're welcome anytime."

So I started coming back for breakfast, and it totally lifted me out of my any sadness because I saw what could be. I learned from the king, the king of questions, and he really like refined how I ask questions and my approach and how to – when people aren't answering, how to get them to open up. He would always say to me, "You need your own show." I was like, "My own show? CNN's not calling. They called you 30 years ago. It's just not the same anymore." He would always say it to me.

I'll fast forward. Eventually, I go on in my career. I did a Morning Show in Chicago. Then I came back to LA and worked again at IMDb and NBC News and eventually at E!. Then when the pandemic hit, I launched Pretty Smart, and it was the show that I had always wanted to create. I heard that whisper again. This time, it was more Larry's voice. It was like, "Start the show."

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FT: "Grow up, kid." Yes.

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DR: Yes. Well, it was more like, “Maybe CNN's not calling, but you can do it.”

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FT: Exactly.

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DR: That's the beauty of the new media landscape, and it's actually the thing that – it's the advice I most need to hear, but it's also the advice I give the most, which usually are one and the same. It's that if nobody's hiring you for something, go create it because either it will be a success. Or, eventually, someone will see that you can do the thing and hire you.

[00:18:04]

FT: Exactly.

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DR: So Pretty Smart is the podcast, and I interview women like you who put a new spin on pretty. I think about all the beautiful women in my life, and they're pretty bold, pretty witty, pretty strong. I'm a book nerd, so I named it Pretty Smart. But it's been the absolute highlight of my career. Do you feel like that with the podcast? It's so cool to interview.

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FT: Oh, yes. I mean, nine years this show. This is – we're in January of 2024, so it's been nine years. I haven't done anything for nine years straight, except be married to my husband and I'm –

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DR: Yes. You do multiple a week.

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FT: I do many a week. I do three episodes a week, which now I'm like, "Hmm, there's no way out of that." I put back myself into a corner. I started with seven. Then I went to five. Now, I'm at three. But I truly love it, and I give all the advice. Be consistent and et cetera, et cetera. But, ultimately, it might not work and I'm just – I feel very much like luck has played a big role in the – I found something that I truly enjoy to do. Look, I have my slow days and my days where I don't want to turn on my microphone. But by and large, it is definitely – it feels like a calling.

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DR: Yes. I think so, too. I have this quote about luck that I love. One of the old presidents of Microsoft grew up in a rural village in China. Poor like we don't understand in America, right? If you're making two dollars a day, you're wealthy there. He eventually went on to become the president of Microsoft. It was unbelievable that someone from his community even made it out of that village. I read an interview, and he said – he was asked how much luck was like – how much did luck play a role in your story. He said, "I think of luck like a bus. The buses keep coming, but you're never going to get on if you're not at the bus station."

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FT: Exactly. Oh, my God. It gave me goosebumps. I want to write about luck. I think there's so much to unpack, and we don't give luck enough. We're afraid of talking about luck because we feel sometimes it discredits our efforts or our ambitions. I want to say exactly what this Microsoft CEO or president said, which is that, yes, there's luck. But there's also showing up and receiving that luck which is your effort, which is your proactiveness.

Going back to your natural curiosity, there was a quote I read of yours in – I think it was in Forbes, where you were interviewed about – by the way, everybody, Danielle has a game, a card game called 52 Questions. Essentially, it's bringing to life your love for curiosity and also the evidence of how curiosity has brought you to so many points in your life. But the quote is, "I

think I went into my career because I was naturally curious, but I didn't recognize the transformative power of questions until I use them in my own life.”

I want to know from you, Danielle. What are some of the questions for yourself or for others that you would encourage asking ourselves perhaps regarding our careers, our financial wellness so that we can be more constructive? We can maybe realize more about ourselves. We can make those healthier choices and feel like we're on to the right moves.

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DR: Okay. I have to think about this, especially in terms of financials. Some of the things that are popping into my mind and maybe you can help me build off of these, but one is what is your money story. Lately, I think a lot about the stories I'm telling myself. So if I'm in an argument or a disagreement with somebody, instead of replying and saying, “I feel like you X, Y, and Z,” I now say, “The story I'm telling myself is that when you said X, I felt this way.” Because, really, that's what it is. It's a story. It's not an intent – I could have totally misinterpreted what they said.

I think money really coincides with stories. What money story are you telling yourself? What stories have you received from your family, from your friends? I personally had a lot of limiting beliefs around money, and I now feel like, to quote Cher, I want to become the rich man that my grandparents told me to marry. But I didn't think that was possible. I always – I grew up thinking, oh, well, I can take risks. Or I can be creative because my income will be secondary.

That's a really dangerous story to tell yourself because that's not the case. I'm now 33. I just froze my eggs. I'm not partnered. No one is paying my bills, so that's not the right story to be telling yourself. Yes, go ahead.

[00:23:08]

FT: I love that question. I think that is the most important money question, so I asked for questions. But let's just focus on that one because it's true. The stories we tell ourselves about money, about a lot of things often point to limiting beliefs. So the next step is to question that

story. Why do I believe that? How is this story serving me? Maybe it served you to a point. Now, you have to rewrite it.

I talk about that in *A Healthy State of Panic*, too, where I think a lot of times, when we're afraid of something in our financial lives, we're afraid of losing money. We're afraid of facing our bills. We're afraid of having a financial conversation with someone we love. There is an underpinning of fear in that moment, and the healthy move is to sort of question where is that fear coming from.

Maybe it is my mother's fears from the eighties that I'm carrying into my life today. Or I read about something or I heard about something. Now, I think that this is just how it is. If I'm seeing couples divorce around me, and the rumor is that it was about money, well, I'm going to talk about money now in my relationship. That feels risky. That feels like it could lead to a fight. I always say like, whose life are you living? Whose story are you living? That's not genuine or authentic to you. Now, with an adult with agency, you can change that narrative.

I hinted it earlier because, I mean, look, I was just watching – I think it was Taraji P. Henson.

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DR: Oh, yes. Oh.

[00:24:46]

FT: It's so gutting. We know there is a pay gap, especially in Hollywood, especially as a person of color, a woman of color. Forget it. She's in tears because she's considering leaving the industry because not only does she get paid less, but then she has to pay out so much, like everybody else in Hollywood to their managers and their agents and their publicists and the stylists.

By the time you come home, we think they're on the red carpet. Their name is on the billboard. They're in this movie with Brad Pitt. They must be cashing in. They're making a teacher salary, as you have been interviewing so many people in Hollywood, and you yourself have worked on

the periphery of Hollywood. What's the state of the union right now with pay and wages? I mean, I love that she spoke out, but I just don't know if it's going to affect change.

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DR: I mean, I don't either. I hope that – I kind of – when I don't know how things are going to go, I look back at history. I do feel like when women started speaking out during the Me Too movement and Time's Up in Hollywood, things did start changing because certain men would step up to the plate, and they would say like I think – I forgot who did it, but there – I think Jessica Chastain's co-host.

There were some issues I think, and then some people stepped up to the plate. But I do think that it changed slightly, and there's something called Favored Nations, which in my business, people throw that word around a lot now. I never heard that until the last few years, which is like me and my co-host would get the same pay, which when I was doing my show in Chicago, I got a third less than my male co-host. My black female co-host got paid less than me. We didn't know until it came out later, but it was like all of the bad stereotypes played out in that job. I think only recently have I started to be paid with Favored Nations.

I do think that when people start speaking out, it emboldens other people to speak out because nobody wants to be like the crybaby or the problem and lose work. So she was gutsy enough to say something, and maybe it'll embolden some other people, too. Then I think there's power in numbers.

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FT: Is it part of the reason why you're taking the lead and control? Like Pretty Smart is your production, your card game company. Are there more of those types of projects that you want to pursue? Not only because you are ambitious and you have great ideas, but because there's also the reality of like you get to pay yourself with all of those endeavors.

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DR: Yes. I have always felt like my best investment is me. In some ways, I know people joke around in creative industries. They'll say like it's just not a steady income or not a steady job. I've sometimes felt more unsteady in paid positions in corporate life because my fate is totally not in my hands, whereas with Pretty Smart, with any brand collaborations that I do with my card game, sure. Am I working sometimes more hours? Is it more stress? Yes, all of those things. But I'm in charge of my own destiny in many ways. That, to me, feels better. It's more empowering. I also know that the upside is potentially larger, which is exciting.

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FT: Yes, you control the dial. That's – yes. You can call sick. You can call in sick. By the way, no one's giving you a side eye when you walk into work, which I'm sorry that happened to you.

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DR: I've also felt empowered by learning because when you create a product, like the amount of money that you waste in manufacturing and design, like anybody will tell you. It's just like you really have to start learning about money if you don't know already. Really, it's the first time I've ever had a business plan. It's the first time I've had spreadsheets. It's the first time I've done a lot of things.

[00:29:00]

FT: Yes. You mentioned you are freezing your eggs, and I applaud you for that. I think that's a really – it's a very personal and brave move. Maybe going back to the questions theme, what were the questions you asked yourself to know that you were wanting this and prepared for this?

[00:29:19]

DR: Thank you for asking that. I actually asked myself a lot of questions because there's not a ton of research out there about egg freezing. There's a lot about freezing your embryos, which is when you freeze the sperm and the egg together. Egg freezing is just the egg. Because it hasn't

been around for as long, the statistics and the research are just not out there. So I was really nervous. I asked a lot of doctors about the hormones. I'm a person who likes no toxins in my body as much as possible, so I learned that they flush out in two weeks, which was important to me.

Then I actually had seven or eight questions that I asked. I won't bore you with them. I actually am posting them on my Instagram because they were not out there. I looked at so many blogs, so many websites, and nobody was telling me what questions to ask the clinics to see if they were a truly viable egg-freezing clinic. So I put them together and had them double-checked with the clinic that I ultimately went with. That was really helpful because a lot of people say that they do egg freezing, and they actually don't have high success rates in terms of dethawing and then implementation. So those are the two things you have to really look out for.

[00:30:35]

FT: Right. That freezing is just the first step, yes. I have a friend who went through it. She has a daughter now, but it was many years, and it was also many dollars in debt. I think that's a question that I'm sure that's, hopefully, one of your eight. Financially, are you ready and have you checked out all the resources? I know sometimes if you work for a company, they might offer you one round.

[00:30:57]

DR: It's really state by state because like in Illinois, insurance covers a lot of it. In California, they don't. So, yes, there are so many questions to ask yourself about the financials of it all. But I think, as always, if you're really wanting to do something, you find a way.

[00:31:18]

FT: Like your mom said, like your mom said.

[00:31:21]

DR: Yes, and I believe it. I think part of achieving anything is just believing you can.

[00:31:27]

FT: Yes, and showing up like you did and also blind faith. I mean, you went with that friend to that diner. You didn't know where he was taking you or she was taking you, and you came prepared. It's preparing when no one else is and for what. You don't know yet, but you just know this is a good investment of your time and your skills. When that lucky time comes, you will step up.

[00:31:50]

DR: Yes. I hope you do write about luck. I'd be so interested.

[00:31:53]

FT: Yes. I just think there's a lot to explore. I don't really know yet where it would lead me, but I just think I see already they're – people tense up when they talk about luck sometimes because they fear that, again, it undermines. Luck works both ways, right? I think that's another thing to explore. You have been fortunate. It could have not been that way. I think there's a lot to explore there, and maybe I'll come back and interview you about it because I think you're a great source of inspiration.

Danielle Robay, thanks for sitting down with me. I knew this was going to be a great conversation. I love Pretty Smart. I love everything you've built and your story. Wishing you continued success professionally and personally in the New Year.

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DR: I really appreciate it, and you're so fun to talk to. So thanks for having me on.

[END OF INTERVIEW]

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FT: Thanks so much to Danielle for joining us. A link to her podcast, *Pretty Smart*, where I'm on today in our show notes. Stick around because on Friday's episode, *Ask Farnoosh*, I'm going to announce the five winners, each of whom will receive a copy of *A Healthy State of Panic*. If you took my survey in December, make sure to listen on Friday to, hopefully, hear your name. Also, on Friday, I'm going to be picking someone from the review section on Apple Podcast to get that free 15-minute phone call. I will be doing this every Friday in 2024 to encourage you to subscribe and leave a review. Thanks, again, for tuning in. I'll see you back here on Friday. Until then, I hope your day is So Money.

[END]