

EPISODE 1631

[00:00:00]

FT: So Money episode 1631, the merits of loud budgeting and when it's wise to maybe stay quiet.

***SV:** Previously, you felt embarrassed if you couldn't do the \$100, \$150 brunch or if you were saving up for something important or whatever it might be. And so you make something up and say, 'Oh, I can't go,' or, 'I've got another engagement,' or whatever it is. But I think by saying and by owning the fact that you are in control of how you spend your money, and it really comes down to what you want your life to look like, what does it include."*

[INTRO]

[00:01:02]

FT: Welcome to So Money, everybody. I'm Farnoosh Torabi. First, we had quiet quitting. Then there was a quiet luxury. Now, there's loud budgeting. These, my friends, are the sounds of TikTok, trends that originate on the social media platform eventually entering the mainstream. Now, we're talking about it on this podcast, which means maybe it's no longer cool. I don't know, but here we are.

Loud budgeting, what is it? It's demonstrating control of your finances out loud, vocalizing when you're making money-conscious decisions, rather than caving to peer pressure to spend a certain way. Your friends want to go to an expensive brunch or book a vacation, and you have outstanding credit card debt. The loud budgeter owns that and shares this with friends, passes on the expense, and focuses on the bigger priorities. Hard to find anything wrong with this, but are there times when our financial goals are best kept to ourselves? I know a lot of us want to learn more about budgeting and creating workable spending plans. So this felt like a great parlay.

My guest today is Stephanie Vaught. She's Founder of Social Money Finance, a personal finance company that specializes in helping Gen X, Gen X women, make empowered financial decisions. That's me. If that's you, high five. She has made it her mission to encourage Gen X women to lean into their life experience, own their own power, and build a life they love. Stephanie and I dig into the merits of loud budgeting and when it might be important to toe the line.

Sticking with financial trends on TikTok, I turn us to a viral video of a young woman, later in the show, who was found crying over her inability to make ends meet. What do Stephanie and I think of that? As two Gen X women, you might not be surprised. Here's Stephanie Vaught.

[INTERVIEW]

[00:02:50]

FT: Stephanie Vaught, welcome back to So Money. It's been a healthy number of years. Oh, gosh. 2020 you came here. I actually featured you in my Black Wealth Matters album, in addition to having you on in June of 2020. I admire you so much. You've built an incredible business, helping people with their money, especially Gen Xers. I'm kind of Gen X, Gen Y. I feel like we're the forgotten generation often. We got lots on our plate. Welcome back. Tell us how you have been since we last connected you. Your business has grown really well.

[00:03:28]

SV: Yes. Farnoosh, thank you so much for having me. I am so excited to be back to be talking with you and your amazing audience. You know that I've been a follower of yours for quite some time. I listen to So Money all the time. So I feel very comfortable. I feel like we're buddies. I'm familiar with your content and your audience. Again, thank you for the introduction.

Things have been really wonderful. I run Social Money Finance, which is a personal finance company. Yes, our audience is primarily Gen X women. I like to say women of a certain age where we are in midlife, not so much approaching it. We are in midlife. I really wanted to focus on this group, this generation because, like you said, Farnoosh, we are the forgotten generation.

A lot of times, when we're talking about money or anything related to generational differences or what have you, Gen X is typically left out of that conversation. Usually, we're now into the Gen Zs. We're talking about them, Boomers, and all the things, which is cool. But it's like those of us in this middle life, we got a lot to say, and we're doing quite a bit, too. I'm excited to really focus on this generation and talk about the things that are important to us.

[00:04:54]

FT: The focus of our conversation today is going to shift to loud budgeting, which I feel a little bit late to this trend. But I think it's important to capture what it is and how it can be useful and what it says about where we are in our world when it comes to taking on financial goals and ambitions and the importance of community. While I have you, and I think a lot of women in my audience do fall in the Gen X category, I guess that's like – when were you born, like 1970 to 1980, something like that?

[00:05:28]

SV: Yes. The actual years are 1965 to 1980.

[00:05:34]

FT: That's why. I'm a 1980-born, so yes. Well, tell us a little bit about what you're seeing from your client base as far as their needs and how you're addressing them. What are the most important sort of financial steps that if you are in this generation that you want to be paying attention to?

[00:05:53]

SV: A lot of us in the Gen X generation, we're focused on and a lot of my clients are focused on what to do now. A lot of the conversation, sometimes there's that backtrack, where you spend a little bit of time sort of relishing about what you wanted to do or what you could have done or where you thought you'd be by this age and stage in life. Sometimes, that is filled with a little

disillusionment. Sometimes, it's a little disappointment. Sometimes, you're feeling a little bamboozled.

Our generation says we follow the rules. We did what we were told. We got the degrees. We went to school. We are the most educated generation out there. We're the smallest, but statistics tell us we're the most educated. We got the jobs. We work really hard. Our work ethic is unparalleled, I like to tell people. The bill of goods, if you will, that was sold to us was if you do these things, if you crossed off these things and check off these boxes, your life is going to look a certain way.

I think a lot of us bought into that. I certainly did. I think it was well-intentioned by our parents or schools, communities, and so on. What wasn't taken into account was what if something major happens? What if something like an economic depression happens? What if something like a 2008 housing crisis happens and we lose our jobs and we get laid off and our housing values plummet? What if something like that just throws us off kilter and we're not really prepared to handle those types of shakeups? I think that was a big part of it, certainly a part of the conversation.

A lot of times, what I'm hearing from my clients are, "I feel like I would have been further along. I thought my life would look a certain way. I wish I had learned certain money management principles earlier." I get that a lot, and so what I generally tell them is, first of all, you're not alone, and it's not too late. It's not too late. You can be 40-plus. You can be 50 and learn these principles and make it work for you. What we do is focus on the present. We really talk about short-term and long-term goals and playing that both games at the same time.

We talk about time being a necessity. It's of the essence, if you will. So we really focus on what do you want to do now, what do you want your life to look like now, and how to make that happen.

[00:08:33]

FT: Yes. Unfortunately, you do have to juggle more when you're getting a later start. You do. It's not as – you can't streamline it so much is when you're in your 20s. It's like, "I'm going to start

with my saving, and then I'm going to invest and whatever.” But you're right about Gen X being we're survivors. I think it's because we are analog. We know what life was like before the Internet. I think that is such a gift, especially these days. We are the most resourceful generation, simply because when technology breaks, we know how to still continue doing the things.

[00:09:14]

SV: Absolutely.

[00:09:15]

FT: My brother's 11 years younger than I am, and that difference is definitely a big one, where he's so – I mean, he runs a web company. He's so entrenched into the digital world, and so am I. But I feel like if push comes to shove and, gosh, if social media gets taken over by the Russians and we have to tear them down or wake up tomorrow and there's no email, I mean, I'm going – I'm knocking on doors and I'm okay with that. I know how to do it.

You got in touch recently, which I so appreciate. You're like, “Farnoosh, we got to talk about loud budgeting. It's happening. What's going on?” Leave it to TikTok. I'm actually – what do you think about TikTok. I'm not on there much, if at all. I've actually deleted it from my phone, which may be a temporary thing. I got a lot going on, Stephanie. I can't be distracted again with something else.

The one kind of interesting thing about TikTok is that there are some cool trends that get started there, and the latest in the personal finance space is loud budgeting, which we were joking. It's just like it's so funny the names we come up with, old tricks, new names. Loud budgeting is basically just like telling people your goals around money, holding yourself accountable. Tell us a little about how you've understood this loud budgeting, what you think of it, and why you think it's sort of taken on so well these days.

[00:10:49]

SV: Yes. As far as TikTok goes, I'm not on TikTok. I will be honest with you, Farnoosh. I am not. I'm not a TikToker. People have told me to be. I've tried to, and I just can't get into it, but hats off to the folks who are. As far as the loud budgeting goals, right? I happened to actually be on Instagram and saw someone post about it. It came from this viral TikToker that called it loud budgeting. Of course, I had to go down the rabbit hole, look into what he was talking about. You're so right in saying they give it this trendy name, right?

At first glance, I just thought whatever works. Whatever's going to get the attention and get the job done is what it is and let it be what it is, right? But I think what they're saying is you're really making transparency a popular thing. The way I understand loud budgeting to be is being vocal about where you stand with your money, about what you're willing to spend your money on, how much you're willing to spend the money on, and just being clear about how you're choosing to live your life.

It's so funny because this is what we as personal finance experts do. We encourage our clients and our audience to really take this on in such an affirming way. It doesn't have to be restrictive. It doesn't have to feel some sort of depressed feeling. It is being empowered, and it's taking on the belief that I can control my destiny. I can be on top of and in power. I can feel powerful being someone who manages my finances and is on top of where my money's going and all of those things. I know that's something that you and I share and we encourage our audience to feel that way.

When I see this coming from a younger generation, on one hand, I laugh at it because it's like we've been talking about this for years. On the other hand, I can appreciate the fact that they're adopting this belief and giving it a name because they know, more or less, this is what the younger generation likes for it to feel good and feel fun and feel interesting in order for them to do it. If it takes that, then I'm all for it.

[00:13:20]

FT: Just to put this in practice to visually see how this plays out, what is loud budgeting in practice? It's like your friends want to go to brunch. You're trying to pay off your student loans, or you're saving up for X, Y, Z. This expense, especially in New York, that could easily be a

hundred bucks, is not in your budget. Previously, you might sort of dance around the subject. “Oh, I’m not available.” Or you might go and then regret it.

Now, loud budgeting is giving this generation permission to vocalize what their financial goals are, which I think has so many benefits. One, obviously, it keeps you empowered, and it's getting rid of any of, hopefully, the shame that you may have around your financial priorities. Two, it might be inspiring to your peers. If they don't understand and they're going to give you a hard time about it, that's also telling. I think that's also revealing. The friends who listen and understand and might even take cues, I mean, that's pretty powerful. You're really being a great financial role model for your friends.

Then I know because I've studied this for a long time. The power of being vocal and the power of sharing your financial goals with people you trust is it leads to more success. The success rate is higher with just – there was a – it was an economics study. They looked at two cohorts. One cohort, they had savings goals. They didn't share with anybody. Another cohort, they had savings goals. They shared it with some immediate friends. The cohort that shared their savings goals, not only did they have a higher rate of success, in other words achieving that goal, but they also surpass the goal. It's just like the data also says this is smart.

I want to ask you, Stephanie. Is there a line? Is there a balancing act of being loud and also being quiet, having reservations about what you share? I know that transparency is the most popular word right now, and it gets a lot of people excited. Yes, of course, I think transparency is really important in so many ways. I think that as individuals, we also need to protect things about ourselves. I just – I wonder. I write about this in my book, *A Healthy State of Panic*. Sort of like toeing the line and what you think is sort of like important to share and what other things you think are more important to hold closer to the vest.

[00:16:02]

SV: Yes. I think this is such a great question, and I think there's a balance there. As far as being loud, I think you nailed it in saying you share if you're having the whole brunch scenario. It's so funny you said that because I thought of that, right? You're young. Your friends want to go out to brunch, or they want to do something really nice, and you want to tag along. Let's say,

previously, you felt embarrassed if you couldn't do the \$100, \$150 brunch or if you were saving up for something important or whatever it might be. So you make something up and say, "Oh, I can't go," or, "I've got another engagement," or whatever it is.

I think by saying and by owning the fact that you are in control of how you spend your money, and it really comes down to what you want your life to look like, what does it include. I'm sure it would include hanging out with friends and enjoying life, of course. But if you were to say, "Listen, I want to go with you all, but this is what I have allocated to this thing. This is what I have assigned to this thing." I think you're right in saying that it gives other folks permission, your friends permission to say, "Well, you know what? Maybe we can try something different," or, "Let me start to be a little bit more conscientious about what I do." I think in that scenario, it is very empowering, and it doesn't have to feel shameful or embarrassing by just stating what your boundaries are, right?

At the same time, as far as being quiet about something, I think that there's a place there, too, especially if maybe you're working on something that has a longer goal period. Maybe there's something that is a big project or something that's really, really near and dear to your heart that you want to accomplish, and you just need to get in your quiet place and really dig deep and make that goal happen. I think that's where being quiet about something can be really advantageous. Maybe it's something you need to go within. You need to go deep, and you need to really become the person that achieves this big goal or this big dream that you have. Sometimes, that requires just being you, you and you with your goal, until you get to a certain point.

I'm on board with both scenarios, right? Where you're loud in a sense of you are sharing what is true and what's important to you, and you're unapologetic about it. Then at the same time, being quiet about something that has maybe a deeper meaning to you that you really want to become one with, if you will.

[00:18:42]

FT: I agree. I think it also implies or hopefully implies that you can be loud, but you got to read the room, too. You want to make sure you're in a room, in a place, in a relationship amongst

friends who will understand and support. I like what you said about sometimes what you're saving for is a private matter. So you say I'm saving, but maybe it's not that like I'm saving for supporting my mother in her transition in her life because a lot of us are maybe doing that. We're support – now, you're outing maybe a family member, and you want to keep that to yourself because you want to out of respect for that family member. I think that discretion is advised in some cases. Yes.

[00:19:30]

SV: Absolutely, absolutely.

[00:19:32]

FT: It's the sort of thing that can be really empowering. I think, though, who's not going to like loud budgeting is companies, brands, retailers, restaurants.

[00:19:42]

SV: No, no. They're not.

[00:19:46]

FT: Yes. If all goes well, this will become a pattern for a while and, ultimately, maybe just this accepted way of sort of managing your finances. Peer pressure can go a really long way when you see your friends behaving in a certain way and then you, "Okay, this is acceptable now. Okay, great. We're going to be doing a lot of dinners in, or we're going to be doing movie nights at home." I think that's also a positive. It might be signaling to retailers and everywhere else that like I get that there's inflation, but some businesses take advantage of raising their prices.

[00:20:26]

SV: Yes, yes, yes. Farnoosh, if I may, I really want to encourage people by this conversation that budgeting is cool. I have literally told this to people. I don't care how much money you

make. I have worked with people of all income levels, maybe from 50k a year to 250k a year and beyond that with assets in the millions and things like that. I have certainly talked with people at different stages of their life, at different vantage points, and they have different goals. I mean, just as money is dynamic as it is personal, right?

Each client, more or less, that I've worked with, we have done a budget, right? We have completed a budget. I know that there's the trending loud budgeting, but I will tell you. Completing a budget and really understanding your finances, I think that's really the takeaway here is really understand where you are allocating your money. You have control over how you allocate your money.

I know a lot of people may not think that they do based on how much things cost or what someone wants for something. But your participation in it is where the control comes from. Obviously, everyone has bills, and we have responsibilities, and people were taken care of and all the things. In terms of what you choose to participate in should be driven by your value system. What is important to you? What do you want your life to look like? How do you want your future to look like for yourself, your family, your children, your legacy, and beyond?

I think that's the part where I really want to drive that point home. You're in control of that and much of that, the larger part of the conversation has to do with how you're managing, how you're sustaining the money that is coming to you. I know we focus a lot on the money coming in, the earning, the making the money. Don't get me wrong. That is important because obviously, right?

[00:22:37]

FT: Yes.

[00:22:37]

SV: I think some weight needs to be given to what are you doing with it because, usually, if a person comes to see me, it's out of stress, anxiety. It's a thing of I don't know what's going on. I'm not hitting my goals. I'm not – my money's flying out the window. I don't have control. I feel

out of control is usually what folks say. So then when they say that and they express where they are emotionally, then we create a budget for them.

Our company uses the spreadsheet model, and we create a budget for them. It is detailed and categorized. It literally lays out where the money is going, right? Based on their account, they tell me, and I create the budget, and they see it. When I tell you the aha moments, the eye-opening, I mean, I get – I have seen all the emotions from doing this exercise. Like I told you, I do this with everyone. It doesn't matter your income level. But when they can see in front of them where the money is going, then they begin to match their emotion with the money. The money is the evidence of how they're feeling. When we can connect those two dots, it's like, "Oh."

One of the things is, "I'm not getting to save as much as I want or invest as much as I want," because it's usually something they're not able to do, and they can't believe it. They're like, "I make this much money or this much is coming in, and I'm not able to do the things I want to do. Why is that?" That's where the analysis comes in. So loud or not, that's what we do. When I tell you it is so eye-opening for people. Then from there, you can have a conversation about , okay, now, I see where I am. Where do I want to be? Let's close that gap, and let's start hitting the goals there.

[00:24:32]

FT: I find that one of the issues is that saving and investing, and these are two important things. You brought it up. A lot of your clients want to do this, and they're like, "How can I not? I make six figures or I make a healthy salary." Is it because, and this is my guess, that they're not prioritizing it? They're not doing it first. They're doing it as an afterthought. Of course, like anything, it's much more fun to spend and get the things that you want than to focus on the things that you need.

For me, I tell you, my budgeting journey in my 20s did start with a spreadsheet because you have to know what you're spending on but not like you have to obsess over the spreadsheet, I didn't, every month, every – eventually, once you have an understanding of yourself, your

habits, your expenses. By the way, you should probably look at all the numbers once a year because your life changes and your expenses shift.

I have a friend who always says, "I go to ground zero at the beginning of every budgeting year, and I just kind of redo the budget," because your life changes. Your priorities change. Your goals for 2024, not what they were in 2023. Your budget should reflect that. My point is that my journey started with like really getting granular. Now, because I automate so much, I have allowed the automations to do the budgeting and the prioritization. Every month, I automatically contribute, no matter what, to investing and to a bucket for taxes because I pay quarterly and then a bucket for saving.

Then I can, with more peace of mind, look at what's left and go, "Okay, I can actually spend this on X, Y, or Z," because I know that the more important things that are more closely aligned to what I care about most at the end. You said legacy. That's an important anchor, what I want to be sort of remembered for and sort of modeling. It gives me more comfort to be able to go and spend on the little things. That's just me. I don't have a system anymore. I think it's because I have done the work of initially getting close to the numbers. Once a year, at least, I will sit down and actually make sure that, for example, even the subscriptions that I have make sense. Just starting there, you'll get a lot done.

[00:27:06]

SV: I love that. You said it. You've done the work. You've done the granular work. You understand yourself and your habits and what's important to you. You know how you spend and you understand your priorities. You still have a system where you check in. There isn't a one way to do it, right? Just like we know that. There isn't a one-way. Usually, if I'm working with someone who's sort of budget-averse or they've never done it, then, yes, we're getting down to the numbers. We're getting down to the granular level so that they have the understanding.

To your point about whether or not it's prioritized, I do think that's a big part of it. It's the overwhelm, right? When you really look at a spreadsheet, I don't know if the last time you did do it, Farnoosh, was like the end of the year, last year, or beginning of this year. You know we pay for a lot of stuff. The spreadsheet tells you that. Someone called it adulting 101. I had a client

call it that, and I had to laugh because if you're feeling overwhelmed and then you do the spreadsheet, it's going to help you understand your feelings. You won't feel like you've made this up. If you see it laid out in front of you and you see the various categories or the different things that you're responsible for, that you're paying for, then you understand, again, where the money's going. That's the first thing is understand. You got to understand current, what's at present. What is ground zero, right?

Then I think beyond that, once you have that understanding, then you can shift priorities. You can then start to reprioritize or set goals for what you want. Yes, I think a lot of it is you just got money going out to 1,500 different places, and you're overwhelmed. One of those places does not include a savings account or a brokerage account. If it's not being automatically done for you in like a 401(k), people aren't actively doing it for themselves. They're taking care of everybody. This is a Gen X thing that we do. You're taking care of everybody and not prioritizing. I think once a person starts to see their own habits and where things are, then they can begin to shift priority and start to reallocate how they spend money.

[00:29:25]

FT: Back to TikTok for a second, though. I saw this video. I'm not on TikTok because I don't really go on TikTok. But TikTok tends to show up everywhere. This video, it was this woman. A friend sent me this video actually on text. She said, "What would Farnoosh say to this woman?" Essentially, it was this woman in her car, and she had just finished a shift at a restaurant, and she was in tears. She said, "I work four jobs, and I'm so struggling. I can't –" But she had no dependents. She was just taking care of herself.

On the one hand, I said to my friend, I said I can empathize. The world is expensive. She can't control what things cost and what her employers will pay her. I also don't think that there's no accountability here either. I think that this is my issue with social media that there's a lot of griping about systems rightfully so. But then lost in that is, okay, well, what are you going to do about it now?

[00:30:37]

SV: Exactly right.

[00:30:38]

FT: Right. That's kind of the Gen Xer in me, too, right? It's like, okay, you're making a TikTok when you could be reviewing your budget. You could be looking for ways to cut more costs or finding better-paying jobs. Here's the thing, too. She was a college-educated woman, and she had – that was her gripe. She's like, "I've done all of the things, and I'm still a hamster on a wheel. I'm still very much behind. I've got loans. I've got credit card debt. My income is not enough."

Yes, on the one hand, that is a product of the world we live in but also – my parents raised me to never assume that anything was going to just work out because I put in the work. The work is important. I have incredible work ethic, but I catastrophize constructively. I do those what-if scenarios because I have – I'm a child of the eighties and nineties. I've seen some things. So I wish for this generation a – it's hard out there, but I think, oh, I'm just sounding like an old aunt or something. What would you say to that young woman in her car crying about her four jobs and not being able to make ends meet?

[00:31:59]

SV: Yes. I'm with you, Farnoosh, because as a fellow Gen Xer, we are very slow on the sympathy will, if you will. To your point, I can empathize and I can certainly understand where things are. It's tough out here and all of that. However, don't stay in victimhood. There's a part to this story where some accountability has to take place.

For me, I would listen to a point, and then I would say, well, let's look at where's your money going. How much are you bringing in? How much of that is consistent income? What parts are inconsistent? If you got four jobs and no dependent, then maybe you've got consistency one area and inconsistency on another area. Or maybe they're all part-time. What's the nature of the job? That would be the first question. How often are you getting income? Does something need to change there? Do you need something that's more high-paying or more stable?

Then in addition to that, though, usually, the first conversation I have with people that are really struggling financially or feeling overwhelmed of the emotions and things is looking at the expenses. Where are you spending money? What's all of your bills look like? Then what's your discretionary expenses, the things that you know are considered "luxury"? How much are you spending there? Look at if it's way off balance. I am not that coach that tells people not to enjoy their life, that you can't enjoy vacations and trips and really fun things because that's a part of life. At the same time, if the balance is really skewed, where you're spending the bulk of your money doing things that are more luxury and less of the things that are paying the car note or the utilities or whatever it is, then it's like how can we bring this back into balance a little bit better, where you're not feeling so overwhelmed?

Then once we have that conversation, again, we revisit the income to determine, is this an expense problem or an income problem? Do you need to actually make more money?

[00:34:21]

FT: Exactly. On the one hand, people are saying, "Oh, I did all the right things. I'm college-educated. I work hard." That doesn't mean you know how to manage your money. Most people in this country did not grow up with any financial literacy. So I don't care if you have a PhD.

[00:34:38]

SV: That's right.

[00:34:38]

FT: Probably, it doesn't mean you're just going to understand how to manage your money, and that's not to say that managing your money is difficult. It's just that it has to be – you have to pay attention to it. It's not going to just work itself out because everything else you've done "correctly".

[00:34:53]

SV: Absolutely.

[00:34:54]

FT: Tell us a little bit about – if you want. I know you've got some exciting things percolating on your end. One is the Creators' Nest. What is this?

[00:35:05]

SV: Yes. I'm so excited, Farnoosh. I am a believer of doing a new thing, and I am so excited to share that this is a project that I've taken on with my partner, with my husband. It's two years in the making. To your point about sometimes you got to hold things a little close because this was a major project, investment for us, something really near and dear to both of us that we wanted to do. We started out two years ago with this vision of really creating a space for creatives, people that are in the creative industry that identify as creatives, whether you're – the word now is content creator but also whether you're an artist, designer, videographer, photographer, an author, anything that would include creativity. We decided to create a space for creatives to create.

We're in Detroit, Michigan, and Detroit is heavy on creativity, whether it's your music, the music culture, art, history, all kinds of things that really bring about. I think the essence of Detroit is here. We really wanted to capitalize on that and really showcase that. Like I said, two years in the making and this vision is finally coming to life. I'm so proud and happy to say. We've opened the Creators' Nest. Well, it will be open by the time this airs. Like I said, it's for creatives. It's a space for creatives to create.

The setup is that they can come in. They can book the space on an hourly bases and use the space to produce their content, to create their next project or masterpiece, as we like to say. WE believe that it really will spark the creative inspiration and the joy that I think a lot of creatives are looking for when they enter an environment to really bring about something that is important to them. So we're really, really excited about it.

[00:37:20]

FT: That's so cool. Building that community, getting out of the house.

[00:37:25]

SV: Yes, that part.

[00:37:27]

FT: Yes, I know. It's been nice to be at home. But I tell you, it's just a different experience and energy when you are out in the world. It's a lot more exhausting than I ever remember it to be, though. I have to say. It's like, "Was it always this much energy being around people?" It's like maybe I'm just an introvert at the end of the day. Well, congrats on that. I will be following and cheering you and Adam, your husband, on. Thank you so much.

Everybody, check out Stephanie at socialmoneyfinance.com. We'll put that link in our show notes, as well as the Creators' Nest. Thank you. I've really enjoyed this conversation. Budgeting is something that's really important to our audience, so couldn't think of a better person to talk about it with. Thank you.

[00:38:14]

SV: Thank you, Farnoosh.

[END OF INTERVIEW]

[00:38:17]

FT: Thanks so much to Stephanie for joining us. You can learn more about Stephanie at socialmoneyfinance.com and in the show notes a link to the Creators' Nest if you'd like to check that out as well. I'll see you back here on Friday for Ask Farnoosh. I hope your day is So Money.

[END]

