

EPISODE 1639

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FT: So Money episode 1639, how childhood and culture influence our relationship with money.

“GG: *Picture this. I know you're also the daughter of Iranian immigrants. But me being the daughter of Mexican immigrants, my parents lived in survival mode. They didn't have a lot of money. Their biggest priority was just keeping the lights on. The fact that they were able to do that, that was success in America. So that's what I thought was being fiscally responsible, paying my bills on time and not getting evicted. I didn't realize that you're supposed to be building your net worth, paying off debt, investing, all these things that are so important for our financial wellness.”*

[INTRO]

[00:01:08]

FT: Welcome to So Money, everybody. I'm Farnoosh Torabi. What did you learn about money growing up? What were the messages you received about money from parents, friends, media, your culture?

Our guest today is the author of a new book called *Cultura and Cash*, in which she shares her journey as the daughter of Mexican immigrants and the money scripts that she needed to rewrite as an adult to ultimately claim financial security. Giovanna “Gigi” Gonzalez is a TikTok influencer, financial educator, and author of *Cultura and Cash*. During the Great Resignation, Gigi quit her 10-year corporate career to pursue her true passion, which is teaching financial literacy to young adults.

In our podcast today, she highlights some of the advice from her book, *Cultura and Cash*, on how to avoid the financial pressures you may be receiving from family, from culture, and how to define or redefine financial security on your terms, which by the way, may mean departing from some of the expectations placed upon you. Here's Gigi Gonzalez.

[INTERVIEW]

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FT: Giovanna Gonzalez, welcome to So Money. Congratulations on your first of what I anticipate many books, *Cultura and Cash*.

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GG: We'll see.

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FT: I know you're like in the PTSD phase of being an author. I get it. But let's celebrate *Cultura and Cash*. Congratulations. This is your inaugural book, as you have been helping many people with their personal finances, in particular first gen Latinas like you. First, before we get to the book, tell us a little bit about how you have cultivated this incredible community on TikTok, on Instagram. I know you have a passion for finance, but social media and community and all that is like a whole other world. Tell me how you got into it.

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GG: Yes. Thanks, Farnoosh, for having me on the show. I'm so excited to be here. First, I think I need to share that I developed a passion for financial literacy in my late 20s, after struggling with money a lot myself. I self-taught myself money by reading over 50 personal finance books. Once I had a financial plan for myself, I had this fire inside me of like how can I share this knowledge with other women because it's unfair that we don't get access to this information.

I looked into ways of sharing this knowledge with others, and I found a nonprofit called the YWCA. They were taking applications for volunteer financial educators. I did that for almost two years, while I did my investment management job full-time. Then that was my life for a long time, just a traditional nine-to-five with my hobbies on the side. That all changed in March of

2021 when I started posting those same tips that I was already sharing in my community on TikTok. That's just because of the bigness of the Internet. Also, people were glued to their phones during the pandemic, so it was a really good time to be showing up and being a creator.

Yes, I was consistent with it. I went viral the next month, which I got really lucky. With that virality, I gained 100,000 followers overnight. Right now, I'm almost at 200,000.

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FT: God.

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GG: Yes. That's the magic of TikTok that you can really go viral and get a platform overnight because of the way the algorithm works. It's changed a bit since then, unfortunately. But when I grew the following up, that's when I started getting opportunities to come speak to our university about budgeting 101 or can you do some money coaching with me. I wasn't able to do both. I wasn't able to do this fun hobby that was now offering me compensation while having my other job, my corporate job. So I had to quit to do it full-time.

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FT: We're so glad you did. Aren't you glad? Was it scary when you quit, though? I mean, I had to – I got laid off. The decision was made for me. Then I pursued my business that exists today. When you were in that moment of trying to figure out how to break from that because what I've learned about your narrative and your story is that you felt like you did everything right. You went to college. You got a good job, a stable job. Then to depart from that, although you may already have been realizing like this was a false bill of goods, it probably was a little challenging to take this leap which was a leap of faith. Even though you were getting paid and you had hundreds of thousands of followers, but it's the unknown.

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GG: Yes. In addition to what you said, the other factors that were at play were that I was a part of the FIRE movement at the time. I had a very clear path to retire at 45. The numbers were crunched. I had it. Yes. It was figured out. Yes. This is on a \$70,000 salary. I like to share that because people think you have to make six figures. I just had a very frugal life. I don't have children. I don't have a mortgage. I was living in a low-cost-of-living area. That was one barrier that I'm like, "Wow. I can retire at 45 doing what I'm doing. Now, I'm going to go into the unknown. Will I ever be able to retire doing what I'm doing, right? Is this going to work or not?" That was one barrier.

The other thing holding me back was that I really struggled in corporate. The majority of my corporate career, I worked for companies that didn't value me. They didn't promote me. They didn't give me pay raises. I was mistreated. My last job, the one that I quit to be a content creator, was actually the best job that I'd had. I had a great boss, great work culture. I'm like, "I finally found a place that I feel accepted, and I'm valued, and I'm going up the corporate ladder, and I'm leaving this for what, for the possibility of something working out."

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FT: Yes, the maybe.

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GG: The maybe. Yes, exactly.

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FT: Nothing's guaranteed. As you are now educating so many women like yourself, what do you wish you had known? What are you now, as a result, telling them? You talk a lot about how, especially as the daughter of immigrants, growing up Latina, you don't get the financial literacy that the average person might. Even the average person is not getting great financial literacy. Let's be honest. It's even more difficult to get access and to get this information. I mean, you read 50 books. Was there any kind of breakthrough that you had after you read those 50 books that you're like, "Okay, this is it. This is the way to do it, and I wish I had known this sooner."?

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GG: Yes. That breakthrough was implementing the advice I was learning from mostly white male authors, implementing that advice with my Latino family and seeing that there was a culture clash. They're like, "This is not how we do money. I don't know who taught you this." I'm like, "The books did." They're like, "No. This is – you're doing it wrong." That's when I learned that there was a big culture clash.

The way that the typical white American handles money is from an individualistic point of view, where it's very much like you pull yourself from the bootstraps. You figure it out. If you have money problems, you don't tell other people about it. You just swipe it on a credit card and figure it out. Where with collectivist culture, which most Latin Americans are and most of the world, honestly, we're very communal. That means that the first people we go to when we need help is family. We don't go and charge on a credit card or go to the bank and get a bank loan. I was trying to implement again this white financial advice with my Latino family, and it was like a wave of backlash.

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FT: Yes, yes. Tell me. This brings us really nicely to *Cultura and Cash* and your message for this generation. You know because you're an avid reader. There are many books about personal finance, especially for women and especially for young women. I want you to talk a little bit more about the specialness of this book and how it does speak to and shine a light on these cultural differences and what you want us to embrace and maybe not embrace necessarily, right? Culture is a teacher. Sometimes, you take the good with the bad.

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GG: Exactly, yes. I say eat the fruit and spit out the seeds, right?

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FT: Love it.

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GG: Yes. I didn't make that up. I don't know who said it, so I will not take credit for that. But, yes, I mean, my book is the first book that addresses how your culture and your community and your family affect how you interact with money, right? We didn't all grow up in the same household, right? Picture this. I know you're also the daughter of Iranian immigrants. But me being the daughter of Mexican immigrants, my parents lived in survival mode. They didn't have a lot of money. Their biggest priority was just keeping the lights on. The fact that they were able to do that, that was success in America.

That's what I thought was being fiscally responsible, paying my bills on time and not getting evicted. I didn't realize that you're supposed to be building your net worth, paying off debt, investing, all these things that are so important for our financial wellness. It's also a book that talks about setting financial boundaries with family. Again, none of these white books ever address that topic because the philosophy with them is you're not a bank. Don't loan money to people. Or if you do, pretend it's a gift, and you're never going to get it back. With my culture, it's very much expected that if there's some sort of financial emergency or financial hardship, you as the daughter, the one who's "made it" and went to college and made something out of herself is expected to give back and support those that rallied around you when you were young.

On top of that, there's also a lot of mistrust of financial assistance within the Latino community. That's mostly because our family immigrated from countries where the financial systems over there were not as well-regulated. They bring those fears here. Instead of adopting the US financial system, they are underbanked and keep their money stuff underneath the mattress, that sort of thing.

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FT: You talked about how you yourself were very frugal, and you had this plan to retire by 45. How have your plans changed since?

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GG: I love this question. I love this question. Yes. When I was all about the FIRE movement, I was like, “I’m going to use my free time to do my hobbies. I love volunteering. To travel a little bit more and just live a soft life, right?” Although I did like my job and I was good at it, I didn’t love it, right? Now that I’ve been working for myself, doing something I absolutely love, I loved it so much. I did it for free as a volunteer with the YWCA. Now that I’m getting paid to do what I love, I have definitely eased up on early retirement because I like what I do. I like what I do. Don’t get me wrong. I don’t want to work till I’m 80. But if I get to do this kind of work until I’m 50, 55, I would be okay with that.

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FT: Yes. The FIRE movement, maybe we can talk about this a little bit more because I’m sure this comes up a lot in your conversations and having experienced it a little bit. How do you define FIRE? I mean, what’s – or financial independence. Let’s just take the first half of it because I think actually more and more people are like, “I’m getting rid of the RE.”

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GG: Yes, a lot.

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FT: For me, it’s not about retiring early. It’s about financial independence, which means maybe I am working in my 60s, but I’m doing what I love or I’m not working full-time or what have you. How has your perception of financial independence evolved, even as you’ve been writing this book and talking to many people over the last few years?

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GG: Yes, yes. To be clear, I am not financially independent. I wish I was. Financial independence is when you don’t have to show up to work, right? Your money is making money,

whether it's the real estate portfolio or the stock market or some sort of business that doesn't need you to run. I am not there, although I hope to be there soon at some point. But I am financially stable, and that's something that my family still isn't, honestly. My grandparents, my mom. My dad's kind of okay. But it's just to be financially secure and then some to have the ability to travel, to upgrade on flights, to be able to give my grandma an allowance because she raised me as a child.

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FT: I think that there is a lot of pressure, and that's kind of what I was getting out with FIRE is a lot of people give up because it's hard to create that kind of pressure. They're like, "I have to retire by 45." Naturally, too, I think as the children of immigrants, there's a lot of pressure to succeed and do better than your parents and carry their torch. They work so hard. They made so many sacrifices.

I feel like that can work against you. Can you speak to that a little bit? If you have someone coming to you and they're like, "I really want to be successful, but I'm so overwhelmed. There's so many so much pressure on me. I don't know if I'm making the right decisions. I don't even know where to start. How do I work towards financial independence?"

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GG: Yes. That was me for a long time. I've evolved from then. Now, that's my reader, right? That's why I have the book out to help my reader have that transformation, too, because we're instilled as Latinos, Latina to light ourselves on fire to keep other people warm. There is no importance to the individual. As a bicultural Latina, I reject that. I say, "No, I matter, too. I'm a person, too. My goals and my dreams matter, too. It's not just what's good for the family." Again, that's why I had so many money clashes with my family because they didn't care about my financial goals. They're just like, "We need money, and you need to figure out how to give it to us."

When I do meet my readers or my community members on social media with that question and that pain point, I say it's okay to prioritize your finances and to put your oxygen mask first. That

way, you're able to build a solid financial foundation for yourself. Then if you still want to support, you are then in a better place to be able to support those that you love. But you can't be pouring out of an empty cup. That's why they feel so conflicted. I did, too, for many years.

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FT: How do you have that conversation, though, with your parents or others who are like, "Well, you have a job, and it pays way more than what we've ever made, so I don't understand."? How deep do you get into it with them? I know loud budgeting is a thing right now amongst peers. But can you practice this with your parents, too?

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GG: Absolutely. Yes, absolutely. I think what's important to note, though, within the Latino culture, money is very taboo. It can be seen as disrespectful to bring it up, so there might be some resistance when you first try to talk about the topic. I would encourage my reader, my community member to keep trying normalizing money conversations. The way that I would approach this is by sharing, "Hey, I just got a 10% raise at work, and I want to tell you about what I plan to do with this extra money." They'll immediately say, "Oh, are you going to get a new car?" "No, I'm not going to get a new car. The car that I have works fine. But instead I'm going to use this extra money to pay down debt or to start a savings funds for a house payment, right?"

Again, the loud budgeting part of it where you're telling your friends and family your money goals so that they understand that when they are asking you for money, it's not a free-for-all, right? You have your own financial priorities that you're taking care of yourself.

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FT: You've had some incredible support behind this book. Obviously, I'm a big fan. Eva Longoria. How does it feel to get that kind of recognition and support? I just want to hear your reaction to all that because I think that is just so special.

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GG: Thank you. What a sweet question. It's honestly unreal. I still can't believe it. People that know me for a long time, they know that Eva Longoria isn't just a big A-list celebrity to me. I've actually looked up to Eva Longoria for 15 years. She's my idol. I've been to several events where she was presenting something or advocating for something. I've been following her career journey for a long time.

The fact that her name is on my cover is just something I could have never imagined. I actually didn't want to forget that moment, so I bought myself a ring. I don't have it on right now. I usually have it on, but it's an everyday ring. That's my Eva ring. I get to look at it every day and think, "This is a big thing that happened to you." Yes. I always celebrate it every time that I see my ring, so I love it.

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FT: that is so sweet. That's a great tip for anybody listening. If you've got – I write about the fear of endings in my book and how when something extraordinary happens and then it ends. There's a bit of grief with that. I'm hoping maybe one day you'll continue to be friends with Eva, and you'll hang out. You'll go on vacation together and become best friends.

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GG: We're manifesting an in-person event. We're working on it. Believe me.

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FT: To relive that thrill and that joy, to have that reminder on your hand, which is something that you see every day is just – that's smart. My friend wrote a book called *Microjoys*, which she was on the show at the top of the year. I feel like that's a great microjoy example. It's like a little something to kind of bring you back to some happiness in your life when I know –

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GG: Yes. You know what? It really gives me a pep in my step. Especially if I'm going to be nervous for a TV interview or something, I look at the ring and I'm like, "You can do hard things. Eva Longoria believes in you. You got this." It really feeds my soul. I'm so happy I made that purchase.

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FT: Your book is organized. The framework, it's the first gen five. There's a focus on peace of mind funds, budgeting, debt payment, credit building, and long-term investing. I find that that long-term investing part of the framework, it's always like the last thing on the list. As a result, sometimes, we never get to it because we feel like we have to get all these other ducks in a row first. We got to get out of debt first. We got to make good money first. We have to have savings first. What do you tell your audience about that hierarchy and that priority?

I, of course, want to encourage everybody to invest as soon as possible. Then, of course, you also have these other responsibilities that, frankly, might need to be taken care of first. How do you do it so that you don't delay investing for too long?

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GG: Yes. The way I encourage my reader to approach their finances is by doing all five pillars at the same time. I say they can be done. Then as you pay off debt, you can increase your savings. You can increase your investing. But I say think of it like a garden. You're not just going to water one side of the garden and then completely neglect the other part. You have to evenly water the garden, so it's beautiful and flourishes, right?

What I tell them is I understand if you're burdened with a bunch of debt, credit card debt. Yes, you probably should be focused on paying down that debt first. I give them the tools to do that. But I say, at the very minimum, you need to get that employer match if you have one at work. I explained the benefits of that, how to opt in through your HR. I also explain how Latinas can't afford to not invest. Because of the Latina wage gap, we have the second-longest life

expectancy. I think first is Asian women. We also have added financial obligations, again, to our family, to help our parents retire. We cannot afford to not invest.

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FT: Where do they start? I mean, you said the 401(k) and get the match. What if you're freelancing? What if you don't have a match at your work? I just read something about the 401(k) is going away in 10 years. Have you read those?

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GG: Oh, really? No, I haven't.

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FT: I don't know. Maybe it was just – I have to go back and check the source. Obviously, don't worry, anyone, if you're investing in your 401(k). That's not to alarm anybody. It's just I think the financial industry is always going to be evolving, and there's always going to be something new. It's been about 40 years since the 401(k) came out, so it's been lasting for a while.

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GG: In the eighties, right?

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FT: In the eighties, yes. Do you like a Roth IRA? Do you like – I feel like when you get into the Roth IRA and the traditional IRA, people start to sleep. They go to bed. They're like, "Oh, my gosh. What? My brain broke."

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GG: I take pride in not putting people to sleep when I talk about those topics. It's just because it excites me so much that people can see the passion behind it. I do talk about Roth IRAs in the book as well. I mentioned how they're industry-agnostic, right? You can be a doctor. You can be a waitress. You can be a content creator and have a Roth IRA, as long as you qualify for one. I do explain the benefits of that. So I say if you don't have a workplace retirement plan, this will take a little bit more work for you to open one on your own, choose your investments. But it's something that's available to you, too. If you can swing both, you absolutely should swing both because of the different tax treatments.

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FT: The reviews for your book, *Cultura and Cash*, are five out of five across the board. One is – this is not just to feed your ego here, but I do want to point out Kathy in the audience said that your book helped her lay down some of the shame that she had around her personal finances. Things like shame and guilt and just negative feelings about money. I think if you can walk away from reading a book or having a session with somebody and at least feeling a little bit more confident and not guilty and shameful, I feel like that is 50% of the work.

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GG: Absolutely. Mindset is so important. Absolutely.

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FT: What are some things that you were shameful of or that you felt were, for you at least, just real pain points around money?

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GG: Yes. I would say that I felt that I wasn't a good daughter or a good family member if I wasn't putting my family first. Like I said, I really encourage my reader to take a bicultural approach to money, where you're not going to act like these old white men that tell you just worry about yourself and don't loan money to anybody because you're not a bank. But that you're also not

going to light yourself on fire and forget about yourself along the way. Let's find something in the middle where it allows you to create financial stability for yourself, maybe support your family in a minimal way, if that's still important to you, and they really, really need the help. It's not until you are in a solid financial foundation that you can then give back to others.

What happens is our community, again, we're taught to give, give, give. I've done that. I gave, gave, gave when I was buried in debt, had a very low salary. That breathes resentment because you're not doing it out of your own will. You're doing it because your arm is being twisted, and this is what you're expected to do. Now that I've learned that it's okay to set financial boundaries and to prioritize my finances, too, I give freely and willingly. It feels so much more beautiful to do it on my terms, instead of being felt that you have to.

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FT: What's a message that you want the parents of the readers to get around money? It's a – right? I'm just thinking like –

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GG: That's another book.

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FT: It's another book, for sure. Hey, parents. Here's how to not raise kids that have resentment around their financial relationship with you. Yes. I think it would beg to ask what would you have wished that your parents were a little bit more aware of when it came to your financial reality and also the reality of so many of your audience members, things like student loan debt and the cost of living, right? If you're making the big money but you have to move to Chicago or New York to earn it, it's not – it doesn't go as far.

I think that it takes two, right? Yes. Great to have these scripts and to have these mindset shifts as the child of an immigrant. Also, I wish the parents would also – parents can learn a few things, too.

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GG: Yes, absolutely. The good thing is I have experience with divorced parents. They're divorced because they just, again, couldn't agree on anything. One parent, my mom, does not agree with this bicultural approach to money. She feels that I've turned my back on my Mexican values and that this is not how Mexican people operate. I had to remind her I'm not just Mexican. I'm Mexican American. Again, those American values are going to steep in because I live in America, right? She is very stubborn and will not understand, and she actually has said it that she believes I'm poisoning young people's minds with this knowledge.

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FT: What?

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GG: Yes, yes. We're not close. She and I are not close. My father, on the other end, is very, very supportive. When he's asked for help, he actually has asked me to buy a home. He wants me to use my first-time homeowners credit or whatever that would be for him to buy a home that he can retire in. He says when he passes, he'll leave me the house. I tell him, "I'm not going to give up those benefits for your house. I need those benefits when I decide to be a homeowner." He's understanding. He doesn't guilt-trip me or tell me, "You owe me this." He does kind of say, "I wish you could help me with this." I'm like, "Dad, I wish I could, too. But, again, these benefits should be for me. You had your benefits that you got to use, right?"

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FT: Right, right. Wow. I didn't know I was going to get that answer.

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GG: I'm very real, Farnoosh. I don't know if you know that about me. I'm very transparent, very – I'm an open book, yes.

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FT: Well, okay. What's the dumbest question you've gotten or not – I mean, dumb in the sense that like it just kind – I because people can be so ignorant and I try to be – I mean, I ask some stupid question sometimes, too. I feel like people who stick their foot in their mouth when they're asking you a question about maybe your thoughts around money and your narrative. I don't know. Has anyone ever said something that made you go, “Maybe you want to take that back and take it again.”?

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GG: Are you saying an ally, somebody outside of the community that's well-intentioned?

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FT: Yes. Or like a reporter, someone who just clearly didn't understand the origin, your origin story, and where you were coming from.

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GG: Yes. I mean, I think a lot of people may not understand that feeling of needing to financially support family members. They just think, “Wait, no. You're adults, and you don't owe them anything. They're your parents. You're the children. They should be giving you money.” That's just because that's their lived experience. That's their culture, right? Sometimes, it can be hard for people to wrap their head around that. I've had friends, white friends, that are like, “Stop giving money to your grandma. Stop giving – they should have saved for themselves. They should have – they had their whole life to work.” They don't understand the challenges that my grandma or my parents had. Not just that but, again, that culturally is instilled in me to value family. My finances will always be tied to my family in some way or another.

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FT: That's the word, right, value. What are your values? I used to – I remember I had a friend at work who came to me for financial advice. She was like, “I don't know, Farnoosh. I make \$90,000 a year. I'm a single woman. I don't have dependents. But I have debt, and I just feel like there's – I want to have a good life, and I just feel like I'm always just treading water.” I look at her budget, and it's like she spends 10% on tithing to her church. I was like, “Okay, I get that this is important to you. But you also have credit card debt. You have student loan debt. You have a car loan. Can you wait to do this?”

To your point, it's not – maybe a naiver me would have been like, “Just get rid of that expense.” Truthfully, maybe it's like, okay, we need to work out a way now so that you can address your values more thoroughly and more impactfully sooner than later. Let's work on a debt repayment plan so that we can get back to this really important value of yours. I think sometimes just framing it like that, people start to trust you more, as opposed to being like, “Okay, that's a silly expense.” There's so much financial advice out there, which is why your voice is so refreshing, that does shame and does give you these ultimatums with your money and like, “You got to do it this way. This is the only way. This is the right way.”

I just want everyone listening to know that there is no one right way to manage your money. It comes down to your values and what's important to you. Sometimes, you have to shift and you have to wait and you have to be patient. Well, otherwise, you're just going to be constantly chasing your tail like my friend was at work.

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GG: Yes. Running in place. Running in place and you're never going to get better. Again, that will eventually breed resentment because you're like, “I did everything right. I went to college.”

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FT: I hear that so often, did everything right. I did everything right. I'm using air quotes. I did what I was supposed to do. I made my parents happy. What's missing from that equation you think? What is the irony of all that?

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GG: Money management skills. Yes, that we don't get taught how to manage our money in our college education or in the workplace. Luckily, some workplaces now are offering financial wellness programs. They'll have speakers like you and I come and share these insights, right? But, yes, just because you graduated from college, that doesn't mean you know how to manage your money. It's still an important skill that we need to learn to really have a successful life.

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FT: Also learn that life doesn't always work out the way you thought it would. Just because you work hard and do all the "right things" doesn't mean that there's going to be some shiny present for you waiting at the end. I hope there is, but maybe it's not going to happen when you thought it was. Or it wasn't going to be as big as you thought. Or it was going to be a different gift. You have to –

I think that as parents, again, advice for the generation before you, I think it's about managing expectations, too, and letting your kids know like, yes, you have to work hard, and you want to make the best choices and educate yourself. Sometimes, life throws you curveballs. At that point, it's not about stopping or being resentful or going, "Oh, my God. Woe is me." It's like, okay, getting into strategy mode because you are a smart person.

[00:33:04]

GG: Yes, learning the lesson from it all, right? I love the saying you can either let it make you bitter or make you better, right? Every failure or every mistake, there's always a lesson that's either for you so that you don't repeat it again or so that you can share it with others like how I do with mentees or with my followers, so they don't have to suffer like I did.

[00:33:29]

FT: You're going to make it bitter or better. I like that. I like that a lot. Thank you so much, Gigi. Giovanna Gonzalez, thank you so much. Your book, again, is called *Cultura and Cash*. Everybody, you can buy it where – all your favorite bookstores; Amazon, Barnes & Nobles, IndieBound, Bookshop. I'll have those links in our show notes. Thank you so much and congrats again.

[00:33:48]

GG: Thank you so much for having me on, Farnoosh.

[END OF INTERVIEW]

[00:33:53]

FT: Thanks so much to Giovanna “Gigi” Gonzalez for joining us. You can follow her on social media. Her TikTok is @thefirstgenmentor. By the way, Gigi was named 40 under 40 by the Hispanic Alliance for Career Enhancement, a Latinx to watch by Hispanic Executive Magazine, and a top 25 creator by Fast Company. You can check out her book, *Cultura and Cash* at culturaandcash.com. I'll see you back here on Wednesday. I hope your day is So Money.

[END]