

**EPISODE 1682**

So Money episode, 1682. Holly Trantham, the author of *Beyond Getting By: The Financial Diet's Guide to Abundant and Intentional Living*.

**FT:** *Why is there a fear for people who have privilege to recognize their privilege?*

**HT:** *Totally.*

**FT:** *And say, I was privileged, and I started on third base, and not to discount some of my strategic moves and I leveraged my relationships, like there are plenty of people who are born with a sliver of spoon in their mouth. You know them, Holly and they don't end up becoming financially independent. They do go bankrupt. It's not to say that hard work never enters the picture or that your own –*

**HT:** *Totally.*

**FT:** *No strategies, never enter the picture. But there is a real resistance to admitting what is so obvious to everybody else. Why do you think that? Why does our culture not allow for that openness?*

[INTRODUCTION]

[0:00:10]

**ANNOUNCER:** You're listening to So Money with award-winning money guru, Farnoosh Torabi. Each day, you get a 30-minute dose of financial inspiration from the world's top business minds, authors, influencers, and from Farnoosh herself. Looking for ways to save on gas or double your double coupons? Sorry, you're in the wrong place. Seeking profound ways to live a richer, happier life? Welcome to So Money.

[INTERVIEW]

[0:01:19]

**FT:** Welcome to So Money, everybody. I'm Farnoosh Torabi. You're going to get the answer to that question very soon from our guest today, Holly Trantham, who is the author of the new financial book, *Beyond Getting By*. This is the financial diet's guide to abundant and intentional living. But this is not your typical finance book. I even wrote a blurb for this book. I love it so much. Saying that, it's a finance book for anyone who hates finance books. This book gives us real insights into how money intersects with our values, beliefs, priorities, and our lives.

The financial world is not equitable in case we haven't noticed. How do we navigate that? How do we stave off burnout by valuing our personal lives with as much care as our careers? Not always an easy task. We try to cover that on the show often. What's the true worth of our time? What is the deal with manifesting, and why are we still using that word?

This is one of the realest interviews on the podcast this year. I'm so happy to introduce to all of you Holly Trantham, who is the Creative Director of The Financial Diet. She's been talking about money on and offline since 2016. She's a close colleague to Chelsea Fagan, whom you know is the CEO and Co-Founder of The Financial Diet. Chelsea has been on this show often. Now, we have her esteemed colleague here, Holly, author of *Beyond Getting By*.

Welcome to the show, Holly Trantham. I'm in love with your new book *Beyond Getting By*. This is the financial diet's guide to abundant and intentional living. Thanks for joining us.

[0:02:58]

**HT:** Thank you. Thank you so much. I'm such a fan and we're such a fan of yours here. That's like the biggest compliment I can think of.

[0:03:05]

**FT:** Yeah. Well, thank you. Since the inception, I've been a roaring fan of *The Financial Diet* and Chelsea Fagan. It was a real pleasure to read your book, and I even offered it a blurb. I called this the finance book for anyone who hates finance books. It's a very intentional book that's designed to dispel a lot of the myths that we are sold in personal finance, named chiefly a lot of the narratives around what it means to be wealthy and live a "fulfilling life." A lot of times we end up copy pasting the prescriptions of other people's lives whose lives look nothing like ours. The title is called *Beyond Getting By*. It's not called how to be rich or the path to wealth. Why was it important to call this book *Beyond Getting By*?

**[0:03:58]**

**HT:** I do think that obviously a lot of the book does cover topics that are not necessarily for people who are just starting out with money for the very first time, just starting to get good with money for the very first time. It is beyond that getting by stage of getting a budget together, figuring out how to actually track your spending and all of that. But I agree with you. It's not called how to get rich, how to become the wealthiest person in the world, because we're all served this narrative that pursuing endless wealth is going to be what makes us happy. I truly don't think that is true.

I think that everybody needs to be working towards building the definition first, working towards the definition of success that actually means something to them and building the life that's going to be the most fulfilling for them. That does take money. We have to talk about how to get there, but it doesn't necessarily mean becoming a CEO, becoming a super successful entrepreneur or working a super high earning job that takes up all of your time. I think that *Beyond Getting By*, really just means how can I get to a place of financial stability, security and career, stability and security, but also live the life I want to be living.

**[0:05:12]**

**FT:** This comes up a lot on *So Money*. People will write in, and they'll be at the crossroads of a job decision. They'll say, "Okay, well, I like where I'm at, sort of. The pay could be better, but I get great benefits, and I get to work from home. However, I was just offered this new job that would pay me 25% more. It would be a promotion in terms of title and responsibilities, but I have

to go in the office every day, and I don't know what to do.” Well, how would you answer that question? How would you help that person navigate that? Because I think that's very central to the lot of the themes that you cover in the book about finding what's important to you and not just chasing the money to chase the money.

**[0:05:50]**

**HT:** Yeah, absolutely. I talk about this with my husband a lot, because he has a tech job. He works as a software engineer. So, he has a lot of friends who work for places like Google and Amazon where they make these giant salaries and get crazy sign-up bonuses that allow them to buy \$2 million homes in the Bay Area. He has chosen a much more traditional corporate position as an in-house software engineer for not a tech company. But first of all, he makes plenty of money, right, so it's like to be able to say no to a job that's going to pay you way more, like you're already in a privileged position if you're able to weigh the trade-offs of what it would look like to give up more of your time.

He's constantly, I don't think so much anymore because he's been working at this place for 10 years now. He used to think about what it could look like if he did go work at one of these companies where he could make a lot more money, especially for someone in his position, tech is different, a little bit different these days, but it probably wouldn't be so unusual for him to get something like that, but it's not worth it.

He looks at how his – a lot of his friends work 80 hours a week and get way less vacation time than he does, way worse benefits. It's just not, the trade-off doesn't make sense. But I do think for someone making that decision, you do have to think, how early am I in my career? Like, is this 25% bump now going to make a really big difference down the line? I think for people, especially early on in their career, especially women, you kind of undersell yourself and we know the numbers, right? We know that taking a lower salary earlier on in your career is going to have ramifications later on.

You have to like look at it with the future in mind, because sometimes it could be worth taking that job, maybe going into it, temporarily thinking, I'm going to stick this out for X number of years to get it on my resume, get really good experience and save a lot of money. Then I'm

going to make a move that's maybe more in line with what I want my work life balance to look like.

**[0:07:48]**

**FT:** I like that answer. What I'm hearing is you've got to put it in the context of not just your life today and how it could benefit you today or not benefit you today.

**[0:07:55]**

**HT:** Yeah.

**[0:07:56]**

**FT:** But how it can be a potential stepping stone for you in the long run. I think going in with the mindset that this is not a forever job, but this is a strategic move. It's a chess move in this grand scheme called my career. Maybe you'll go back to the company that you're currently at and you'll go back to the company where maybe there was a better safety net benefits wise, and it was just more aligned with your lifestyle goals, but now, you can come back with that higher pay, because we know jumping around sometimes is how you get to make more money.

I remember in early in my career, I left a job that had great benefits. Well, it wasn't exactly a balanced work life. I mean, I worked like crazy, but I kept asking for a raise, they wouldn't give it to me. So, finally I left and where I was going was less sexy, but they were going to pay me like almost double. When I got there, my old boss called and said, "Can we bring you back?" It was too late at that point. That ship has sailed. It would not have been a good move to just – like my first week on the new job to go, "Sorry, guys. Made a bad move." But when she heard what I was making, she also couldn't even match it, but it made them miss me, is what I want to say.

Maybe down the road, you could go back if that was what was important to you, even if it meant a little bit of a pay cut, because at that stage, maybe down the road, you're like, you value having Fridays off more than anything. All right, let's talk also about one of the chapters you dedicate to this idea around shame-based finances, which is in some ways becomes

synonymous with financial freedom, like the path to financial freedom is paved with deprivation that if you're not successful, you're not doing something right.

Tell us the origins of this mentality. I'm winking. I think it has to do with a particular gentleman, and how it can almost have the opposite effect on someone's pursuit of financial freedom. Because I can't believe that feeling bad is what leads to feeling fulfilled financially.

**[0:09:58]**

**HT:** Yeah. I think as you're winking too, I talk about Dave Ramsey in the book. Frankly, just the evangelical mindset of a lot of American personal finance personalities and advice that we hear regularly. It is this idea that whether or not they're saying it outright, they definitely perpetuate this idea that if you are bad with money, if you're poor, it's your own fault.

**[0:10:22]**

**FT:** Yeah.

**[0:10:22]**

**HT:** That's never sat right with me or us here at TFD. That's just never, you know, you can't just ascribe a systemic issue and like boil it all down to individual choices. Are there people out there, playing people out there who make less than ideal choices with their money? Yes. But we have to also consider even for people who could be doing better based on their salary. We're also all inundated with messages of consumerism, all the time. That's not helping anybody.

I do think that's where that comes from. I think I talk about Calvinism in the book a little bit. Helen Peterson wrote really well about that in her book on burnout. It's called, *Can't Even*. It's semi related to personal finance, but well, very related, actually, because it's about millennials and work culture, but definitely recommend checking out that book as well.

**[0:11:12]**

**FT:** Poverty is the result of individual behavior. I think there was a sea change in 2020, recently around, like okay, we're not giving credit where it's due and not the good credit, like the bad credit, but the fact that, you know, if you haven't been able to get out of student loan debt, if you haven't been able to buy a house, if you haven't been able to pay back your health bills, that's not on you. I mean, even the best, like I got a huge health bill the other day. I know the rules and I'm not paying it right away, because A, insurance hasn't even reviewed it. The hospital's like down my throat to get me to pay this.

I'm like, "I'm not giving you a loan essentially until like you figured this out with insurance." But to the average person who may not have the time or knowledge, because they don't work in personal finance, like I do, should know that you have actually consumer protection. They might pay it, and then they have to pay it on their credit card. Now they're paying interest on that or they can't sleep at night and that's adding stress. I guess just reiterating your point. But what do you think it was about 2020? Do you feel like at The Financial Diet, you also started to cover this more?

**[0:12:22]**

**HT:** Yeah. That's really the focus of our YouTube channel where we're able to do long form videos is much more on commentary on these overarching systemic things. Sometimes framed in a context that's more fun to talk about, right, like reality television or rom-coms, but we definitely talk about these things a lot, because we still do plenty of educational finance content, but there is a lot of that, right? So, we've found a niche where we were able to discuss it from a sociological perspective, I guess.

You're right. I do think that talking about things like poverty and perpetual brokenness, not necessarily being your fault. Also, on the other side, people who get everything through generational wealth, that doesn't necessarily mean that they're better than anyone else, because they were really lucky to have a leg up and it's like, no, nothing against having those opportunities, but pointing it out is much more useful for everybody else, because otherwise, if we think everything is a result of hard work, then why is everything so uneven?

**[0:13:28]**

**FT:** Right. One of the definitions in the book, you do this really fun thing in the book. It's very well written and it has some fun graphics, and there's even prompts. It's like a book/workbook, because there's exercises in here. They're sprinkled throughout these definitions of words that we just like throw around, but you can really call them out. So, one of them was manifestation and essentially, you call this out as this vague explanation for why somebody becomes successful and usually it has them completely overlooking their privilege. I would love to just have you unpack that a little bit, because I do – I agree.

**[0:14:12]**

**HT:** Yeah.

**[0:14:13]**

**FT:** I think there is something, of course, there's a value to visualizing, but even as you point out in your book, like visualization, what works about visualization is not just visualizing the goal. It's visualizing the steps and taking those steps to get to that end goal. How did we get to this place for manifestation when it's just like a shorthand explanation for your success?

**[0:14:32]**

**HT:** I mean, in the book, I do talk about figures like Gwyneth Paltrow, Oprah, Tony Robbins, I think talks about manifestation. Rachel Wallace, talks about manifestation, basically a lot of people who – especially like figures like Gwyneth Paltrow, who her success was a foregone conclusion, like she did not ask to be born into a Hollywood family, her like literal godfather is Steven Spielberg, like she – that woman is always going to be able to do whatever she wanted to do.

Obviously, listen, I'm like 90s, Gwyneth movies are like some of my favorites. It's not like I'm hating on her entirely, but I do think that you look at the articles on Goop. The interview she does on her podcast, and she talks a big game about things like manifesting, and I'm not going to get into her faux wellness advice, pseudoscience, I would say in a lot of cases, because I'm



not an expert on that. But I do think that taking advice from anybody who was born in her shoes on how to be successful, and how to get what she want in life is useless.

I think that the idea of manifesting, and in the book, I said, we need to come up with a new word for this, which I think of as facilitating, so being the person who figures out what they want. Then, like you said, visualizes the steps, makes a clear plan on how to get there. I think that is totally valid advice for anybody in any situation. Obviously, past a certain level of your hierarchy of needs. Yeah, taking advice on how to become successful from anyone who was always going to be successful.

**[0:16:04]**

**FT:** Who started at home base.

**[0:16:06]**

**HT:** Yeah, exactly. Like it's just, it's not helpful. It also shouldn't make people feel bad, because – that you're not Gwyneth Paltrow, because it's like, no one is, for the most part.

**[0:16:18]**

**FT:** Why is there a fear for people who have privilege to recognize their privilege?

**[0:16:21]**

**HT:** Totally.

**[0:16:22]**

**FT:** And say, I was privileged and I started on third base. Not to discount some of my strategic moves and I leveraged my relationships, like there are plenty of people who are born with the silver spoon in their mouth. You know them, Holly, and they don't end up becoming financially

independent. They do go bankrupt. It's not to say that hard work never enters the picture or that your own –

**[0:16:45]**

**HT:** Totally.

**[0:16:46]**

**HT:** Strategies never enter the picture, but there is a real resistance to admitting what is so obvious to everybody else. Why do you think that? Why does our culture not allow for that openness?

**[0:17:00]**

**HT:** Yeah. We actually had a video a few months ago where we interviewed Ashley C. Ford for it. She is a very well-known writer who was born into a low-income family, and her father was incarcerated for most of her life. Then now, she is a very successful writer. So, her life financially, looks a lot different than it did when she was growing up. She made a really great point that I think a lot of people forget, which is, a lot of people don't necessarily think about, which is that even for people who are not born with a silver spoon, who are working class with lower income. It's hard for them to hear that rich people didn't get what they have through hard work, because that's just a reminder that they're likely not going to get there.

I know that there's, what's that line? Like temporarily embarrassed millionaires, like that's a big reason for a lot of conservative politics and keeping people voting against their own interests in a lot of cases, because once they're rich, they don't want to have to pay a lot of taxes, but they don't think about the fact that they have a very, very low chance of ever getting rich in the first place.

**[0:18:13]**

**FT:** Yeah. Okay. Yeah. So, they're trying to just be relatable.

**[0:18:15]**

**HT:** Yeah. I think it's gaslighting. I think it's like trying to make you think that you can get what they have, so you keep buying their products, like Tony Robbins. You keep going to his little events and whatever. I just, yeah, I think –

**[0:18:30]**

**FT:** By the way, they're not – they cost thousands of dollars.

**[0:18:35]**

**HT:** Yeah.

**[0:18:36]**

**FT:** There's not even free water for anyone. I went to one. It's fold out chairs.

**[0:18:41]**

**HT:** Really?

**[0:18:42]**

**FT:** Yeah.

**[0:18:43]**

**HT:** Wow. Folding chairs and it's all day and thousands of dollars.

**[0:18:46]**

**FT:** Oh, it's more than a day. Yeah. So, that's a lot of hotel rooms. I mean, but people are – I remember I got free tickets to go. I was like, “All right. Well.”

**[0:18:57]**

**HT:** Might as well.

**[0:18:58]**

**FT:** Might as well, like I have nothing to lose. Oh, I had a lot to lose. It was, I left after about three hours. Now, Tony Robbins was the first guest on this show. I just want to be honest about that, but the show is also almost 10 years old. I've learned a lot since then about Tony Robbins.

**[0:19:14]**

**HT:** Well, I think the conversations also changed so much in the last few years about recognizing privilege and stuff. I'm a big fan of Ramit Sethi. I remember a few years ago, he used to be one of the bigger drum beaters of the message of individual choice being the only thing that really matters when it comes to your money. Then he had a big, big, I don't know, was it a blog post or something? Anyway, he had a big moment where he was like, “You know what, I changed my mind on this.” It was really powerful.

**[0:19:43]**

**FT:** That's amazing. I've also called myself out on a lot of things, because I'm a human being.

**[0:19:50]**

**HT:** Totally.

**[0:19:51]**

**FT:** What I think in my audience has been with me since, literally, like some people I've known you since your New York one days, folks. That was 2003.

**[0:20:00]**

**HT:** Wow. So, 21 years people have stuck around. I'm the same person, but I've evolved, right? Because that's what humans do. The important thing I think if you want to continue to earn people's trust is to call yourself out and recognize when you're – and explain why you're changing your tune. You're allowed to do that. We're so afraid. We're afraid to change jobs. We're afraid to spend money on things that we don't normally spend. Where does that leave us? Like we're afraid to change our mindsets around big things, because we're afraid of, we just don't like change.

**[0:20:33]**

**HT:** Totally.

**[0:20:33]**

**FT:** I guess we just don't like change.

**[0:20:34]**

**HT:** Yeah.

**[0:20:34]**

**FT:** We're just creatures of habit for better or worse. Let's talk about budgeting. I don't talk about budgeting a lot on So Money, but I think there's a really wonderful way of how you have illustrated the art of budgeting in your book, *Beyond Getting By*, which first you talk about the 50, 30, 20 rule, which is not a new thing necessarily. 50% on needs, 30% on goals, and 20% on wants. But the way that you characterize these departments, these like percentages. You call them ego, super ego and id. Why did you want to color it that way?

**[0:21:10]**

**HT:** Well, I think the main reason I wanted to change that up just a little bit is because especially living in a place like New York City, the idea of people, like the average person being able to keep their necessary expenses under 50% of their take home income is a big ask. I think we have, hopefully we're going to see some turnaround on this, but we have the highest rents we've ever had. They went really down during COVID and people like myself were able to take advantage of that, but then they went back up with a vengeance and obviously buying a home in the city is like very, very select few people get to actually do that.

I do think that's, I love the 50, 30, 20 rule, and I do frame my own finances that way, I would say, but not beating yourself up for keeping your ego, which is the thing in your brain, keeping you in check and fulfilling your basic needs, covering those necessary expenses. If not being yourself up, if you can't keep them under 50%, but keeping them to an affordable amount and then the super ego being your perfect self, that's your future goals and these are all psychoanalytic terms, like I pulled out my college notebooks to refresh my memory on some of them.

Same for retirement, long-term savings and stuff like that. Then your id, so the little voice inside you that just wants to do whatever it wants to do at any time, that's you still have to live your life and have fun. That's just the everything else that's left over after you take care of those first two things.

**[0:22:43]**

**FT:** A segue to this, maybe we can talk about cheapness. Sometimes I find that extreme budgeting can lead to not just frugality, but like cheapness. You dedicate a lot of pages to this concept. This isn't like leaving a bad tip necessarily, although I would call that cheap, but you talk about our obsession with paying as little as possible for things. So, then we buy into things fast fashion, consumer choices that are maybe they save us money today in the short term and the long run, they backfire. Can you unpack cheapness for us?

The message you really want to give consumers around how to be smart around balancing what they maybe it's their id with what their finances really allowed them to spend on. So, I personally love Zara. I don't shop there all the time, but maybe a few items every year. I love how the Europeans do it, of course. They have 10 items in their wardrobe. They have a capsule wardrobe and they are very versatile in them. Maybe they spend more on every single piece, but it ends up lasting them years and years, because they focus on quality. But it's hard. It's hard to hand over \$200 for a shirt.

**[0:23:53]**

**HT:** Yeah. I think that, so I do agree leaving a bad tip is definitely a form of cheapness and it wasn't what I focused on in the book. I think, I do think I mentioned it, because you know, a very big issue.

**[0:24:07]**

**FT:** It's a real problem.

**[0:24:09]**

**HT:** Yeah. But yeah, in terms of cheapness with regards to what we're buying our clothes and everything. It's a very multifaceted problem, because there are so many people in this country who can only afford to buy fast fashion. That's not really who I'm talking to in these situations, because they are not the problem, like these are not people going and have spending \$500 at once on SHEIN, right? Like if they have to go, they can only spend \$10, so like they get it from these brands, like they buy one item here and there, and they have to get as cheaply as possible. That's not who the problem is, right?

It's these people who are influenced from TikTok and from their friends, frankly, like all of our social circles to always get new outfits for every post we put on social media, or every event we go to, or every first date. I remember when I was single and dating, like it was really important. It felt really important to make everything feel special until that got old. We're always fed this idea

that good deals are what we should always be chasing, and that getting as much as you can for as little money as possible is the ultimate goal.

Of course, I love a good deal as much as anybody else, but I do think that at the same time, we see all of these people talking about getting rid of 60% of their closet and downsizing and embracing minimalism. It's two ends of this extreme spectrum. I just think if we were all able to be more mindful about what we actually wanted in the first place and what was actually going to be useful to us, we would be happier. I do think that has to come with tuning out consumerism.

Moving to a place where you are comfortable, spending \$200 on one item rather than five items is really difficult. I've been there for sure. I talk a lot about sinking funds in the book, but also all over TFD. I love sinking funds. I think they are the most useful tool for making bigger purchases that you weren't used to making before. Farnoosh, I'm sure you're familiar, but it's just basically putting money into a savings account that's for a specific purpose, but that you just contribute to on a rolling basis and pull from as you need to. If you contribute \$50 to a clothing sinking fund every month in four months, you'll have \$200 in there and you're just like ready to spend it or you can keep contributing to it till you have more. Yeah. I think that we all have too much stuff. I agree that with a lot of people who complain about quality overall, even when things are more expensive is not as good as it used to.

**[0:26:41]**

**FT:** That's true.

**[0:26:43]**

**HT:** That sucks. I don't have a perfect answer for that other than getting good at thrifting, which is like not something I personally very good at, but I do know, that's the good advice. Doing more research and finding the brands and also just thinking about what you actually wear a lot. I used to try to fit myself into really professional looking business clothes. It always felt like a costume to me. I just don't think it's worth spending money on a blazer when I just never enjoy wearing it. I do buy bright colored girly dresses, because that's what I'm actually going to wear. So, just like getting real with yourself and what is going to make you happy.



**[0:27:19]**

**FT:** Yeah. Speaking of happiness, I thought it was really interesting. It may not be a news flash to listeners, but yeah, rich people can also be miserable. You have a whole section in this book called, Why Rich People are Miserable. Why are rich people miserable?

**[0:27:36]**

**HT:** I think that looking at the various research that's more qualitative than quantitative on this in a lot of cases, but there are a lot of lack of empathy in higher social classes, which ends up turning into less meaningful relationships. People who are in lower economic classes tend to need to rely on their communities more. Those connections, those human connections can ultimately, make us happier. Now, I don't want to disregard the mental health impacts of poverty and there's threshold stall of these things. So, I don't think rich people are necessarily more unhappy and miserable than poor people on the whole, but I do think they are probably less happy than people who are content with what they have.

There is this idea of process addictions. I don't think money addiction has been studied much, but there has been things like gambling addiction has been studied or sex addiction has been studied, that things that are not substances, but are things you can still get addicted to.

**[0:28:41]**

**FT:** Right. They still lead to dopamine.

**[0:28:43]**

**HT:** Yeah. Yeah, exactly. Yes. So, money addiction, wealth addiction, the idea of just endlessly pursuing more wealth just for the sake of it, I think can fall under the category of a process addiction. I do think that having no real end goal with that, nothing, no reason for needing more money after a certain point, like what's the point here? The fact that it just makes you so much more isolated from other people, because you can pay everybody to take care of everything for

you. You spend a lot more time alone, and just not being content. I think being content with what you have is a really big gift.

**[0:29:20]**

**FT:** Maybe they should read your book too.

**[0:29:22]**

**HT:** Yeah.

**[0:29:22]**

**FT:** Rich people. Lower income people. People who are paycheck to paycheck and everyone. I mean, this is a great book. Like I said, it's not your typical finance book, which is a good thing.

**[0:29:34]**

**HT:** Thank you.

**[0:29:36]**

**FT:** We didn't even get into some of the other things I wanted to talk about with you. I'll leave that for our readers, such as how you, one of your first jobs was a scam.

**[0:29:43]**

**HT:** Oh, yeah.

**[0:29:44]**

**FT:** Yeah. You barely ever got paid and your boss has been erased from the internet. I thought that was – that could be a whole mini-series on HBO. I think that is your next creative project, Holly.

**[0:29:54]**

**HT:** Yeah.

**[0:29:55]**

**FT:** So much more. Thank you so much into your whole Financial Diet team. Congratulations.

**[0:29:59]**

**HT:** Thank you. Thank you so much. This was so fun.

**[OUTRO]**

**[0:30:03]**

**FT:** Thanks so much to Holly Trantham for joining us. *Beyond Getting By*, is widely available. As a reminder, I am still accepting applications for our next and final cohort of the Farnoosh BTS mentorship program. This is an opportunity for those in the audience who are thought leaders, creators in the audience who want to learn how to create sustainable revenue streams, doing only what they want to do.

You want to learn how I've done it, how I over the past 15, 20 years have built sustainable financial engines as a financial thought leader across my podcast, books, speaking engagements, brand partnerships, media opportunities, television opportunities. I show it all. I teach it all in my mentorship program. It's a small cohort of mentees. Application is available at [farnooshbts.com](http://farnooshbts.com). Thanks so much for tuning in, everyone. I'll see you back here on Friday for Ask Farnoosh. I hope your day is so money.

[END]