

EPISODE 1715

[00:00:00]

FT: So Money episode 1715, Man in Finance creator, Megan Boni, on TikTok fame, and Dr. Mamina on skinvesting.

‘MB: *I'm looking for a man in finance, trust fund, 6'5", blue eyes.*”

[INTRO]

[00:00:42]

FT: Welcome to So Money, everyone. If you've spent any time on social media this summer, you've probably come across the satirical lyrics that have taken TikTok by storm, written and performed by our guest today, Megan Boni. Megan was working in sales when her song Man in Finance went viral, racking up tens of millions of views. Today, she's here to talk about her overnight success and where it's led her. We'll dive into the inspiration behind her lyrics, the critiques she's received, and how she's navigating her new-found financial success, including her approach to market investing.

We'll also discuss the concept of skinvesting, meaning the behaviors and habits that support skin health. Megan and I are both partnering with SkinCeuticals, the number one medical skincare brand, to promote a powerful new investment for your skin, the peptide serum P-TIOX. Later in the show, we'll be joined by triple board certified dermatologist Dr. Mamina Turegano to further explore the concept of skinvesting and the science of skincare and how to invest in your skin at any age, whether you're 12 years old or like me in midlife. It's a double feature today, so let's get started with Megan Boni.

[INTERVIEW]

[00:01:57]

FT: Megan Boni, welcome to So Money, AKA creator of the song of the summer.

[00:02:02]

MB: Hey.

[00:02:03]

FT: How cool am I? I'm officially in the 21st century now. I'm officially cool. I have TikTok star, and now really you can do whatever you want really.

[00:02:14]

MB: Figure it out. Figure it out.

[00:02:15]

FT: In case that wasn't already your ambition, let's give listeners some context. You're Megan Boni. Listeners, if you haven't heard this four-line bop, I highly encourage it. It's fun. It's funny. It's also commentary on kind of like a lot of what we talk about on this show, which is about financial empowerment. We talk about dating. We talk about what people are looking for and the financial dynamics in relationship, so we're going to get into it. But, Megan, you're the creator of the song Man in Finance, a cappella. Why don't you do it for us?

[00:02:46]

MB: Okay, here we go. I'm looking for a man in finance, trust fund, 6'5", blue eyes, blue eyes, trust fund.

[00:02:55]

FT: If it wasn't for the fact that I Googled you and saw that you went to my – we went to the same high school or from the same part of Philadelphia. But that blue eyes, that's how people – that's kind of a suburban Philadelphia way of speaking.

[00:03:08]

MB: Wait. I'm so happy that you said that because I thought I was doing a British. I was just trying to do Valley Girl, I think, and I'm good at that. My voice sounds pretty Californian.

[00:03:19]

FT: You and I both went to Harriton High School, nestled in Bryn Mawr, Pennsylvania. I moved there as a sophomore. I fashioned myself a Brenda from 90210 who was arriving on the scene midway through her high school experience. I wasn't as cool. Then when I got there, I realized there was sort of a dialect. There was a weird – not weird but it was just a very unique way of speaking like wooder. I mean, it's a whole Philadelphia influence. Anyway, I digress.

Tell me a little bit about this song and its success. It turned into a song song, not just a TikTok meme and sort of virality on social media. It's now being played on stage. You have a music deal. Tell me about how it all quickly happened. You thought it was just going to be a fun hobby thing, and then your life changed.

[00:04:09]

MB: Yes. I posted the clip really thinking nothing of it. The caption was asking DJs to make a song out of it for fun. I went to bed. The next morning, I was like, "Oh, it went kind of viral. Fun, cute, amazing." I saw some remixes. Then as the days went on, I was like, "Oh, people want to stream this." Then I was like, "What do – I don't know how to – I don't know what I'm doing. I don't know how the music industry works." Luckily, I had a friend in the music industry. She took me under her wing, and she got me signed to Universal.

[00:04:45]

FT: What? Wow. Okay, hold that. Hold that thought. Why do you think it got so popular so quickly? What do you think it says about our culture?

[00:04:53]

MB: My thing is like I really do – I recognize that trying to relate to a wide group of people is what will get you to go viral. I really was trying to relate to single women in today's day and age who are struggling to find someone because of how much these dating apps are raising our standards. I really was trying to think of impossible standards. I was saying some lines in my head, it rhymed, and I was like, "Oh, it's kind of catchy for four words."

I think it's just everyone knows someone in finance, whatever that means. It's like the broadest. But I just think it's relatable. Women who say that they don't care about men who are successful on their own are silly. We all want a man who's successful on their own. That doesn't mean that we don't have to be successful on our own.

[00:05:44]

FT: Right, right. I think that's where there's some confusion. Of course, when something goes vile and it's popular, there's going to be criticism and commentary. I was reading about how your song and your sort of commentary, it reflects a bigger problem. Because if the ambition is to be in a relationship with someone who is wealthy, let's just say, given the context, too, what other things are going viral, for example, tradwives and stay-at-home girlfriends, how do you think this potentially speaks to also that culture?

[00:06:16]

MB: Yes. Tradwives, I think their whole thing is that they are living for their husband and their children. They're trying to make a very kept home and do everything themselves.

[00:06:28]

FT: And they're financially dependent on their partner. Yes.

[00:06:31]

MB: Correct. I will never be a tradwife. I am so lazy. I cannot cook [inaudible 00:06:38]. I don't know. I guess it's just accepting a true – I don't know. It's –

[00:06:44]

FT: Let's not get too deep into it. It's interesting, though. I think it's always interesting when something goes viral and kind of trying to understand. Part of it is, like you said, it's a cool bop. It's sort of fun for DJs to play with. I think it can be also taken both ways. It can be taken ironically. It can be taken seriously. But it's like as an artist, you sort of have to let it go. You're like, "Your job is done."

[00:07:06]

MB: I've wanted to be rid of the song since [inaudible 00:07:10]. Get it away from me. I don't know what I'm doing, and I don't care that much. The [inaudible 00:07:17].

[00:07:18]

FT: Tell me what you do care about. What are you looking to do next, and how are you leveraging this success?

[00:07:25]

MB: Yes. I've had insane opportunities. I was offered a record deal where they wanted me to write music, and I was like, "Whoa. I don't know what makes you think I can write music after creating a rhyme." But that was never my dream. I've always done TikTok as a hobby. I've always loved it. I just like making people laugh, so I think I'm going to leverage this. I'm going to start taking acting classes. In the meantime, I'm going to do some brand partnerships with companies that I align with. Maybe I'll get into writing. Maybe I'll get into acting. But I really

would prefer – yes. My dream isn't to be an influencer or a musician, even though I respect to musicians because that industry is not for me.

[00:08:14]

FT: Well, I looked at your journey up to this point and in high school and even at Welsh Valley when you are, I think, in Middle School. You were in theater. You've always been attracted to the stage. You love to entertain. I think that this – well, it was sort of a random thing. The algorithm is its own – has its own mind. I believe sometimes the universe delivers to you what at the end of the day, at the core is who you want to be. Some people could just have had this virality and been like, “Okay, that was interesting and not.” But you're seeing this as an opportunity to go, “Okay, I really want to step into who I am now,” because you did quit your job in corporate. Tell me about that.

[00:09:01]

MB: Totally. I quit my job because when I signed the record deal, they were paying me up front, and I was like, “Oh, that's more than my salary, so [inaudible 00:09:10] at least a year.” Like you said, I've always loved to perform, but I've also always been a realist, and I've always wanted to be successful on my own, which is so funny because the song.

My mom has always been a boss ass bitch. She's always worked at her own family business. My dad does his own thing. I've always wanted to make money, and I kind of was like, “Okay. I'm a lazy human. I don't want to put my heart and soul into acting.”

[00:09:40]

FT: Why do you think you're lazy? You keep saying that. I don't think you're lazy. I think maybe you're just sort of still figuring things out.

[00:09:47]

MB: No. You can be lazy. I saw my friends who wanted to act, and I wasn't as passionate as they were. I wasn't willing to make small amounts of money, which is it's messed up. It's crazy that this can happen. Then now, the world is my oyster. But, yes, I quit my job because I knew that I would be financially stable.

[00:10:10]

FT: What are the finances of influencer world like, at least in your experience?

[00:10:16]

MB: Honestly, the bulk of the money I'm making is on the song side. It's the publishing deal I signed with Warner Chappell and the royalty deal that I signed with Universal. They paid me up front, and it's like I signed a deal with them. I can – they're hoping to recoup the money in the time that the deal is, which is maybe seven years. I don't know. If not, I don't owe them anything.

[00:10:42]

FT: Yes, yes. It's like a book deal. It's like a book advance.

[00:10:45]

MB: Yes. It's like four words but yes.

[00:10:47]

FT: Has anyone approached you to have it in a commercial?

[00:10:51]

MB: Yes. That's why I was signed with Warner Chappell. Then on the side, I'm working with my agents at UTA and my manager. I'm doing brand deals where I see fit.

[00:11:00]

FT: Yes. Well, let's get into that because we have a lot in common. As I mentioned, we went to the same high school, Penn State. We were both in theater, and we are both actually working with SkinCeuticals. I also like to work with brands that I feel aligned with. I actually love to work with non-financial brands because money is – I think it's just – it transcends your financial life. Financial concepts should not just be talked about within the context of finance but like –

[00:11:30]

MB: A hundred percent.

[00:11:30]

FT: Wellness and beauty and fashion and parenting. SkinCeuticals approached the two of us, very cool, to talk about #skinvestments.

[00:11:41]

MB: Yes. They approached me, and I heard their ideas, and I just love that they gave me the creative freedom, whereas the originals – they wanted me to remix my song, and I've gotten so many requests from people to do that. But I think the difference is that their whole message is empowering women and being backed by science, so I was all in.

[00:12:05]

FT: Yes. Specifically, there's a new product called SkinCeuticals P-TIOX, which is a science-backed serum. I'm in my 40s. How old are you?

[00:12:15]

MB: I'm 27.

[00:12:16]

FT: Twenty-seven. When I was your age, I was pretty good about skinvesting. I mean, I didn't do intensive things. But ever since I was a teenager, I was like, "Make sure you have a skincare regimen, nighttime, daytime, SPF, water." What about you? What are you doing right now as you're skinvesting?

[00:12:36]

MB: It goes along with my theme. I'm a very lazy gal, and I've had injectables in the past in my forehead. I wash my face, five drops of the P-TIOX, some SPF moisturizer which I'm getting better at using because I really didn't use that before either. I just feel like I accomplished something for the day.

[00:12:56]

FT: Listeners, stay tuned because coming up later after my conversation with Megan, we're going to talk to triple board certified dermatologist, Dr. Mamina, who's going to share her best advice on how to invest in skincare. Let's talk about other kinds of investments, Megan. You're making money now, more money than you have ever. How has that shifted your mind to growing your wealth in the stock market?

[00:13:19]

MB: Yes. I know very little about the stock market.

[00:13:24]

FT: Ask me anything.

[00:13:25]

MB: Oh, my God. I don't even know what to ask.

[00:13:29]

FT: You don't know what you don't know. Okay, that's cool.

[00:13:31]

MB: But thank God for my parents. They put me in touch with their money manager. Now, I have an account. I have an LLC account. I think the bulk sum of my money is in a money market account, so it's gaining interest, which I learned is important.

[00:13:47]

FT: I want to raise you, the money market account, and I want to say talk to your financial advisor about helping you open up, write this down, a SEP IRA. As a self-employed person, you can be putting money away in a tax-friendly way. Have you ever heard of individual retirement accounts?

[00:14:06]

MB: No.

[00:14:07]

FT: IRAs. Okay. They're all over the financial world. You can open them up at any brokerage, any bank. There are two kinds, but the SEP IRA is for self-employed individuals like you who have an LLC. They freelance. You can invest in this account. It's for retirement, so it's not liquid. You're not going to be able to break into it tomorrow. You got to really promise to hold on to this money until you are in retirement. But you can invest in anything within this SEP IRA, and I would recommend the US stock market, an index fund, a low-fee index fund.

Money market accounts are fine, but generally they don't yield you as much as the stock market over time. Right now, interest rates are high, so the yield on money market accounts can be –

they're better than average, like four or five percent. Look into a SEP IRA because whatever you contribute to the SEP IRA you can deduct from your taxes, so your taxes go down.

[00:15:08]

MB: I know. I have a feeling when tax season comes. I'm going to be like, "What?"

[00:15:11]

FT: Yes. I would also get an accountant if you don't have one already.

[00:15:15]

MB: I have. I have.

[00:15:16]

FT: Yes. Someone who's just like, "Let's pay quarterly. Let's prepay the taxes so that come March, you're not like, 'Do you happen to have \$100,000?'" Like, "What? I spent it all." Tell me a little bit about your MBA, miss, because you're getting that, too. Fun fact, everybody. Lazy girl on the couch is also getting her MBA. Why do you want to get an MBA, and what do you plan on doing?

[00:15:39]

MB: Okay. I'm lazy but I love reading. My parents, I think two years ago, they were like, "All right." They were helping me. I can't afford to live in New York. They were helping me. They were like, "All right, you either need to get a new job or go back to school and get your MBA which will allow you to get a better job in the future." I was like, "Okay." I want to keep my salary. I want to stay at my job, so I found this program through Temple University. It's like an online MBA every Thursday from 8 to 10pm. I've been doing it for like two and a half years. I'm graduating in the fall, and I'm getting my MBA.

It's hard work. Especially after blowing up, I was like, "Oh, my God. Can I just not do that?" Then I was like, "No." I have one – I have the capstone. That's all I have left, so I'm going to do that in the fall. Then I'll have my degree. I don't – that'll just be added to my resume, and we'll go from there. But, yes, I'm very proud of that.

[00:16:40]

FT: That's incredible. I'm really proud of you. If anyone didn't do any homework on you, they'd be like, "Oh. Well, I mean, your handle's called lazy girl on the couch, TikTok star overnight, another Gen Zer who got lucky on social media." But there seems to be a lot more thought and determination behind your personal brand. I kind of wanted to ask you earlier because we were talking about the culture, and the song was inspired by you noticing this, that these high standards that people have on the dating apps.

But I noticed that you interned at Teen Vogue, okay? It's interesting because recently on this podcast, we had the former Executive Editor from Teen Vogue, Samhita Mukhopadhyay. I don't know if you worked under her when you were there.

[00:17:24]

MB: I don't recognize her name.

[00:17:25]

FT: She was there for not a very long time, like during the pandemic. She just wrote a memoir called *The Myth of Making It*. If you can't tell by the title, it's basically about how women have been fed lies about how to be successful, specifically at work, so lean in, be a girl boss. But those are very temporary ways of – those are temporary workarounds. I feel like at some point, you hit a wall where you realize you're not getting paid the same. You realize, hey, maybe I want to have a family and take time off. But if I do, that's going to come with a penalty. Discrimination is still a problem.

Do you feel like your generation understands this already? Because Samhita kind of had a meltdown in the pandemic over this. She hit a hard and fast wall. I wonder if the younger generation is getting this message earlier that everything we're being told about how to be successful, we have to take it with a grain of salt.

[00:18:19]

MB: I'm thinking to my MBA classes right now, and we were actually talking about AI and how the best companies mix AI with their internal human creative minds, and that's the best way to approach that. I think, yes, you get your MBA. You're taught how to make it as a female or in general. But you also have to go out on your own. You can't just follow the rule book. I think that's my thing is that like, yes, you can do all the right things, but you have to take risks, and you have to follow your gut sometimes and advocate for yourself and yes.

[00:19:00]

FT: Totally. I mean, even at the expense of not being liked. That's what I've learned. Before we go, I got to ask you about what has been the most out-of-body experience that you've had since this wave of success and popularity. I mean, do people recognize you? Are you getting overwhelmed with fanhood, fandom?

[00:19:24]

MB: I live in New York City. So short answer, no. But when I go to Margate, New Jersey, I am the biggest celebrity ever, and it's hilarious. I don't – it's fine. I'm happy that I can leave my apartment in New York. Everyone is like –

[00:19:38]

FT: Yes. Nobody knows. You couldn't –

[00:19:40]

MB: It's great.

[00:19:41]

FT: There's Oscar winners in line at Trader Joe's. You wouldn't know.

[00:19:45]

MB: Exactly. No, I haven't been overwhelmed by the fandom or anything. I think the craziest thing was performing with David Guetta on stage.

[00:19:56]

FT: Wow. How do you prepare for that? What are you doing before that?

[00:20:00]

MB: [inaudible 00:20:00]. I literally trust my inner self.

[00:20:04]

FT: Your inner thespian.

[00:20:06]

MB: Yes. I just – I mean, they asked me if I want a mic. I'm like, "No, thank you." Like [inaudible 00:20:10]. I literally just stand up. It's two minutes. It's like the best because I'm not up there the whole time.

[00:20:20]

FT: And you know he does that every day. That's his life. That's his life.

[00:20:24]

MB: He's middle-aged. I don't get it. He is not human. He does it every day.

[00:20:30]

FT: How do you see yourself in 10 years? Where do you want to be, given that you have this MBA? You have this incredible momentum right now. You've learned a lot about yourself very quickly in the last couple of – well, how long has it even been, a year since this song came out? Was it –

[00:20:45]

MB: Oh, no. It's been like three months.

[00:20:46]

FT: Three months. Been like a year, right?

[00:20:49]

MB: Yes. I think in 10 years, I would love to have a husband. I would love to have some children. I would either love to produce TV shows, comedies, right, be in front of the camera. I think I want to be in show business. I'm not looking to be an A-list celebrity that can't leave her apartment. I don't think anyone's really in control of that. But I'm hopefully not going to let myself go.

[00:21:15]

FT: Oh, I could talk like this with you for a long time. It's like we'll have lots of fun. Lots of fun. Megan Boni, thank you so much for hanging out with me and talking about the influence world, TikTok, skinvestments. Like I said, everybody, stay tuned because coming up, we have a great

interview with Dr. Mamina who's going to talk about how we can continue to invest in our skincare and skin health.

[00:21:42]

MB: Yes, skinvest.

[00:21:43]

FT: Thanks, Megan.

[00:21:44]

MB: Thank you so much for having me.

[00:21:48]

FT: Dr. Mamina Turegano, welcome to So Money. Looking forward to deep diving with you on skinvestments. As a triple board certified dermatologist, you are the expert. Tell us, first, how you got interested in this field.

[00:22:02]

MT: Well, thank you so much for having me. Yes. Dermatology is a great field. I didn't become interested in it, though, until later in medical school, which is sort of a problem because it's actually a very competitive residency, and it's helpful to know early on. But when I was doing my rheumatology rotation with internal medicine, there's a lot of overlap with skin diseases and autoimmune diseases.

I was very drawn to autoimmune diseases already. But to see people suffering with skin issues, I just had such a strong affinity towards those patients, and I was like, "You know what? I think derma is what I want to do." I was torn because I also loved pediatrics. But dermatology, you see all age ranges. Yes. Dermatology is a happy field. Don't get me wrong. Of course, there are

some really, really debilitating skin diseases out there, of course, like the autoimmune stuff, psoriasis. Eczema can be bad. Acne can really be bad. Melanoma can be deadly.

In general, it's a great preventative field. We're here to also make people feel more confident and happy in their skin. So there's also that fun cosmetic aspect to it. It's just a great field, especially for people like me who just have a wide variety of interests because you do it all. You do a little bit of surgery. You do cosmetics. You could do adults and kids. You could do complex dermatology, so yes.

[00:23:28]

FT: Finding your happy place with your skin regimen because, yes, there's just so many options now. Not to digress but you have to be – you brought up sort of the cosmetics aspect and the all ages aspect. Can you overdo it? Is starting too young a problem, too? Because you don't want to over layer your skin with –

[00:23:47]

MT: Sure. Right, yes. It's definitely possible to overdo it. When we are between the ages of 9 and 12, our skin cell turnover is at its prime. Our skin is the best it will be, its softest. You don't need too much besides a gentle cleanser, a nice little moisturizer. We do recommend, yes, starting sun protection at that age. That's great. But there's products that can exfoliate the skin. There's retinols. Young kids do not need those products. They also don't need fancy ingredients right then and there because they're not trying to combat wrinkles, whether it's potent antioxidants or peptides. You could do that later as an adult.

[00:24:31]

FT: Yes. Well, let's get to the later. Now, a lot of our audience – I actually have a pretty broad audience. We have young people in their 20s and even teens and then people more in my demo, which is I'm in my 40s. I just learned that. I'm 44. I just read a Stanford study that said 44 and 63 are the two points in your adult life where you really age, those years. Let me tell you I'm feeling it. I'm feeling it.

[00:24:57]

MT: Well, you look amazing. You look amazing. You must be skinvesting.

[00:25:01]

FT: I am skinvesting. We're both actually partnered with SkinCeuticals. Let's talk about P-TIOX. This is a new product. It's a peptide serum that is part of SkinCeuticals' line of skinvestments. What do you see is sort of the value-add of this product? Because it is on the higher end. It isn't an investment. It's not your sort of run-of-the-mill product.

[00:25:25]

MT: Well, as I'm sure you know and many people I'm sure listening to this know, cosmetic procedures can get very expensive. The more, I guess, kind of issues you have, the deeper the wrinkles. The more the sunspots, hyperpigmentation, all the things that come with age, and also excessive sun exposure. But the more problems that you get on your skin, the more expensive it is going to be to fix it. We kind of compare it to maintaining and fixing your car. If you are investing in regular car maintenance, you will save yourself time, hassle, and money later down the line. It's going to cost more if you have a huge car transmission problem or other big problem with your car.

We tell people to put in that regular investment, and that includes doing daily skincare. There are some minor procedures that can be more cost-effective when the problems are more minor. By investing in the skincare, in maybe the smaller procedures, that will compound over time. You will save yourself more money by not having to spend a lot on a lot of cosmetic procedures down the line.

[00:26:42]

FT: We talk often about how when you invest in rituals in your health, whether that's – SPF for example. I mean, obviously, a little bit can go a very long way because down the road, you're avoiding potential dangers for your health.

[00:26:56]

MT: Yes, and cancer.

[00:26:58]

FT: Yes. The skin is, I was reading, part of the largest organ system in our bodies, and that it's connected to so much. Can you talk a little about that and why investing in your skin can also mean an overall long-term strengthening of your health?

[00:27:14]

MT: Yes, definitely. I mean, one of the reasons actually I was really drawn to dermatology is because I think the skin is the window to what is going on in your internal health. Me and I think a lot of derms also try to advocate for overall health and wellness. It's a huge passion of mine because I do think that your internal health is manifested on your skin as well. I think there's so many things that are beneficial for your skin that are also beneficial for your internal health. Getting good quality sleep, this is going to be important for your skin and, of course, your overall health. Minimizing processed foods and then, unfortunately, sugar, too, plays a role with accelerated aging and then, as we know, other chronic diseases.

When I say processed foods, a lot of times more processed oils and fried foods. Then, obviously, exercise, movement, those things, circulation. Even we're seeing resistance training, having – because we know that there's this correlation with longevity and muscle mass. We're seeing that's the same case with delaying the signs of aging. If you have more muscle mass, that can also help delay the signs of aging.

There's a variety of skin diseases that we know have this association with internal health. For example, psoriasis is very much tied to other chronic inflammatory issues like cardiovascular

disease, so heart disease, stroke, diabetes. People with psoriasis are at higher risk for those skin condition or for those internal health conditions. When people see these kinds of conditions, even acne, people are motivated to work on their internal health so that their skin looks better. Really, I find that the skin is such a big motivator for people to help their health internally, and it's only going to pay off in the long run.

[00:29:16]

FT: I haven't gotten neurotoxin injectables, but that may be down the road for me. I kind of want to ask you about that, too. When do you know you're ready for that? When does that make sense for you? But for those in the audience that are already getting things like Botox, P-TIOX actually helps to extend the benefits of that in between your treatments.

[00:29:34]

MT: Yes. P-TIOX, yes, we love it because – well, for people who don't know, Botox helps relax your muscle so that you're not creating those deep creases because those decreases are result of muscular contraction. It's like decreasing the muscle's ability to contract so deeply. P-TIOX technology is somewhat similar. It's definitely not a replacement for neurotoxin injections, but it has these peptides that can also diminish the muscles to contract so deeply, so you're also not having those deep lines.

The other benefits of P-TIOX, it also has a couple of other ingredients like niacinamide which can help with just overall hydration, skin barrier health, even evening out your skin tone. It has a polyhydroxy acid which is a very gentle exfoliant. You'll also, at the same time, help with the texture of your skin and get this overall radiance of your skin. They say that – they call it glass skin radiance.

[00:30:36]

FT: Which you have, by the way. I guess I would expect that from a dermatologist. But you have the best skin, Dr. Mamina.

[00:30:42]

MT: Oh. Oh, thank you. I mean, I use P-TIOX, and I'm also a big fan of the SkinCeuticals C E Ferulic. They're vitamin C antioxidant. I've been a longtime fan, and that's been definitely part of my regimen, and then, of course, regular sunscreen use. I use a retinoid.

[00:31:00]

FT: Part of where I hesitate to go down the path of neurotoxin injectables, it's just that it becomes a maintenance and that cost. I see my friends who do it, and it's hundreds and hundreds and hundreds of dollars potentially a month. For someone who's starting out thinking about it, what's your recommendation?

[00:31:19]

MT: Okay. When it comes to getting Botox, yes, it is – I'll just say this. You can even just get it once and get the benefits from it. Don't feel like once you start that you can't stop. The reason why people continue to get it, they see how amazing their skin looks when it's complete, when it's smooth. So when you start seeing the wrinkles coming back because we know it's temporary. Neurotoxin lasts about three to five months. It depends on the brand. Sometimes, it could be longer. Yes. Once those wrinkles start to appear, you're like, "Wait a second. I need more now."

Your wrinkles will not come back worse off. It's even doing it once is by giving your muscles a break for those three to four or five months. You're already benefiting just doing it that one time. Some people can notice even a cumulative effect. The more people do it, they may not need to do it as often or may be able to cut back. Everyone's different. It depends on your anatomy. Some people have thick strong muscles, may need more as time goes on because they're really still using their expressions pretty strongly. But it's different.

I do have to say that if people are nervous about it, it's not something that you will become dependent on, besides the fact that you're going to love the smoothness of your skin. Now, in terms of who should get it, it is FDA-approved for people 18 or older. Obviously, people all don't

jump at it when they're 18. When I evaluate a patient, it's a matter of whether or not they have wrinkles that bother them. I'm not somebody who's like, "Oh, you should get Botox. Look at your wrinkles." It's somebody who I think is – people can have really fine lines and be bothered by it. Or people can have deep wrinkles and not be bothered by it at all because it's all optional. It's a matter of what is going to make you feel your best.

Now, I do have to say that for people who make certain expressions, especially those frown lines where they get the elevens between their brows, those muscles are some of the bigger muscles up in the forehead area. Those lines, if those aren't addressed, if people are prone to making those lines and if they go decades with making that expression and creating those lines, those can be permanent and stay scar like that. Botox or other neurotoxins may not be able to reverse it completely.

Just a heads up that while you're able to – I guess while the lines are still not so deep, you can reverse it with neurotoxin. I can't believe you haven't gotten it, by the way.

[00:34:20]

FT: No, I haven't. I guess –

[00:34:20]

MT: Your skin looks great.

[00:34:22]

FT: Thank you. I think, well, when you said about being comfortable, I kind of – I guess I'm also comfortable with a little bit of the aging. I'm cool with getting older. I think it's important to –

[00:34:34]

MT: For sure.

[00:34:35]

FT: I say that I'm 44. Let's see how I feel about that at 65. But I think there's something really incredible about showing your life on your face and whether it's the laugh lines and even the wrinkles. I think – yes, I watch Real Housewives of whatever. Choose your city, and it's like everybody looks 19 or also 85. I can't tell.

[00:34:56]

MT: Yes. I know, I know. It's funny. Well, yes, because sometimes you have to be careful because if you do too much, then you automatically look older because you just look weird. You don't look like a normal person. But, yes, that's one of the things I like about something like P-TIOX. It's such a – it helps you maintain what you naturally already have. It's nothing drastic. It's nothing crazy. You don't – I think it can help prolong the benefits of neurotoxin injection, but you don't have to even get neurotoxin injection. You can use it alone to help minimize fine lines and wrinkles.

[00:35:38]

FT: Yes. It reduces the appearance of nine different types of wrinkles, and it's great for all skin types. I mean, I've been wearing it. You wear it. I mean, the results are pretty fast. Within a week, you can start to see smoothness.

[00:35:52]

MT: Yes. You don't see that a lot. You don't see that claim with a lot of products. We usually have people use products for longer periods of time before you can see benefits from it. But, yes, these peptides work pretty quickly. It's just great.

[00:36:07]

FT: Dr. Mamina, thank you so much.

[00:36:09]

MT: Yes.

[00:36:10]

FT: Everyone, routine is important, senior dermatologist, having these conversations. Prevention goes such a long way. Appreciate your advice.

[00:36:20]

MT: Of course. No. I do thank you so much for having me. I think that if anybody takes away anything from this is that just putting in and investing the time and energy in your skin and just making a daily habit, even just a few minutes a day, of applying skincare, you will thank yourself in 10 to 20, of course, 30 years. Just like when it comes to investing money. You will thank yourself, right? If you save money when you're younger, you will thank yourself later on.

[00:36:47]

FT: So, so true. I mean, I have to – that voice in my head is there at night when I'm really tired, and I don't want to take my makeup off.

[00:36:52]

MT: Oh, my gosh. I know.

[00:36:53]

FT: I'm like, "Farnoosh, just do it."

[00:36:55]

MT: Just do it.

[00:36:56]

FT: It's going to be worse in the morning.

[00:36:57]

MT: Mess up your face. Yes.

[00:36:58]

FT: Mess up your face, and that compounds.

[00:37:02]

MT: It compounds. Yes.

[00:37:03]

FT: Good luck, everybody out there. Thank you so much, Dr. Mamina.

[00:37:07]

MT: Thank you for having me.

[END OF INTERVIEW]

[00:37:11]

FT: That's our show, everyone. Special thanks to SkinCeuticals for connecting me with our guests. If you'd like to learn more about skinvesting and SkinCeuticals P-TIOX, head to [skinceuticals.com](https://www.skinceuticals.com). I hope your day is So Money.

[END]