

EPISODE 1721

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FT: So Money episode 1721, exploring ultra-wealth, class, and privilege, a conversation with writer, Sanibel

[INTRODUCTION]

ANNOUNCER: You're listening to 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.

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FT: Welcome to So Money, everybody. I'm Farnoosh Torabi. If you've ever been curious about the behaviors and dynamics of the ultra-wealthy that go beyond terms like, quite luxury, or a nepo baby, you're in for quite the conversation with our guest, Sanibel. Sanibel is a journalist and author of the forthcoming novel, *To Have and Have More*. Her essays on class, privilege, and race appear in New York Magazine, ELLE and LitHub. Sanibel earned her MFA from The New School and her BA in Classical Studies from the University of Pennsylvania.

I first discovered her on social media, where she was dissecting really interesting concepts about the ultra-wealthy, terms like, casual wealth, stealth privilege, rich people cheat code, topics we'll definitely unpack in our conversation today. I was also curious to ask her about our cultural relationship with the idea of class, middle class, upper middle class, rich, wealthy. Is getting too rich too quickly a problem in our culture? Does having a lot of wealth and a lot of privilege make you inherently less empathetic, less kind? Here's Sanibel.

[INTERVIEW]

[0:02:03]

FT: Sanibel, welcome to So Money. I'm so happy to finally be chatting with you. I've been following you online. Love your work.

[0:02:10]

S: Thank you so much. I'm so happy to be able to talk to you today. So many bad things on social media, but this was one good thing to come out of it.

[0:02:17]

FT: Oh, really? I'm honored. Well, let me tell you, you're doing something that I have never seen, or heard anyone do in the money space online. In the way that you do it, it's so precise, very thought-provoking. I just want to start by saying, I really admire your work. What you're doing, just to let the audience in on this, is you explain and you shed light on the subtle and sometimes not so subtle dynamics of wealthy people, and how they use wealth sometimes as a symbol of their class, their status, their privilege, their power.

Often, in the traditional media, the closest we ever get to pointing out the interesting behaviors of the ultra-wealthy is when we throw around terms like, quiet luxury, or nepo babies. But you get into stealth privilege and coattail riders and the “cheat code.” These are all terms that you have more or less coined. What, Sanibel, inspired you to examine the world of the ultra-wealthy so thoughtfully and through what I think is this anthropological social-behavioral lens?

[0:03:22]

S: Well, I so appreciate your kind words about my content, because that is not a space I was in until a few months ago. For most, I'm a novelist and one of my friends urged me to start making videos to promote my book. Really, what I'm riffing on in my video are the themes that are in my

book. When I'm talking about privilege, like a lot of these ideas come from – I went to a prep school. My book is set at a prep school. A lot of these things I didn't really think about, because this was so normal in my world and amongst my friends. Then when I was at Penn, it was a lot more of the same.

I think when I went to grad school, I attended The New School in Manhattan, and I was in a different world and with a lot of different people, it made me examine privilege and class and especially race much more. I think, also, the culture changed and my book in large part is about micro-aggressions, which we didn't even have a word for when I was in high school. In my videos today, when I'm unpacking cross-class relationships and friendships are of great interest to people. A lot of what I'm bringing in is also from my day job as a journalist, which I'm not speaking about things in an editorial way there usually. It's not my opinion. It's usually just roundups of products and trends and what is trending in a big way for a long time is stealth wealth, succession type of style, quiet luxury. These are such interesting concepts and I bridge the thematic content of my book, and then these more clickbaity terms to come up with the ideas for my videos.

It is interesting to see the responses because, yeah, it's one thing to talk about status symbols when you're talking about a Birkin bag, or a Mediterranean vacation. I think what's more interesting are the things that you don't just buy with money, it's like, these wealth indicators and signals that are more low key.

[0:05:22]

FT: Yeah. I watch one of your videos. It's like, the women in the Pilates class at 11 AM with a giant diamond ring. Having lived in New York City myself for almost 20 years and I'm eventually became self-employed, so I could take those 11 AM Physique 57 classes and I would see celebrities and I would see very – I mean, it's subtle, right? But you notice it. Their cars are picking them up. They're not Ubers. These are their drivers. Let's talk about your book. It's called *To Have and Have More*. Is it fiction based on true stories, based on true events?

[0:06:00]

S: It's fiction. It is very loosely inspired by my experience at prep school. I mean, at the time, I was not very self-reflective or self-critical, because you're 15, 16, 17. I really enjoy my prep school experience, but I think that what I'm writing about is what was going on that I wasn't aware of. My book is a satire about privilege, class, wealth. You can't talk about class without talking about race. My main character is this girl, Emory, and she is Korean, but she's adopted into a wealthy white family.

When she goes to this prep school, which I've named Darrymore Academy, she is fully equipped to succeed. She has money and she has status and her dad is a trustee and she's a great tennis player, but she's unhappy. It's this inchoate disillusionment that she starts to experience. Some of it has to do with microaggressions, but she doesn't have a name for it. Like, what is this discomfort? What is the dissonance between her and the white friends that she grew up with? She's feeling some weird shift though. This pushes her into a friendship with someone who she initially despises. Lila is uncool and dresses terribly and she's middle class. God forbid, right?

[0:07:20]

FT: God forbid.

[0:07:21]

S: She doesn't like her at first. She bullies her. But they have this begrudging, toxic friendship. That is what the book is mostly about, this really toxic friendship where when there's alpha and a beta and they stay in their roles, it can be functional even while it's toxic. I think what arises and the conflict in my book is that Lila starts to come into her own. She is smart and people are saying, "You have such a bright future ahead of you." This really threatens Emory and the friendship can't really hold when Emory feels like, "Okay, I'm rich and popular. Why are you not deferring to me?"

The ups and downs of this friendship have a lot to do with class and privilege. That's the case in which I'm able to talk about all these different ways that privilege manifests and can be really deleterious for friendships.

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FT: Who are you in the book?

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S: I think both of these characters, they're pieces of me. Because I think the thing that I was so unaware of when I was in high school was how race factors into the way that your privilege is perceived. I love Nella Larsen's book, *Passing*. After I read that, I was thinking about cultural passing, because if you have money, you will be let pass certain gate kept markers. But at a certain point, you hit a wall. Just the fact that Emory, even though her dad is a trustee and she's from a wealthy family and she has the right family name, just because she looks Korean, she's not fully accepted and her peers will gossip about her and say like, she's not really a hooper, she's adopted.

[0:09:10]

FT: Right. Already, I can tell you have opinions in writing this fiction book that come through in the writing commentary about race and how it factors into wealth and status. What are some of the other insightful things that you want people to walk away with?

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S: It's very much a sad rich girl book, because I love the gilded cage phenomenon. What I mean by that is I think a lot of these wealthy students, especially when they're teenagers, and in my capacity as a college essay consultant, I work with them closely every year for the past five years. I help these prep school kids write their admissions essays. Maybe if you watch my content, you already see this, I'm sort of like, a rich kid apologist. Yes, they have first-world problems, but they're very big problems. I think the tremendous pressure and anxiety they have is because they're told like, "You already have everything you need to be successful, so you can either maintain that."

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FT: You're not allowed to complain. You're not allowed to be upset. You're not allowed to have any other emotion, except gratitude and happiness. Yeah, I get that.

[0:10:22]

S: The only other option is you might fail. What you really cannot do is anything different than what's expected of you. I think that if you're lucky enough to want to go to an Ivy and want a career in finance, then that's the best-case scenario. Then, you'll be able to do that successfully. I think they also feel like, there's a lot of threat. What they have to do and what they're scrapping so hard to do is to maintain a foothold in their success. They're told like, if you can't – Some people have to be socially mobile. They have to go from here up to here.

Whereas, if you're already starting at the top, then all you have to do is maintain it and they're told like, "That's easy. Can't you just maintain it?" But it's not. I think it's really scary. When you have – with these gilded cages, you actually have the key. You could let yourself out. I think you're told so many times you have what everyone else wants, so why would you even consider any other life? I think that really crushes your self-belief, that gives you no sense of autonomy.

I always think of that deeply toxic Patek Philippe slogan that's like, you don't ever own a Patek. You take care of it for the next generation, something like that. It's like, this family heirloom, this watch that's going to be passed down from generation to generation. It speaks to the fact that you are not an individual, you're just a member of this dynasty. You don't get any individuality.

[0:11:56]

FT: You say, you're a rich kid apologist. But do you also think that being too rich, and I'm not trying to lead you to an answer here, but I'm just curious. You think that there's something called being too rich and that you've – I don't know if I saw it on your profile, or somewhere else expressed, but that when you're really, really ultra-wealthy and you're detached from the "real world," you become inherently less empathetic, less kind. What's your experience with that?

[0:12:21]

S: I know, and I've worked with plenty of rich kids who are definitely entitled. I'm right now, I'm first going through the things that spark humanity, or that I'm sympathetic to. One of my recent videos, which was inspired, actually, by a friend who said he was bad at relationship commitment. He thought it might have something to do with growing up wealthy, where you don't ever have to make a binding decision.

In a way, I think this is territory that my book traverses also. It's like, when there aren't really consequences for your actions and there's always a way to pay your way out of getting expelled from school, or even literal crimes, right? I do think it messes with your decision-making faculties, because you don't understand that if you do X, then Y will happen. I also think about there's that scene in American Psycho, where I think he murders two women and then he has to flee the scene and he goes back the next day to clean it up, but someone else has already cleaned it up. There's a new coat of fresh white paint on the walls and that's the most disconcerting thing, because it means your behavior is excused and someone's going to quietly mop up your mess and can't ever be reprimanded.

I think there's times that I – rich kids act out. They want attention from the parents. They get expelled from school, so that they get some attention even if it's negative and the parents treat it like, “Oh, this is just a nuisance. This is a parking ticket. We'll just pay for you to get into another school.”

[0:13:55]

FT: Yeah. The idea of class is such a – It evokes so many different feelings and people, this idea of middle class, especially if you grew up middle class, but maybe grew up middle class in the 2000s, not in the 50s It's like, you had less probably than those before you. You want more. You want to strive for more. What do you think about just the word class, and why it creates such a visceral reaction? Lower class, middle class, upper class, yeah.

[0:14:26]

S: Yeah. It's an interesting question, because I do find that people are so defensive, especially if you're say, Instagram comments. I think, because almost no matter what, whether you're – where you sit on the financial socioeconomic spectrum, you have defensiveness, either because maybe you're scared, people are attacking your privilege and you're rich, or you're poor and you feel insecure about that. But it immediately taps into insecurity. If you make any finance related content, you're accidentally also making rage bait.

People love to tell their entire story in the comments, right? “Well, I grew up like this and I'm not entitled, or whatever it is.” This idea of striving, I feel like, everyone feels other people have more and it's that comparison is a thief of joy idea, but everyone falls prey to that.

[0:15:20]

FT: Yeah. No, it's just really fascinating. I think it's probably its own episode as we unpack it. Yeah, your content is just – This is why your content so great, because it is so thought provoking. It's not common where I come across financial content where I'm like, “Oh, I want to learn more here. She's really saying something that's either making people unsettled, but let's dig into that. Why is that?” I'm curious how history and specifically in the US, Sanibel, you think has shaped our relationship with money and specifically, our fascination with wealth.

I don't know if you caught this clip, but Jerry Seinfeld, who's practically a billionaire, said recently that when he was starting out in his career in the 70s, he said, “Back then, you pursued what you loved and the coolness of your job was what gave you status.” It wasn't about the money back then. This is just one guy's perspective, right? It's Jerry Seinfeld. I'm not sure how accurate that is, but his criticism was really about how you could suddenly today, make so much money fast with the internet and influencer work that it has “poisoned our culture,” he said, around money and our relationship to money.

What do you think of that and how do you think our culture's relationship to money has evolved as we've become this country that not everybody, but there are new ways to make money and in some ways it's fast than in previous generations. How has that impacted our perception of wealth?

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S: In a way, I've only been an adult thinking about money for less than 10 years, so my historical perspective is very short, but I think there's no way you can avoid talking about social media. I think wealth is just so much more visible these days. That's maybe where the toxic reactions come to it, because immediately, you're comparing yourself. I also think there's like, okay, you know in the *Devil Wears Prada*, when Miranda Priestley says something like, "Everyone wants to be us," right? There's this smugness in that statement though, because it's not really true, because at the end of the movie, the Anne Hathaway character decides like, "I don't want to be in that world at all." She doesn't want to be us.

I feel like, the thing that is impossible to impart to say to my high school students, because they're too young and you have to learn it for yourself is that when your entire life revolves around like, "Okay, I want that house in the Hamptons. I want to be able to go on lavish vacations whenever I want, or fly private," you have to orient your entire life around that. If there's something else that you want to do like, say, creatively, that becomes a non-factor.

I think, for me personally, it was really difficult, because I'm freelance journalist. I also do this consulting on the side. I'm trying to be a novelist full-time. That's my goal. But my career started in finance because I was at Penn and we had OCR and that was on-campus recruiting. That was very fun. I was very familiar with that competition, like we're all fighting to get jobs, the same way that you were applying to get into colleges.

I was trained to succeed in that pitting yourself against others. Then once I got to that job, I had zero interest in staying there even for a year. I think I quit after 14 months. Then I'm starting from scratch and I'm not really prepared for the – What was difficult when I was post-MFA was my friends were in tech, they were in finance. They were climbing the rat ladder. They were getting direct reports. I was trying to pitch an article and get one accepted a month.

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FT: For \$500.

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S: Exactly, for absolutely the money. It's like, you have to decide for yourself like, "Okay, I'm going to walk away from this steady, surefire path." Talking about this as a child of privilege and I'm going to choose to do something that people are not going to really validate and they're going to be like, "What are you doing? Why would you do that?" Especially my parents, too. You have to have that realization yourself, but I think that with sad, rich girls, these gilded cage, you have the realization and then you tamp it down. You think, "I would rather have the handbags and the vacations, especially because if I chart out in this unknown territory, who knows what's going to happen? I'm probably going to fail."

[0:19:59]

FT: Mm-hmm. Let's talk about some of these terms that you express on your fantastic TikTok and Instagram. Casual wealth. What do you mean by casual wealth? Depict that for us.

[0:20:11]

S: Okay. A lot of the terms, like I said, are borrowed from e-commerce journalism, where I'm picking up on trends. Casual wealth is maybe when I came up with more of my own word. I think it's just the casual spending of disposable income. When I'm talking about it, I think it's in the context of at boarding schools, so many of these kids will order DoorDash every night, instead of eating at the dining hall. You can buy whatever you want on Amazon. You don't have to ask mom or dad.

As you get older and as maybe it's your own money that you can spend, I think it's the not wondering, or thinking about budgeting. I had a friend who, we recently went on a trip and afterward I said, "Venmo for the – you pick up the tab and we're all going to split it for some restaurant that we went to." He was like, "How am I supposed to remember how much that costs?" Then I was like, "Look at your credit card statement." Then from his face, I could tell that this man had never once looked at his credit card statement. He was like, "Oh, yeah. That exists."

[0:21:12]

FT: Yeah. It's synonymous with relaxed wealth. When I ask people sometimes, what does it mean to be wealthy? They'll say, the ability to go to a restaurant and not have to look at the prices and not care about that, right? I can order an appetizer and I can get a drink and I don't have to be penny pinching until I get home, or going to the grocery store and just putting things in the cart that I need and not worrying about what it's going to tally at the end.

[0:21:38]

S: Right. Or if you're sick, or you have a toothache, the fact of money does not even enter your mind about making an appointment.

[0:21:45]

FT: Right. Especially for these things that are categorically necessities, right? Food, health care, yeah. Stealth privilege, I think we touched on this.

[0:21:55]

S: Okay. Stealth privilege was fun. I think I was trying to make content that was different, because I know people love to click on the content about status symbols, Birkin bags, like I said. I was like, how do I not just replicate that? Because frankly, that's not interesting to me. But I think, when we're commenting on other people's privilege, or judging it, or just tallying it up, there are little giveaways that tip you off, right? With stealth privilege, I was like, what are the things that someone does, or possesses that indicates to me, like someone who is pretty fluent in this, this is what I think about and talk about a lot. That 11 AM Pilates class that you mentioned is one of those things.

I think it's so interesting, because I do think there's much more self-consciousness about wealth these days and more of effort to maybe not hide it, but not to be flagrant about it. I think it's considered deceptive to pretend you're poor if you're rich, but there's such a fine line. I think there's so much discomfort and fear about, if you're wealthy, what is the right way to present it?

What do you allow to show? A lot of it also has to do with like, is your money generational wealth? Because then you should be somewhat ashamed. If you're self-made, then feel free to flaunt it. There are different rules for different parties in this.

[0:23:11]

FT: Wow. It's so complex. Can there be a rule that says, if you're not wealthy, don't flaunt fake things online that you bought on credit? Or seriously, there is so much of this cosplay going on lying where it's like, "I'm rich," but you're not. There are huge accounts, young men, I would say, who are these entrepreneur wannabes, aspirational, rich aspirational guys. It's always some guy in a muscle T-shirt talking about how, "Why would I ever cook myself any food? You're telling me that I need to get into my Hummer, drive to the grocery store, pick up food, wait in line, wait for it to get bagged." I'm like, how long have you been – You haven't been to the grocery store in a while, have you? Because they don't bag your groceries anymore. "Get back in my Hummer." He's like, "Why would I do that if I can just order in from the restaurant next door?"

He's trying to make the point that, "My time is money," but he's basically also telling us about how wealthy he is through this little narrative and this little soliloquy of his. This was just yesterday on social media. As you said, there's a lot of junk online.

[0:24:18]

S: I mean, the cosplay thing you bring up is a great point to talk about, because I think people think that they're building their brand. Like, I'm going to invest in these outfits and in this vacation, because then I will seem more rich, and then people will offer me more opportunities, because so many people are trying to be content creators, right? If your brand, if you're a lifestyle influencer, your brand is sometimes just being rich, the appearance of being rich. In keeping with that, the quiet luxury aesthetic, which is, which performs very well, like in my commerce articles, and that is also an aesthetic that is all about appearing rich. It has nothing to do with fashion as an art, or self-expression. It's like, I want people to look at my beige outfit and my neutrals and think that I'm rich because of that. It's this warped, these self-identities, where something that is supposed to be self-expression ends up just being class indicators.

[0:25:17]

FT: The irony, Sanibel, is that when I see somebody online who seems to be putting on a wealthy show, I don't trust them. I start to get suspicious of their motivation and what they're really putting out there. At the end of the day, if you want to build a brand, it comes down to, can you be trusted? Do you come across as someone who's authentic, who's being original? My friends have said who have online accounts like, "When I go online and I'm not wearing makeup and I'm doing a reel, I get more engagement than when I'm all dressed up and "showing off" a restaurant that I'm eating in." Be yourself. You don't need all the accoutrements.

[0:25:56]

S: I mean, it's funny how authenticity has also become twisted. I feel that was the word for the past six, seven years. Authenticity is also a facade now, right? Because it's like, okay, if I hear that advice, I'm like, "Okay. I'm going to make sure that I look my absolute worst to draw people in." In a way, that's thought as a perversion of authenticity also.

[0:26:14]

FT: Yeah. Right, right, right, right. Hey. Oh, my gosh. Rich people cheat code. Do you remember talking about this?

[0:26:22]

S: I remember coming up with that headline. I mean, sometimes the word like, cheat code is, there's an Instagram vernacular. I noticed if I play into it, or use the word unhinged, or X topic needs to be studied, there's certain phrases that will just grab people's attention. That is more my journalist training. But would I much prefer if I could just say things straightforward. Yes. For the rich people cheat code, someone, I think it was quitting, right? I'm saying like, the cheat code is that you can just quit whatever you want, whenever you want with no consequences.

Someone commented like, "That's just a luxury." I never reply to the comments, but it's like, yeah, but no one would click it if I wrote rich people luxury. That's not the same thing as rich people cheat code.

[0:27:09]

FT: Right. Right, right, right, right. You're so talented. You want to be anomalous. You want to be anomalous. That's a really hard pursuit. That's a really hard pursuit and you're doing it. But you seem to have a lot of different interests. Do you see yourself as a multi-hyphenate down the road?

[0:27:29]

S: Absolutely. To be honest. I'm so glad that my content connected us. But my goal and maybe I'm too vocal about this on my Instagram is like, I would prefer to never make content, because everything is reductive. It's a minute and a half and I never get to make the full point that I want to make. Sometimes when I see people saying like, "Oh, but you forgot this, or forgot that." It's like, "I would have loved to mention that, but you don't have the attention span to handle it." I deeply despise social media. I hadn't posted, I think since 2015. Then when my friends said, "Post, and you've got to do everything you can to support your book," I agreed with her, so I started doing it. I feel like, it caters to, you know the term brain rot?

[0:28:15]

FT: Brain rot.

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S: I think it's on TikTok more than Instagram. But it's sometimes to insult, or someone will comment, "Brain rot. This video is just straight up brain rot." It's true. That is the best description of –

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FT: Your content is not. It is so good. I'm not just saying that because you're a guest on my show and I want to fluff your feathers. I mean, I reached out to you. I very rarely proactively reach out to people to be on my show. A lot of it is inbound, and we go through a lot of queries, but I was like, "Oh, my gosh." Because I got so curious, watching your content. I know you can't go on and on and on, but it's quality and what you say. You have a script. It feels like, every word counts and has been selected carefully, but that's probably the writer in you.

[0:29:01]

S: No. I mean, I definitely sketch it out and I try to have – I'm hoping that people will be enticed by the way that I think, not necessarily the topic itself, enough to buy my book. Because in my book, I get to explore these things at length and I can tell an entire story. It's not nonfiction, it's fiction. But I feel like, thematically, it's so much better to get at questions about class, race and wealth through fiction, because you can read as many articles, as many scholarly papers, but it doesn't show you how it affects people on a day-to-day, and that's what fiction does.

Yeah. I mean, I plot them out pretty carefully. There's usually a metaphor, or an illusion, or something that I want to connect it to. One of my friends, she commented something I had, like a Pokemon card as a background, because I was talking about rarity. I just remember when I was going up with that Charizard Pokemon card was like, everyone wanted it. In my mind, that is still the symbol of rarity. She was like, "I can't believe you worked that into this video."

[0:30:02]

FT: No, it's fantastic. Your book is coming out in the spring of 2025. Is it available for pre-order yet?

[0:30:09]

S: It is. Yes.

[0:30:10]

FT: Okay, great. We'll link it in our show notes. It's called *To Have and Have More*. I can see this on an adaptation, too. I'm sure you thought of that. Screenplay.

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S: I would love that. Definitely.

[0:30:20]

FT: Screenplay.

[0:30:21]

S: Great series.

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FT: Totally. It's like *Gossip Girl*, but way better, more thoughtful.

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S: The character that I always compare my main character to is Meadow Soprano, because I feel like, she's the type – It's that a Corleone like, every time I get out, they pull me back in. It's like, you want so badly to escape the clutches of your privileged family, but it's so hard to walk away.

[0:30:46]

FT: We didn't even get into this, but I feel sometimes I think about Rob Kardashian. I don't know if you ever – Okay, so you're smiling, right? Because you talk about how when you're in this vortex of wealth and these expectations that are put upon you, it's not that you just have to succeed. You have to do great things. I think he came out with a sock company. I don't know.

But meanwhile, his sisters, one's already a billionaire. Yeah. I don't know if that tracks with your thesis, but he to me feels the poster child for a child of privilege, who is lost because of the pressure. Maybe I'm being too kind. Maybe he's just lazy. But I don't know.

[0:31:26]

S: I mean, I feel like, we could have an entire conversation just about whether it's sibling rivalry within wealthy families and how that can be so toxic. Yeah, he is a tragic figure. He has my sympathy.

[0:31:39]

FT: But also, he has a bet to sleep in. He has money. He has his health.

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S: I see it so up close with my college essay students that I have so much pity for them also. I think that it's so difficult, because I think hearing that constantly, like you have a bet to sleep and you have more money than you could ever spend in your lifetime, but still you're so deeply unhappy. What do you do? How do you get out of it? Being told that you should be happy is never something that – no one has ever snapped to and thought like, “You're right. Okay. I'm good.”

[0:32:12]

FT: Right. Right. Sanibel, please come back. I have so many more questions. I think as this airs, I'm sure audience send in your questions for Sanibel. We would love to have you back, because this is – I feel like, I just got a whole education.

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S: Oh, thank you so much. It was so much fun to talk to you. I have a million work in stew as you'll see on my Instagram.

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FT: Thank you so much. Appreciate you.

[0:32:34]

S: Thank you so much.

[END OF INTERVIEW]

[0:32:38]

FT: Thanks so much to Sanibel for joining us. To learn more about her and her forthcoming book, check out tohaveandhavemore.com. We also have links for her Instagram and TikTok in our episode notes. I'll see you back here on Friday for a fresh episode of Ask Farnoosh. It's not too late to send me your questions. You can email me, farnoosh@somoneypodcast.com. You can send me a DM on Instagram and you can go to the website, somoneypodcast.com and click on the button on the right that says, Ask Farnoosh.

If you enjoyed this episode, or had thoughts about this episode, subscribe, leave a review, forward to a friend. It's the best way to support the show. Thanks again. I hope your day is so money.

[END]