

**EPISODE 1750**

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**FT:** So Money episode 1750, the smartest ways to spend, save, and invest sustainably with Kara Perez, author of *Green Money*.

**“KP:** *Release yourself from the expectation of perfection, whether that's with your money or with your sustainable actions, because that's never going to happen, and that's okay.”*

[INTRO]

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**FT:** Welcome back to So Money, everybody. As we face the possibility of a second Trump administration, rolling back critical climate action policies, it's not clear if we can rely solely on governments or corporations to solve these problems. The good news, there's a lot that we can do with the power of our own wallets to make an impact. That's why I'm really happy to welcome Kara Perez to our show today.

Kara is the Founder of Bravely Go and the author of *Green Money*. She has incredible and practical insights on how we can spend, save, and invest in ways that not only protect our financial future, but also help to slow down climate change. In her book, Kara gets real about the challenges we all face like how social media creates FOMO that pushes us to over consume, which hurts both our budgets and the planet. If you've ever felt overwhelmed about where to start, Kara's advice will show us the way. Here's Kara Perez.

[INTERVIEW]

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**FT:** Kara Perez, welcome to So Money, and congratulations on your new book, *Green Money*.

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**KP:** Thank you so much for having me, and thank you. Very exciting.

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**FT:** I know. First-time author, after so many years helping people with their money. *Green Money*, we want to get into it deeply on this episode. But it sort of combines your expertise in finance and your passion, your passion for sustainable living. You could write probably a ton of other books on different subjects. Why was this particular topic important to you, and why do you think now is the right time for this conversation?

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**KP:** I think so many people are really coming to the world of sustainability. I think as we experience different things happening in the world like major storms or hotter summers, I think people are really waking up to the connection of how we live impacting the world around us. Of course, our money is a huge part of how we live, right? I wanted to write this to really capitalize on this awakening that I think people are having and to be a voice for positivity in the sustainability, the money, and the climate conversation because so often people will think about.

I mean, I'm sure you've had conversations with people like, "Oh, I can't invest," right? "It's too much. It's overwhelming. I don't even know where to begin." It's the same in the sustainable living community of like, "Oh, my gosh. The climate conversation seems so big. Or sustainable living, there are so many things I need to do. I don't even know where to start." I wanted to write this book as a guide of, "Hey, here's how you can use your money to live more sustainably, and here's how you can use your money to change the world around us." From step one to step two to step three, I walk you through it.

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**FT:** Yes. You're right. We want the payoff right away. We want to be able to put our money to use, whether that's investing or anything else, and feel an immediate reward, whereas with

investing, the reward may not be for many, many years. I think similarly in the sustainable living market, while there are some things you can do and immediately feel the impact when we think about recycling and what does it even matter.

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**KP:** Right. I think a lot of people think, “Oh, it's just like one drop in a bucket. If I can't fill up the bucket, it doesn't matter.” The book really focuses on it all matters, and here are a variety of people. Each chapter starts with a story of people who are doing things differently and really impacting the world around them. I just think it's so encouraging to see people already doing it. Then you're like, “Where do I fit in, right? How can I find my spot?” That's really what the book helps guide people to.

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**FT:** How do I find my spot? I think you already brought up the overwhelm and the lack of direction. What are some practical ways for someone who wants to live at the intersection of making smart money moves, but also being conscious about the environment and living sustainably? How can they begin to develop their roadmap?

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**KP:** The first thing I say in the book and the first thing I say all the time is throw the idea of being perfect out the window. I have been someone who's been working on my money and specifically working on making my money more sustainable. For example, I don't invest in fossil fuels for years. Do I still use single-use plastic sometimes? Yes. Do I still have a gas-powered car? Yes. Release yourself from the expectation of perfection, whether that's with your money or with your sustainable actions, because that's never going to happen, and that's okay, right? We don't need that.

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**FT:** Right. There are going to be conflicting realities along the way.

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**KP:** Exactly. We live in a complex world, and our money systems make our sustainable actions more complex. We have to accept a level of complexity and a level of, okay, I did A. I wasn't able to do B. That doesn't mean I'm a bad person. So you have to throw out the black and white thinking. Step one.

The second thing is I ask people, and we have exercises for this in the book, to explore what you're interested in. If you don't care at all about recycling, don't be like, "You know what I need to do? Become my town's chief recycling officer," because you hate that. That's fine. There are so many ways that you can practice sustainability. Maybe you're really into food. You really appreciate fresh food. Okay, maybe you start volunteering one hour every single weekend at a community garden, right? You get your hands in the dirt, you see how food is grown, and you help provide food for low-income families. That's a way to align a value and interest with a sustainable action.

I encourage people to think about, "What am I interested in? What do I like doing?" Then I promise you there is already an organization or a person or some sort of effort out there that is working on that.

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**FT:** At the same time, I'm sure you address this in your book, there is this culture of overconsumption that we live in. Fast fashion is something that a lot of us are getting accustomed to, and it's a big business. There's obviously a reliance on fossil fuels. These are by and large systemic issues. While you're volunteering at your local organization or doing things on an individual basis, how do you care actually? I'm curious how you do it. Feel like you are making a global impact, especially when you're just one person, and then there are these changes that are really reliant on policies to change and corporations and boards to actually move the needle. How do you, I guess, stay motivated?

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**KP:** Yes. There's a phrase, and I'm not sure who said this originally, but it's think global, act local. That's what I always, always, always tell myself. I'm not the president of the world, right? I can't change policy in China or policy in Ethiopia around how they manufacture clothing or how they produce food. What can I do in my own life? Oh, and I need new pants. Instead of going out and buying fast fashion, which we know is an environmental disaster, we know is a human rights disaster, I can host a clothing swap with five women who are of similar sizes to me or not, whatever. I can meet people in my community, I can get new to me clothing, and I don't have to spend any money.

I encourage people to – again, we mentioned this in the book. There's a whole section on how to get your needs met without having to spend money in an effort to counteract that easy overconsumption that is so common in American life. I think we're really seeing an interest in this with the under consumption core trend on social media right now, where people are sick of everything being so expensive. People are sick of things being kind of garbage, right? Buying something and it breaks after two uses. You're like, "That's \$40. Now, I can't return it." So that was just a waste, question mark, question mark. I encourage people to lean into the idea of community, to lean into the idea of borrowing, and really acting on local levels in order to build out impact that has a ripple effect.

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**FT:** I love that. I also want to offer that while we're talking about sustainability and trying to save money, sometimes there's something to be said about spending more money on the higher quality product that's going to last. That's not going to be a \$10 shirt that you'll just, "Well, it's \$10. Oh, well. A spaghetti stain and I don't care." Then you go and you buy another one, whereas the nicer things that you have in your closet, the more likely you're going to take care of it. You paid more, but maybe you also worked with a vendor that is being thoughtful about their carbon footprint. I just want to throw that option out there as well that spending a little bit more upfront for the higher quality goods that will last is another way to be sustainable, would you say?

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**KP:** 100%. There's another phrase that I love. I'm sure you've heard, "Buy once, cry once." It's like you buy –

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**FT:** Oh, I love that. I had to think about that for a second. I'm like –

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**KP:** Yes. I saw it on Reddit, so, again, I don't know who to credit for that. But, yes, you buy something once. It's expensive, and you're like, "Oh, my God. I can't believe I'm spending \$200; \$1,000," depending on what it is. But then I'm going to use this every day, or I'm going to use this for the next two decades, right? I think about it a lot when it comes to appliances or furniture.

I recently moved and I bought a new bed and I was shooketh to my core at a new mattress price. I just hadn't bought a new bed in about 10 years, and I didn't realize they had also experienced inflation. But I thought, "Kara, you sleep every night, okay? Sometimes, you just lie down in bed, right?" It'll be noon. You'll be like, "I need a little break. Let me lie down [inaudible 00:10:47] for a second."

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**FT:** Ever heard of a nap?

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**KP:** Yes, exactly. This is something that it's very well worth it to buy high quality. It is going to be better for your health. It's going to be better for your lifestyle. Just buy once, cry once. I did and I'm so glad that I did that. Now, I'm looking into getting nicer sheets for myself. I'm really turning into like a bougie bedding person. But I do think that that is something to keep in mind of, okay, I could buy.

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**FT:** Cost per use.

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**KP:** Yes, cost per use. To your point of if this brand is attempting to make a high-quality thing that will last its consumers a long time, that's a brand I can trust, as opposed to the SHEINs and the Temus of the world that want to sell you garbage so that you come back next week and buy even more garbage, right?

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**FT:** It's a business model. Shifting from spending, let's talk about investing, Kara. You brought it up a little bit earlier in the show and how investing in general can be overwhelming. Then I often get folks who want to know, okay, how do I layer onto my investing strategy this idea of being ethical and sustainable. You talk about not investing in companies that are in the fossil fuel category. We've come a long way with socially responsible investing or ERG.

But there's still a lot of unevenness in how companies are being branded. It's hard to understand really what you're investing in and is this company really aligned with my values. Even if the answer is yes, we still want to make money, right? We're investing for the purpose of growing our wealth, not just to be socially conscious. That would be great if both things had happened at the same time. But what's your approach, and how can we address those two desires, to be ethical while we're investing but also get a return?

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**KP:** Yes. This is what chapter six is all about, sustainable investing. I'll use myself as an example. I don't invest in fossil fuels, right? I don't invest in oil, coal, or gas. No Exxon, no Shell, nothing like that for me. I invest in companies like Amazon. Would I say that Amazon is ethical? Absolutely not, but you are never going to find a perfect company, a company that treats its

employees perfectly, that has a completely ethical supply chain that doesn't use fossil fuels, right? Because we live in an interconnected global world that's operating under various levels of capitalism, which is an economic system designed to create as much profit as possible.

Again, we have to release the idea that there's a perfect company out there that I can invest in that will always go up, always make me money, and never do anything bad. That's just simply not realistic to the world we live in. I tell people, again, find a value that you really care about. For me, it's environmentalism. The biggest problem with environmentalism right now is the damage that fossil fuels do to our planet. I have decided as an individual, I'll take my money out of fossil fuels. I still have my money in companies that use fossil fuels. I still heat my home with oil, right?

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**FT:** Yes, right.

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**KP:** That's the compromise that we have to make. I sleep just fine at night with that because I know I'm making an effort. I know that there are hundreds of thousands, millions of other people that are also making an effort, right? They're driving electric cars. They are volunteering. They are voting in legislators who want to do carbon taxes and who want to protect our national parks and things like that. Together, we all have an impact.

Just back to your point of, I want to do the right thing. I also want to make money. Yes, that's totally fine. That's 100% how you should be approaching, I think, your life and your money in this world. I encourage people to find something that is important to them and to either put their money into it or withhold their money from it as I am. I also encourage people to diversify the way that they think about wealth.

Something – I recently moved, I spent 11 years in Texas. I did a year and change in North Carolina. I moved back to Massachusetts where I was born and raised, and all of my family is here. I moved back because I have that social capital, right? I have family wealth. Since being



back here, one of my aunts gave me a free kayak, right? One of my uncles was like, "Hey, I'm going to come over and fix your car." There's a way of thinking about wealth in the world that isn't just money in the bank. It is our social capital. It is our skill set. It is how we move and build community in the world.

As we think about building wealth for ourselves, yes, I want to invite you to utilize the stock market in a way that feels good for you. I also want to invite you to build these other forms of capital.

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**FT:** That is awesome. I love that so much. I say similar things when people lose their jobs, a lot of people getting laid off and feeling as though they've lost everything. But it's like do you still have your education? Do you still have your network? Do you still have your work experience? Do you still have your gumption and your grit? Yes. Well, let me tell you, my friend. Those are all assets and resources.

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**KP:** Exactly. Yes. I think about all the time like there's this Arnold Schwarzenegger interview that

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**FT:** I love all these references that you're bringing up.

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**KP:** I know. I've been thinking a lot about all of this stuff recently. He says something along the lines like, "I hate when people refer to me as self-made. I'm not self-made." In Austria, and somebody fact-checked me on his exact life story, but I think his village or his gym fundraised for his ticket to the United States. He didn't have to pay for that himself. When he first got here, I

think he lived in his gym where he was working out. They were like, “Yes, you don't have to pay rent.” He's very upfront about the way he's been supported by other people.

I just think about that all the time of, wow, Arnold Schwarzenegger, who now has a ton of money really has such a good perspective on other types of wealth, other types of capital. I wish more people would talk about it that way.

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**FT:** Yes. Wow. Makes you want to go and get an interview with Arnold Schwarzenegger now and then talk to him about his money story. I wonder if living abroad and being an immigrant is maybe partly why he has these broadened views on what wealth is. You discuss eco-anxiety in your book, eco-anxiety. Can you talk about what that is and how you are advising people to sort of work through that and cope with that? I mean, I can already tell you're going to be talking about the existential questions surrounding climate change, and you're right. You said at the top like everyone's feeling this now. I think that's a good thing. I think that pain is needed sometimes to sort of waken the world and everybody up to this urgent issue.

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**KP:** Yes. Eco-anxiety is an anxiety that people feel specifically around the future of the planet or current ecological health on the planet. When we talk about saving the bees, that can cause a lot of eco-anxiety because people are thinking, “Well, why do the bees need saving? Why are the bees disappearing,” which also we've done a great job on helping rescue the bees. The bees are doing much better than they were. Thanks to awareness. Thanks to people making lots of changes and taking effort on that.

Eco-anxiety particularly shows up in millennial and Gen Z, who are legitimately asking, “What will water be like in 50 years? Are we going to have the same amount of clean water in 50 years? Are we going to have summer eight months out of the year in 50 years because of climate change?” This anxiety, I think, is important to address and name because it can be paralyzing for some people. That's exactly the opposite of what we want, both as individuals in our own lives and as a collective. If we're going to right the ship, we can't get frozen in fear.

I do talk about eco-anxiety in the book and ways to overcome the fear, overcome the paralyzation, and ways to make changes at the individual level in your own life and at a bigger picture higher level in the systems we live in.

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**FT:** If you are that millennial who's like, "What is going to happen to my water source in 50 years," what can we do that will make us feel more empowered towards the fate of water?

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**KP:** It's a good question. It's a big question. I think the very first thing is really to consider who you listen to. Especially if you're just beginning to educate yourself around this, there is a lot of misinformation and disinformation out there. There are a lot of people who prey on your fears. They want you to be afraid so that you will follow them or pay them, right? They are using fear as a marketing tactic.

When I was writing this book and when I pitched this book, I was really clear that I didn't want to do that. I was like, "No, no, no, no. This is going to be a very practical book. I'm a very practical person." But it's going to be a very hopeful book because there's a lot of amazing things that have already been done. We've largely saved the bees, and there's a lot of people working on these solutions. It's disrespectful to listen to the voices that are preying on your fear, as opposed to the voices that have the education and have the work experience on issues like this.

For example, there's major drought issues in the Western United States, and there are tons of people who are working on that. I would say if you've identified a fear, "Oh, my gosh. I'm worried that California is going to run out of water," great news. There are tens of thousands of people working on that, specifically in California. Again, find them. See how you can be a part of that. I really encourage people on these levels. Yes, you can do things like planting drought-resistant flowers in your yard or setting up timers so that you're not using as much personal water.

But really for things like this, I encourage people to think bigger picture and to get involved at the state or federal level or to find an organization, a nonprofit that they can volunteer with that is working on changing that legislation because that's the way that you're going to not only overcome the fear, but move so far beyond it into action that you're like, "I even forgot I was ever afraid because look at all of these people and look at myself. Look at what we're doing, and look at what we've already accomplished and what we're pushing for."

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**FT:** Coming up, Kara is going to give us her best advice for tackling eco-anxiety and finding balance between ethical investing and financial growth. But, first, a commercial break.

How did you get so passionate about this, Kara, both personally and professionally? I know that as the Founder of Bravely Go, this is a financial education company. Financial literacy is your mission. Then, as well, you're promoting social justice, eco initiatives. What came first, and how did you marry the two themes eventually?

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**KP:** Okay. When I was a kid, like elementary school, I was obsessed with the rainforest. I just really wanted to move to the Amazon and befriend a jaguar. I was very –

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**FT:** Whoa, befriend a jaguar. Oh, my God.

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**KP:** I read a lot of books about kids who survived in the wild, and I thought I could totally do that. They have the Disney Princess animal friends, and I was like, "I'll definitely have a friendly jaguar."

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**FT:** Jungle kid. Yes.

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**KP:** Yes. Kind of like Jasmine with her pet tiger in Aladdin, I was like, “Yes, I too will have a pet tiger.” I think that obsession, that elementary school obsession with the rainforest really got me into nature as a concept. Then I was a voracious reader as a kid as well. I read The Little House on the Prairie series, which is really all about surviving off of the land and farming and hunting. I just feel like I grew up with this fictional world very – I did not. I was not farming actually. But with this fictional world, that felt very real to me. That was rooted in nature.

I've always been interested in recycling. I've always been interested in biking instead of driving and making these personal changes. That's just how I live my life. The older I've gotten and the more I've educated myself around environmentalism and the more I've gotten involved, when I lived in Charlotte, I volunteered with a tree planting group for a year. The more I've realized this is so interconnected to our money. In my early 20s, I was very broke, which is what jumpstarted my interest in personal finance. Before that, I was like, “I'm an artist. I'm going to be a writer. I'm going to write the next *Casablanca* and win an Oscar at 25.” Money is for the, you know.

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**FT:** Set in the jungle.

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**KP:** Set in the jungle. I don't need to know about money. Money is for other people. I'm a creative. Creatives don't need to think about money, which I now think is very wrong. But being very low-income, you also – the most sustainable people in the United States are low-income people because they don't have money to over-consume, right? They are re-wearing their clothes. They're fixing their clothes because they don't have money to go buy something if they just get a little tear.

I just kind of realized, oh, these two passions of mine are so beautifully connected. I would love to explore that more because I don't really know that anyone else in the personal finance space is really talking about that. That's kind of been the path that I've been following ever since.

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**FT:** Wow. Yes. But I also think that there is, at the same time, the \$10 shirt, right? Or the SHEIN hauls. This is – they're being targeted. The target audience is lower income because that's who could theoretically afford. They live aspirationally, too. They create these trendy clothes, so you get the look for less. Is there a change you're seeing where now it doesn't even matter what income level you're at, like everyone's just over-consuming because they can?

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**KP:** Yes. Two things. The interesting thing about SHEIN is that they released data around their average consumer, and it's a woman in her 30s who makes \$60,000 a year. Now, depending on where you live in the US, like in New York, \$60,000 is not a lot of money, right? But there are people who live in New York on \$40,000 a year, on \$20,000 a year. Not everyone is making 200k. Then if you're in Iowa, 60k hits different, as the kids would say.

But I would say, so the median household income in the United States is something like \$72,000 I think, \$72,000 to \$75,000, so 60k is not that far behind that, right? That's not federally low income is how I would phrase that. That, to me, says SHEIN actually isn't targeting specifically low-income people. It is offering low-income people, to use your words, to get the look for less. But they actually want to target middle-class people because middle-class people have disposable income, whereas the actually low income people, they're going to buy maybe one SHEIN top, and then they're going to make that top work for a while because they have to.

That was my – when I was in my 20s, like I said, I was very low income. I mean, I was making 15k a year, 16k a year. I remember I had these Forever 21 leggings that were literally two dollars to get new. I was like, “Nope, I got to sew these bad boys up.” Because as –

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**FT:** You value your money more than your time.

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**KP:** Yes, 100%. I do think that we are shifting, and I kind of lay the blame for this at the feet of social media because we can view how everyone consumes. We can see how the wealthiest among us consume, right? There was a woman who had like a \$59 million wedding, and she broadcast it on TikTok, right? Or Sophia – oh, gosh. There's someone –

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**FT:** Richie?

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**KP:** Yes, thank you. It was like somebody's famous daughter.

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**FT:** Was it \$59 million?

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**KP:** No, no. These are two different people. But she had that very fabulous wedding, I think, in Italy, right? Broadcasted it and everyone was like, "Oh, my gosh. I really want that." Even if I'm only making 60k, if I'm making 100k, we can see these hyper-wealthy people, and we compare ourselves to them. That leads to the overconsumption like, "Oh, well. I have to buy more to keep up," right? Or, "The trends have changed. I have to fit in."

I think social media and TikTok in particular have sped up the life cycle of how long something is cool or how long something is trendy, and it's shortening it, which leads us to buy more. I do think overconsumption overall is a very big problem. I do think social media feeds that, but I also

think that these big fast-fashion companies or any kind of company really will take their dollars wherever they can get them, right? Whether it's from low-income or high-income people, they are focused on that bottom line.

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**FT:** This is so fascinating. I feel like we've moved now into an industrial examination of what's really happening behind the scenes, the engineering. These companies are manufacturing your FOMO on purpose.

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**KP:** One hundred percent. They're no dummies. They know. Every time you put something in your basket online and you don't actually buy it, what happens? Oh, you get a little reminder email. "Hey, did you forget something?" It's not just we made something available online. If you happen to find it, great. They are using targeting advertisement. They're using email marketing. They're using influencer marketing. They are using a bunch of tools to get you to spend money.

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**FT:** How about some good tools for us? Do you like any online resources, or even is there a way to use AI to just achieve more of this lifestyle that is financially smart and sustainable? We need help, right? We need – even if it's just like, "I really like this tool because," or it could be an investment platform. It could be this AI prompt.

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**KP:** Yes. For my personal budgeting, I use Empower, which is a free-to-use dashboard. I use that because you can hook up all of your other accounts.

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**FT:** I use it.



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**KP:** Yes. I mean, it's –

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**FT:** This is not an ad. Yes.

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**KP:** Hashtag not sponsored. But, yes, it's great because I have my credit cards hooked up. I have my investments. I have my bank account. So instead of having to log into three different companies, I can just log into Empower, and I can see, "Oh, what did I spend on the Capital One? What did I spend on the AmEx?" Then I also have a personalized budget spreadsheet, which I know not everyone is a spreadsheet girly, and that's totally okay. I am. I love it. That's kind of how I personally manage my money.

I would say to people, if you're more analog, feel free to use a notebook to do the tracking. But I always like to let robots to do the work. But when it comes to being more sustainable or thinking about where your dollars end up, I do encourage people to join their local Buy Nothing group. Buy Nothing is this company. It's not really a company. It's a nonprofit that was started in Seattle in 2013 by these two women. It's on Facebook, and there's an app. You can go to [buynothing.org](http://buynothing.org), and the whole point of it is you buy nothing. You can post on the app or in Facebook like, "Hey, I'm looking for –"

Once I got a computer charger. My computer charger just stopped working, and I was like, "Hey, does anyone have this for a 2009 MacBook?" Someone was like, "Get it out of my house. Great." I got that completely for free. There's also buy, sell, swap, or buy, sell, trade groups that are all over Facebook. Usually, they go zip code by zip code or city by city.

I also think another great tool for people to live more sustainably really is your city. What kind of programs does your city offer? Do they have a compost program? Can you put out your food

scraps? Are they going to pick up recycling? Now, I'm in Massachusetts, and there's a statewide program that will pay you for your cans, five cents a can, which not a great way to get rich. I want to be very clear. But they reuse the aluminum, which is great, and you get to walk away with a couple of bucks, right?

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**FT:** I would just say, for kids, that's a great exercise where they're making money, but they're also being introduced to the recycling market.

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**KP:** One hundred percent. Yes, that's a great idea. What is your area doing around sustainability in ways that could help save you money? In mass, we also have – there's the Mass Saves Energy Audit where the state will send out completely free to you an energy auditor, and they'll go through your house, and they'll be like, “Oh, you need more insulation. You should switch to electric here,” blah, blah, blah, blah. You get discounted rates on that. One of my friends –

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**FT:** I think a lot of states offer that a lot. Well, I should say a lot of the utility companies in various states do offer this. Remember doing stories on how to save on energy bills and get an audit done. Yes. It's in everybody's best interest, right to conserve the energy.

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**KP:** Exactly. Yes. Save your bills. Use less energy. The state wins. You win. To kind of recap, find a way of budgeting that works for you, and join your local Buy Nothing, and then look to see what your state or city or town is doing that can help you save money and live more sustainably.

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**FT:** Wonderful. Thanks for coming on and offering such really important advice, Kara. I really appreciate you. Your book is called *Green Money*, and we'll put a link to that in our show notes. Everybody, if you want to learn more about Kara, she's at [bravelygo.com](http://bravelygo.com).

[00:33:38]

**KP:** Bravelygo.co.

[00:33:39]

**FT:** .co, ooh.

[00:33:40]

**KP:** Yes.

[00:33:41]

**FT:** By the way, Kara, where in Massachusetts are you? I was born in Worcester.

[00:33:45]

**KP:** I'm in Worcester.

[00:33:46]

**FT:** Oh, that's right. We established this on email, right. Amazing. Wow. I love you more. I mean, no, I could, but here I am.

[00:33:58]

**KP:** Shout out, Worcester. We love you. You are – people like to hate on it, right? But it's the second biggest city in all of New England, okay? It's got a lot going on.

[00:34:08]

**FT:** Yes. But I write about Worcester in my book, and it's the first page. I say I'm from Worcester, which the New York Times calls nobody's first choice.

[00:34:20]

**KP:** That's what I'm talking about. People hate on it. You know what?

[00:34:23]

**FT:** I was like, "Yes, that's kind of true." But I think you're right. I think it is a hidden gem in many ways.

[00:34:30]

**KP:** Yes. I like to think that Worcester's very self-aware. Worcester knows that it is struggling in a lot of ways, which I appreciate, but you know.

[00:34:39]

**FT:** It's trying. It's really – it knows it has potential. But it's got a lot of universities. They've got the Amtrak station, which is running quickly to Boston now. So I hear.

[00:34:51]

**KP:** Yes. They just reintroduced the express line to Boston. Yes, it's doing a lot.

[00:34:57]

**FT:** Yes. I'm rooting for Worcester. They have you, so they're in much better shape.

[00:35:03]

**KP:** Here we go, Worcester.

[00:35:05]

**FT:** Thank you so much, Kara.

[00:35:07]

**KP:** Thank you for having me.

[END OF INTERVIEW]

[00:35:11]

**FT:** Thanks so much to Kara Perez for joining us. Her book is called *Green Money*, and I've got that link in our show notes. I'll see you back here on Wednesday for a fresh episode, and I hope your day is So Money.

[END]