

**EPISODE 1751**

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**FT:** So Money Episode 1751, inside the 2024 election, polling, money, and why Americans feel so divided on the economy.

[INTRODUCTION]

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**ANNOUNCER:** You're listening to So Money with award-winning money guru, Farnoosh Torabi. Each day, in 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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*"FB: People will tend to answer particularly questions about how they think the economy is doing based on whether or not their preferred party is in power. So, Republicans have been saying, whenever there is a Democratic president, for a few different Democratic presidents now, that that the economy is worse when there's a Democrat in charge, than when there's a Republican in charge, even though the underlying fundamentals and their personal income situation is not any different. And so, literally, since last week, there have been polls in the field asking people how they feel about the economy, and Republicans feel much better about the economy all of a sudden. Democrats feel much worse about the economy all of a sudden."*

[EPISODE]

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**FT:** Welcome to So Money, everybody. Today's episode takes a little bit of a detour from our usual discussions about personal finance and money strategies, but believe me, it's a fascinating and relevant topic, especially as we grapple with the aftermath of the election, economic uncertainty, and the financial anxiety I know many of you are feeling right now. Our guest is Farrah Bostic, she's a brand strategist, researcher, and founder of The Difference Engine, a consultancy that helps entrepreneurs and brands make smarter decisions through deep dive research and data analysis. She's also the co-host of In the Demo, a podcast exploring generational differences and the host of Cross Tabs, which dives into polling and what data can reveal about the decisions we make.

Speaking of polling, may seem like an unusual topic for this podcast, but it's incredibly relevant as we think about what drives voter behavior, how people perceive the economy, and what it all means for issues like student loan forgiveness, financial policy, and even your grocery bills. Leading up to the election, Farrah became something of a polling expert. On her podcast and Substack, she analyzed what the data was saying and what it missed. Today, she helps us unpack why polls often misfire, why so many people were divided on the economy, and how voter turnout, or lack thereof shaped the results. Here's Farrah Bostic.

Farrah Bostic, welcome to So Money. It's so nice to have you on the show. We were trying to get this all together before the election, it didn't happen. But actually, now, we might have a lot more to talk about. Tell us a little bit about your work and not just your work because I feel like you have your company that you run, but you have so many other interests and experiences that play into your work as a brand strategist. But I think for the purposes of our conversation today, it will also be meaningful for our audience who cares about their money and their careers.

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**FB:** Yes. I mean, my career path has been a little funny. I did my undergraduate degree in journalism and in political science, but wound up working in advertising. So, wound up is probably not quite the right word for it. I think the writing was on the wall even in 1998, that journalism jobs were going to be rough. But advertising was a place where I could write and get paid for it. So, I started out as a copywriter, and then just found that my curiosity about how businesses work, about what motivates people to do anything in any kind of consumer category

was more powerful than my desire to write advertising copy, which is not my favorite form of writing, it turned out.

So, I became out what's known as an account planner or brand strategist in advertising. Then, I took a little jaunt over and went to law school, thinking that maybe that would be my next career, when the .com bust happened and advertising was punished pretty heavily for that. So, I did that, and then kind of came out and went, "No, I have taken enough tests. I have studied enough, I'm not going to go work in a law firm now, and I need to start paying back these student loan debts, so I need to get the kind of job I can get now at a decent salary."

I went to work in market research coming out of law school because it was like the closest I could get to where the decisions happen about how people spend their time with their money. That was the thing that was the most interesting to me, and it meant I could travel, and meet lots of interesting people. That's more or less how I got into this kind of work. Then about, a dozen years ago, I started my own shop.

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**FT:** Yeah, The Difference Engine. You also have several content platforms. You're the co-host of In the Demo, host of Cross Tabs, you have a Substack. And I was interested to start today by talking to you about your work in analyzing the polls. I know on your podcast, leading up to the election, you would take a new poll every week with experts and kind of unpack it. Based on what the polls predicted, and then of course what happened, why were the polls so far off? Is it the mechanism of the poll? Is it the poll sort of anatomy, or is it how we are into it? And that needs to change.

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**FB:** I think the interesting thing that happened for me from starting this show to literally today. So, right before we spoke, I was interviewing Brian Schaffner who's one of the principals who works on – what's known as the Cooperative Election Survey. They survey like 50,000, 60,000 Americans a few times a year. There's about half the survey, everybody answers, and the other

half of the survey is little modules where different groups of academics get to ask different kind of questions.

But it is one of the few large-scale surveys that we really do. So, I think, one of the challenges is, there is a kind of narrative path of polling. So, when we're a year out from the election, it's temperature taking, what's going on in the electorate, what are people's preferences, where are they leaning, what's the vibe. That kind of continues to be the case for quite a long time, and then you get into the summer of the election year. The press really wants those polls to be predictive. They want to be like, what's going to happen? Everyone wants to know what's going to be the result.

In the summer, it's not a great time, because frequently, we haven't had the nominating conventions yet. We don't know who the vice-presidential picks are. A lot of people are not yet paying attention to the election. So, really, there's this kind of sweet spot between like the middle of August when the conventions have happened, and like the beginning of October where everybody who's going to decide decides.

The interesting thing about the elections in the last few cycles, the last 12 to 16 years, is that, we don't really have that many undecided voters anymore by the time you get to October 1st. By the time you get to October 1st, people's preferences have been formed. There's sort of a question, an open question about how much campaigning matters? How much just politics matters? Are October surprises still a thing? All of those kinds of questions about what we should be doing in October is an open question for the campaigns themselves.

But then, the other side of it is that, the polls take a turn and they stop being these kind of diagnostics about what's going on in the electorate, and what are people's preferences, and what's the vibe, and do shift over from snapshots and time is always the phrase that gets used to describe polls up to that point. And in October, it's like, nope, these now have to have predictive capability. I think the biggest challenge to the polls are a few things. This is a big country with a lot of different kinds of people in it. Fifteen-hundred-person surveys are never going to be as fine-grained as we want them to be.

So, we're always going to be missing something and trying to compensate for it, with math, which is really what waiting is. If you've heard people talk about waiting the surveys, they're trying to get a survey that is not a perfect replica of the electorate to look more like what they think the electorate is going to look like. They do that based on typically past performance. So, what did the electorate look like last time? So, the closer we got to this election, you saw people saying, "Well, if it looks like 2020, then this is what the electorate is, and this is what the outcome would be. If it looks like 2022, then this is what the electorate would be, and this is what the outcome is." No one knows what the next electorate is going to look like, and that's the real challenge. The ability to predict who's actually going to turn out and vote is actually the biggest gap I imagine between what the polls say and what the reality is.

Brian, who I was talking to earlier at Tufts was telling me that something like 20%, 30 % of college educated people who will tell a pollster they are definitely going to vote won't. They probably never were, but they are also educated enough to know that they should. So, they will tell you what they think you want to hear and what they think they ought to say. We just have a lot of blind spots. We cannot actually ask everybody what they're going to do, and everybody might not do the thing they're pretty sure they're going to do. So, some of it is like, it's never going to get closer really than it gets. It's within about two points either direction. We're just so polarized that it can fail spectacularly while only being off by a couple points.

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**FT:** So, it begs the question. That's an incredible explanation. Thank you so much for kind of going into the details there. It's not the first-time polls have incorrectly predicted a winning candidate, but this year there was a survey by Marist themselves. The Marist Poll Survey found that 61% of Americans have not very much or no confidence at all in polls. So, do you think that the polling, does it have a purpose anymore?

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**FB:** This is a really good question, and something that I have kind of been asking every guest of the show, which is how should people think about, receive, understand polls in the kind of body politic? The problem is, there's sort of an interesting history of polling, which is, that it has more

or less grown up alongside the modern media. This goes back to the late twenties, early 1930s with George Gallup and some of the kind of original pollsters. Look, the point of even before that, straw polls, were to sell newspaper subscriptions, to sell subscriptions to magazines. And so, they survey, purpose of getting people to pay attention to newspapers, and radio, and television, whatever in greater numbers in an election year so that those newspapers can make a little bit more money. So, they serve a very odd purpose, which is – and it means that the journalists who cover polling are extremely impatient.

So, like right now, everyone is crafting stories about what happened in this election. But the truth is, the soonest we're going to know what happened in this election is like March of next year. The reason for that is, it takes a long time for the states and the counties to report who actually voted. So, you don't know what happened until you know who actually voted. We know what the results are, yes, but you don't really know the graphic makeup of those people, or what issues drove them, or any of the rest of it. I think, because there have been these polling misses, and because -- frankly, I think part of what is making it feel more fraught now is because the elections are so close and have been for several cycles. We also have had more recent, highly publicized polling failures.

Like in 2004, I want to say, the exit polls were really wrong. So, people thought John Kerry had won the election when he had most definitely not won the election. The polling up to that didn't really make it look like it was a blowout for him, but the exits did. It just turned out that exit polling had gotten harder and harder. People don't want to stop and talk to a pollster on their way out of a polling place. Local elections districts made them move their polling station further away from the polling station. So, the farther away you were from the voters, the less likely they were to talk to you. So, there are a whole bunch of reasons why it didn't work very well.

I think those repeat performances of something's off every time does lead people to feel like they can't trust the polls. I think the other thing is, they are relying on polls to do something they just really can't do perfectly. An October 5th poll is pretty predictive, but, so what? By then, when it's so close, 48.5 to 51.5 or something, that feels like – the result is dramatic even if the difference is small. So, if it was two points in favor of Harris, but actually it wound up being a point and a half in favor of Trump, people feel let down, and that's a challenge.

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**FT:** Do you remember the Iowa poll that came in at the 11th hour, and you'll explain it better than I can. But I mean, I wasn't really following polls up until that point, my husband does. He's like, "Oh my God," and I'm like, "What's going on?" He's like, "Well, this pollster, and she looked at Iowa, and it looks like – and that's not a battleground state, and it's very much in Harris's favor. And so, if this is at all, maybe a bellwether or an indicator, you know, it's great news." And I thought, I hope it's right because I hope this doesn't lead to complacency where people go, "Well, it's in the bag now, so I'm not going to go vote." We know that there was very low democratic turnout, voter turnout in this election relative to other elections, at least the last election. Do you think that polls sometimes, they sway us in directions prior to an election that would lead to some people voting or not voting?

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**FB:** There is some evidence of, for instance, in the 2016 election, not necessarily the polls, but the forecasts coming from places like 538, influencing people's sense of urgency around getting out to vote for Clinton or for Trump. So, there is a way where if it looks like it's a sure thing in either direction, then, people may feel less motivated. They, they don't feel like their individual vote will count as much or that they need to help out their preferred candidate. This year is different, because at no point was the polling saying that it was a blowout in either direction. At no point did it look like either it was going to run away with it. In the end, neither candidate did run away with it from the popular vote perspective. It's just that enough of a shift happened in enough states that Trump carried those states.

The Ann Selzer Iowa poll is a very respected poll. She has been incredibly accurate, particularly in her final poll before election day for Iowa in years past. But I think there are other things happening here, which is that, her approach to doing this is she just keeps calling voters until she gets 800 likely voters who are registered to vote in Iowa. Her method of determining whether they are likely to vote is, frankly, by asking them, "Have you already voted or are you extremely likely to vote?" What seems like it may have happened is, either it's just luck of the draw. She got the 800 respondents for whom it was a three, five point whatever it was lead for

Harris. Or there were a lot of people who after having seen that result said, "It's in the bag. I don't need to go vote."

This year, I think there is something else happening though, which is just that, I think people are sick of talking to pollsters. I think if you live in a battleground state, you have been pulled within an inch of your life. If you don't live in a battleground state, you haven't been talked to by a pollster ever. That actually is another thing that we know undermines people's trust in polling. They, they are not being asked, "So, how accurate can it be?" I think it also drives candidates and campaigns to spend most of their time in those battleground states and other states feel neglected. So, they vote in a way that reflects their neglect.

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**FT:** Coming up, I want to talk to you about the economy, and we know at least from some of the exit polls, the economy was top of mind for voters, particularly Republican voters who thought the economy wasn't doing so hot. That was a big change they were looking for. Then, I want to talk more about money and anxiety as something that you have unpacked a lot, maybe personally, but definitely professionally, more after the break.

All right, we're back, and we're talking to Farrah Bostic. You just gave us quite an education in history and polling, not a typical topic on So Money, but I think really important context for all of us as we're just trying to do our best to get our heads wrapped around the election results and now, also, our finances, and the implications of this vote to our bottom line, our personal bottom line. The economy was very much top of mind for so many voters. When you look at some of the exit polling that was done, the economy, specifically, disappointment towards the economy led many people to vote for Donald Trump. Which can be baffling to those who voted for Harris for the opposite reason, who thought the economy is doing relatively better.

I know that it wasn't always so rosy under a Biden administration, we had very high inflation, but they understood why that happened, and they understood the steps that were taken to try to mitigate that with raising interest rates. We have a soft landing. The unemployment rate is still very strong. And yet, it seems like there were two narratives at play around the economy and



the Republican narrative, one. What's your take on all of that? What are your first thoughts as I just finished talking?

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**FB:** I think there are a few things going on. One is that, we have to remember that this economy is one that is really built on income inequality. So, the wealth gap, income inequality means that on average, the economy looks pretty great. For the people who are on the other side of the curve, it sucks. And the people who are on the opposite side of the curve, it's doing really great. They're feeling really good about things. I think there are some, roughly speaking, some demographic correlations between, obviously an increasingly affluent and educated Democratic voter base. So, they would be experiencing the side of the curve that feels good. And the Republicans have been doing a better job of attracting people who are lower on the education scale, lower on the income scale, whereas feeling even worse.

There is a reality gap that is happening between the supporters of both parties that I think we do have to just stipulate as true. There is, however, also a thing called expressive responding, which is that, people will tend to answer particularly questions about how they think the economy is doing based on whether or not their preferred party is in power. So, Republicans have been saying, whenever there is a Democratic president, for a few different Democratic presidents now, that the economy is worse when there's a Democrat in charge than when there's a Republican in charge. Even though the underlying fundamentals and their personal income situation is not any different.

Literally, since last week, there have been polls in the field asking people how they feel about the economy, and Republicans feel much better about the economy all of a sudden. Democrats feel much worse about the economy all of a sudden.

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**FT:** Well, is it because they're thinking more about like what's to come?

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**FB:** I think that the disparate perceptions of it are, they are trying to imagine what their immediate future is going to look like. And if they think that the person who is in charge of the economy, whatever that means, is on their side, then they're more optimistic about it. If they think that the person that they chose to be on their side is not in charge, then they feel more pessimistic. So, some of this is about – thinking about the future, and not really describing the current state of the economy, whatever that means.

People are trying to think about what their own prospects for growth and stability are. We tend not to have very sophisticated understandings of the larger economy. We know how we feel. So, even someone who's reasonably affluent, we're reasonably affluent, but I go to the grocery store and know that it's \$25 more per bag of groceries at my local grocery store than it was prior to the pandemic. That has not significantly come down. It's come down a little bit in my neighborhood, but I also live in a weird place with not a lot of grocery options. So, that may be part of what's driving that.

I think that people also have very kind of tactile experiences of the economy where, okay, price growth has slowed, but it hasn't come down. Interest rates are still kind of high, so I'm not ready to replace my car or try to get a mortgage on a new place. It may have driven up rents in place that don't have rent control, because the adjustable-rate mortgage that my landlord has them gone up, and so they need to cover their expenses. There are a lot of things that people buy with debt, and that's just a reality. You come up against an unexpected out-of-pocket health care expense, or your car breaks down, or you need to pay the tuition for your kid's school, and you put that on a credit card. The interest rates are much higher. So, it feels a lot more fraught to people.

I think one of the things that I have seen repeatedly in a variety of projects that we've worked on in our own business is younger people in particular, feeling like the only thing they really want out of their lives is some kind of sense of stability. Stability is not a feature of really anybody born after like 1995. So, your kindergarten memory is 9/11, your middle school memory is the financial crisis. your high school memory is COVID. Nothing's been normal in your entire life. So, what do you want? You want a stable job. You want to be able to afford a place to live. You want to be able to have a family.

I was struck a couple of years ago in the midst of the pandemic interviewing people who were thinking about going off to college. It was amazing how much these 18-year-olds wanted the life my grandfather had. Not the life my baby boomer parents had, not the life I've had. They wanted my grandfather's life. I guess, the Gen Xer in me sort of had this reaction of like, "Who told you you could have that? Who suggested that was even possible?" On the other hand, when I sort of took a step back and thought, "Well, what have they been through?" They've been through a lot, and all they want is something like stability.

So, people will find stability in different kinds of leaders, someone who feels really kind of nurturing, and reasonable, and wants what's best for you, and wants to do the right thing. That might make you feel stable. Somebody who feels like they shoot from the hip, and make decisions quickly, and are not afraid of anybody. That might make you feel like things will be more stable.

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**FT:** What I would tell that Millennial who's been through a lot and that's undeniable and it's awful. That stability, sometimes the cost of that is a lack of growth. If you're just at stasis, are you growing? I think as humans, we want to grow. We want growth. We want to feel like we're moving somewhere. We want mobility. I think, particularly for women, because I've seen some of these videos too, where the women are like, "Oh, I have to get a college degree, I got to pay my bills, I have to be independent. I want to be in the fifties again, where I can be —" literally, like, I don't know why my algorithm is feeding me this video, but I think it's important —

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**FB:** Lots of tradwife stuff.

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**FT:** Yes. It's kind of tradwifey, but it's actually, it was a college educated woman who was on a stage talking to a room full of other probably college educated men and women, and getting

applause. Because she's like, the system is setting me up for failure, and anxiety, and stress. She's not remembering the anxiety and the stress that mothers in the fifties felt when they didn't have options. When their roles were very limited and defined in very limited ways.

I think it's just important to have that perspective. I think that, looking through a Betty Crocker cookbook is not going to give you the actual depiction and reality of what it was like to be a woman in the fifties.

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**FB:** No, apart from much greater use of mayonnaise in almost every recipe.

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**FT:** Although I just finished watching the – not to get too heavy. I just finished watching the Martha Stewart documentary.

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**FB:** Oh, wow.

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**FT:** It was really fascinating because, here, you have a woman who is like juxtaposing, like boss billionaire, first self-made billionaire woman. How she got there was prescribing this life of perfection in the home for women. It's very fat. I don't have a thesis on it yet. I just think it's just really fascinating stuff.

All right. Well, let's talk about higher ed just a little bit. I want to touch on higher ed because you brought it up and specifically, public student loan forgiveness. Trump has talked about dismantling the Department of Education and you've had many clients in the higher ed world. Then, I want to talk about money and anxiety, goes hand in hand. People have been reaching out to me, and wanting my opinion on where I – what my crystal ball says about the future of

student loan forgiveness. Will it go away? And if so, what does that mean for borrowers today and in the future? What are you hearing from the higher ed front? How are schools preparing for this potential, your student borrowers? What's your advice if you have anything on that front?

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**FB:** Yes. I think the short-term prognosis is not good, given that – this is a long-term project of the Republican Party to get rid of the Department of Education. They, I think have slightly misapprehended what the Department of Ed is for. It is chiefly a, frankly, kind of a law enforcement mechanism for civil rights. So, it is there to guarantee children's access to public education. That is its primary job. So, if you have a kid who's on an IEP, that is mandated by the Department of Ed and by federal law. So, that will be one of the first places that it comes home for parents in particular, which is, it is now a new question trendify for them. Will they actually be getting the support that they need from public schools for kids who are disabled, or have learning disabilities, or what have you, or have just learning needs? Will you then be forced to make a decision about whether or not you need to figure out how to afford private education that might provide more of those services, or at-home assistance, or tutors, or what have you? So, that's one side of the equation.

For people who are in college or thinking about going to college, one of the other important functions that the Department of Education provides is accrediting and certifying colleges so that you can determine as a student borrower who actually is sort of accredited by the federal government so that you can qualify for federal student loans, and subsidized student loans. It is also going to give you an indication of who's the fraudsters out there.

This Department of Ed has been, over the last several years, very active in kind of cracking down on the predatory lenders and the predatory for-profit colleges. They have also managed to significantly regulate the colleges that just weren't – they weren't actually setting out to be fraudsters, but they had run afoul of some basic regulations. I think those things are all worth being concerned about.

Student loan forgiveness is kind of historically and philosophically not a project of the Republican party either. They think debt is something that is – if you're rich enough to be able to

use debt to get richer, then great. But if you're poor enough that debt is problematic for you, then that's punishment you deserve. So, there is not really a lot of sympathy for students getting student debt relief.

The other problem is that, this is a kind of mental model thing that I keep encountering, which is that a lot of conservatives, even anti-Trump conservatives have been kind of reflexively against student loan forgiveness. Because what they imagine when they think of a student is, they imagine an upper-middle-class kid from Cherry Hill, New Jersey who's going to go to Penn next year, and who doesn't really need a lot of aid. Will probably get a job in investment banking or something out of college, and will therefore be able to afford his student loans.

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That's not actually the median first-year college student. The median first-year college student is like a 26-year-old Latin American woman who's the first in her family to go to college and is simultaneously working a full-time job and either providing childcare, or elder care, or both. That's the real student. Most of the people qualifying for student loan forgiveness are people who have, you know, so far with the programs that the Supreme Court didn't kill, have been aimed at people who went into public service in some form or another. So, they've become teachers, nurses, social workers, psychologists, those sorts of jobs.

Most of them have required you to make steady payments on your student loans for 10 years or more, before you even qualify for the relief. I think a question that like, as a society, we might want to consider is, how much is enough for a teacher to prove that she's done what she needed to do in order to become a teacher. How much do we need to recoup on her investment before we feel like actually, all she's doing is investing because she's also underpaid as a teacher and because she's working in public service. So, these are some like mental model narrative problems that I think we have, that get in the way of an honest conversation about what student loan forgiveness really is.

But I don't hold out a lot of hope that those programs are, A, going to continue to survive court challenges, and B, even be prioritized by a Trump administration that doesn't even want to have a Department of Education. So, I think, if you can put in whatever paperwork you need to qualify

for those programs now, do it now. Because the rollover of government won't happen for another couple months.

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**FT:** What you were saying about IEP programs and how the Department of Ed plays a hand in protecting the laws at the local school level, public school level is really important. I hadn't thought about that angle. My son has an IEP in school, but I also know that New Jersey, our state is very protective of that. So, another reason why it's really important to get involved in your local politics.

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**FB:** Absolutely. I think if there's a lesson, if you don't like the outcome of this election, and maybe even if you do, a lesson I think we're all going to learn is how important our state and local governments are. Because you're absolutely right, that federal requirement came after a lot of states implemented it, and then they federalized it to make it something that every state had to, to some degree, comply with. But you're right, those regulations can fall away at the federal level and still be in place at the state level.

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**FT:** It's an anxious time.

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**FB:** Yes, it is.

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**FT:** It's a lot of fear and anxiety, and I've done so much content on this, and I will continue. But I saw that you posted on your LinkedIn as one of your qualifying – it's like a LinkedIn bullet of yours that you have an ability to have awkward conversations with compassion about people's

habits, health, finances, worries and aspirations. This is a talent, I have to say, it really is. So, as parting advice for us, for those of us who are feeling the anxiety of not just the election outcome, but what the next four years could define, what is your advice? I know you're big on controlling what you can control.

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**FB:** Yes. I think that is the first part of it is, controlling what you can control and not sort of over prioritizing any one thing. There's a lot of catastrophizing that people are doing right now about what the next four years are going to entail. There are a lot of scenarios that can play out, and there are worthwhile exercises for doing that. But for most folks, I think the things that they can control are the extent to which they get involved in their local politics, their local schools, their local city councils, state government, those kinds of things, and understand what protections are available to them in the places that they live. That might provide either some inspiration or some comfort.

I think the other thing is sort of getting beyond the abstract and the social media imagery of what your life ought to be like and actually thinking about what you want your life to be like. If I think about those 17- or 18-year-olds who are thinking about going to school, and their desire for stability, part of it is like figuring out what they want their life to look like and then what the steps are in order to shape it in that particular way. I think one of the most important things that we're all going to need is more community in real life. Certainly. COVID threw a wrench in that, but also 10 plus years, 15 years of social media has thrown a wrench in that. The more that you can be in community with people in your community, I think the more you'll see opportunities to help, and be helped, and we're all going to need that.

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**FT:** I got to say, that's some very much needed advice right now, and very doable. I think we can all do something in our communities, figure it out, whether it's even just like joining a pottery class downtown, get to know your neighbors. They're not all who you think they are, and that's a good thing. Farrah Bostic, thank you so much. I really appreciate your insights, breaking down



the data, and making it very tangible for us, and giving us the context that we really needed in many cases to understand this election, and what to keep our eyes on going ahead.

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**FB:** Thanks for having me, Farnoosh.

[0:34:59]

**FT:** Thanks so to Farrah Bostic for joining us. What questions do you have about the economy, your finances? I'm hosting a fresh episode of Ask Farnoosh on Friday, and I'd love to read your questions. You can email me, [farnoosh@somoneypodcast.com](mailto:farnoosh@somoneypodcast.com). You can go to [somoneypodcast.com](http://somoneypodcast.com) and click on Ask Farnoosh. Leave me a voicemail if you'd like, and you can always DM me on Instagram @farnooshtorabi. Speaking of Instagram, I'm doing a whole series right now on what Trump's proposed policies may mean for our money. Check out that series on my Instagram @farnooshtorabi. I'm also posting it on TikTok for good measure. I'll see you back here on Friday, and I hope your day is so money.

[END]