

**FT:** Rebecca Jarvis, thank you so much for joining me on So Money. I'm honored to have you as a guest.

**RJ:** I love being with you, Farnoosh, I'm so proud of you.

**FT:** Thank you. We have known each other for several years. I think we crossed paths when we were both at CBS and I've been lucky now to have been working with you as a guest on your show on ABC for many times and we worked together on CBS a couple times and I love your work. I think that there are only so many jobs out there for... In the news world, for being a leader in that space in terms of giving financial advice, but also economic news, business news and you are doing all of that and very singular in that role, I think. There's really no one else that's doing it, I think, to the greatness that you're doing it, and to the ease that you're doing it. Watching you and hearing your advice, it's such a pleasure. Speaking personally as someone who works in this space, you nail it!

**RJ:** You're so nice, Farnoosh! I feel the exact same way about your work, sincerely.

**FT:** And I am being sincere, and I have your bio in front of me, and it's just so impressive, just in terms of the career that you have built for yourself, I think is completely inspiring. One thing that is not in the bio, I don't think, is, excuse me, your stint on "The Apprentice"?

**RJ:** "The Apprentice", indeed! That was 10 years ago, which is shocking to me!

**FT:** It's still a noteworthy bullet! I think you should have it in your bio. I think for listeners, we all know who you are, we watch you, we love you, but, tell us about that experience, and what was it like? And how did you even get involved? How do you sign up to be on "The Apprentice", because now we just watch a celebrity version of "The Apprentice". I think they've gotten rid of the everyday-person Apprentice. You were one of the first people cast on that show, what was it like?

**RJ:** It was, in a word, I think, it was very surreal. It was a fascinating experience. It was like, in the Wizard of Oz, that scene where they pull the curtain back, and all of a sudden you see what Oz actually is; that's what it was like being on the show. But the process of getting there, so you asked me how did that happen? And what happened for me, is I went to an Open Call Audition. This was in Chicago. I had recently left my job. Are you there Farnoosh?

**FT:** I am.

**RJ:** Okay, sorry. My computer went to black, therefore, I got slightly concerned.

**FT:** Thanks for checking! [chuckle]

**RJ:** Good. So, I was in investment banking... So, I graduated from college, I was studying economics, I went into investment banking. I, all of a sudden, am looking at my computer one day, thinking, "I'd really rather be recording on this story, than being the person"... I was in the middle of selling a company... I wished that I was the reporter at The New York Times, writing about it. So anyway, I had left my job at investment banking, I was writing for Crane Chicago Business, I saw that there was going to be this Open Call Audition in Chicago at the NBC Studios there, and I decided, "Okay, you know what, I'm gonna go!" But it was one of those... Do you ever have a

decision where you go back and forth in your mind? This was one of those on the morning of, where... There was a part of me, 'cause it was really cold, I think it was February in Chicago... And there was a part of me that said, "I don't wanna go outside and wait in a line outside, and do this audition," so I almost didn't go.

**RJ:** And then, even when I got to the NBC Studios in Chicago, there was this line wrapping around the street. And I got in the line at first, but I just, I didn't know. I was kinda' like, "Really? Do I really want to wait here and do this audition?" I had no idea what it was even gonna be. But I had watched the show and I liked what they did, and so, I ultimately get inside to the audition. It was a table, I think about 12 of us, with a producer sitting at the front, and the producer just went around and asked us questions, like, "Are men or women better at business?" "What's more important, experience or education?"

**FT:** Just the stuff you want to be answering at 5:00 in the morning, or whatever time it was.

**RJ:** Yeah, exactly! Exactly! Well, as you know now from morning television, Farnoosh, this is exactly the stuff we talk about at 5:00 in the morning. But, most of the questions, I actually thought were ridiculous, there was no right or wrong answer. But there were people at the table who felt very passionately that there was a right or wrong answer. And I, in general, at this table, was the person... I think after a lot of people would go back and forth, I was the person who would say, "But wait a minute, guys! There are exceptions to that rule!" And so, I was always that person at the table. And then, after about 10 or 12 minutes of conversation like this, the producer said, "Okay everyone, now I'm gonna go around the table. Give me a hard sell on why you should be on "The Apprentice". And, the producer was calling out people's names, and then excusing people. And finally she comes to me, and I'm about to do the sell, and she's like, "Forget it, you've already made it to the next round!"

**FT:** Oh, my gosh.

**RJ:** So, she writes down on a piece of paper...

**FT:** You have immunity!

**RJ:** Yeah, I have immunity, exactly! I made it! I lived! I survived! So, she writes down on this piece of paper the next round. I had no idea! Again, I went into this not even knowing that there would be rounds or whatever, but she wrote down on a piece of paper the next round. The next round was, I was to go to this location in two days and do an interview, and be prepared to do a three-hour interview on camera.

**FT:** Oh my gosh.

**0:10:48 RJ:** So I went. And the interview was just wide-ranging, it was with a couple of producers. They asked me everything about my job history, how I handle conflict. And then at the end, they said... Again, I'm 23 years old at the time, and they said at the end, "You're so serious! We need to see the fun side!" So they said, "Go out and make a video of yourself."

**FT:** I'm afraid of what's gonna happen after this.

**RJ:** But see, yes. Well, there's no moments that I... This is before YouTube.

**FT:** No compromising moments.

**RJ:** Exactly. This is pre-YouTube, this is pre-thinking twice before you do anything. But I always did think twice before I did anything, luckily. And so, I just took the camera out with my friends and I, one night and we just went out around Chicago.

**FT:** You did shots. Okay.

**RJ:** Yeah, exactly, something like that. And then I got a call that said, "Okay, you've made it to the final round. There's a ticket in your name, get on an airplane in a couple of days, come to LA." And that's what I did.

**RJ:** And when you got there, the behind the scenes stuff, we were all sequestered in hotel rooms. So nobody was allowed to interact with anyone, that was the whole idea, that once you were cast on the show "The Apprentice" on day one, that's when you would really get to know who your competitors were, what the competition was. So we weren't allowed to leave our hotel rooms for a week. And so I started... I went to LA, and I called my parents a lot during that time and said, "Guys, I don't know what's going on here. This is very weird. I don't know if I even wanna do this." And they would bring us into these rooms and orchestrate arguments between people about business, about... The same way if you've seen "The Apprentice", the boardroom is all about you know, "Throw a little bit of steak out there and watch them fight over it." Same thing here.

**RJ:** So we get to that point, all of a sudden the last day, I'm staring out my window and I see Donald Trump. His limo pulls up behind the hotel. And so 20 minutes after his limo pulls up, I get this call that says, "Hey Rebecca, get ready, we're gonna come pick you up in your room." So I'm thinking, "Okay, I'm gonna go talk to Donald Trump now, maybe?" And they brought us into this room. It was a big group. It was maybe 12 people, and they, again, had an argument. They orchestrated an argument between all of us. Donald Trump watched the argument, and then afterwards, they excused us. And then a few hours later, they called me into this room and every person, I mean the whole staff of "The Apprentice" was sitting in the room. And they said, "So, what do you think? Did you make it?" And I scanned the room. And when nobody looked down, I decided, well, people not looking down probably means I got on the show. Because if they were looking down, they wouldn't want me to see their eyes.

**FT:** And that's when you started throwing chairs and being, "I did make it, of course I made it!"

**RJ:** Exactly. This was so long before...

**FT:** I'm not leaving!

**RJ:** "The Housewives"... Exactly. "I'm not leaving, I'm hired." No. So I ended up that I said, "I think I made it." And they said, "Yes." And then, to be honest, there was this part of me that was excited, but there was another part of me that was like, "What am I signing up for?" I don't really know, because I had been in all of these conversations leading up to it, that were these orchestrated arguments. And there's this part of me that wasn't exactly comfortable with that idea, that I'm just arguing with people for the sake of arguing with people. And I've never really met them. I don't

know anything about them, really. But anyways, I did the show, it turned out... Anybody who watched it, which again, 10 years ago... I broke my ankle three days in. First bone in my body I've ever broken.

**FT:** Doing what?

**RJ:** We were ice skating. So we went, as our prize, our very first prize was this ice skating with the New York Islanders.

**FT:** No pain, no gain, Rebecca.

[chuckle]

**RJ:** Exactly.

**FT:** You made it pretty far. You were like the last... It was down to you and somebody else, right?

**RJ:** Yes, so, made it to the end, which was great. I'm happy I made it to the end. And then at the very last moment, it was the other guy, he won. And then from there, within 10 minutes of the finale, which was live... Within 10 minutes of the finale being over, I looked in my inbox, and it was filled with opportunities.

**FT:** Wow. Can you share with me some of those opportunities, from craziest to most legit? Clearly, we know you got an amazing gig with CNBC following that second place finish, but what were some of the others? Tell us, 'cause I feel like you probably haven't shared this publicly many people.

**RJ:** Yeah, that's a good point. I don't think I have. Yahoo, which... Yahoo actually announced the offer that they were giving to me on "The Today Show" the next morning. But Yahoo offered me a job to be their chief financial columnist. But there were a lot of... And Google also offered me a job which would have taken me more in the direction of what my background was, which was investment banking. They offered me a job in their business investment group. But there were jobs so many people... This was the internet 10 years ago, so it wasn't like Twitter and Facebook, and all of these things were around to promote. But there were all of these companies that put job offers out for me on the internet. They didn't actually contact me, but I remember there were companies... PR companies that would say, "Rebecca Jarvis, we wanna hire you for this." And it was all about search. They were hoping... I didn't follow up with any of them. But I'm sure that they were hoping that people would be searching my name the day after the finale of "The Apprentice", and that all of a sudden they would be the company that popped up, the links that popped up. And it was not only the title, but it was they're offering me... One of the companies offered me like \$150,000. So I was like, "This is pretty cool that a company is putting that level of salary out there for me."

**FT:** Its leverage. It's good negotiating leverage.

**RJ:** Yeah. So ultimately, after a lot of thinking about it, because there were some... The Google and the Yahoo and the CNBC offers were all really interesting jobs. It basically, at the end of the day, came down to, would I ever, in a million years, be able to get another opportunity at one of these places? And it ultimately, came down to that CNBC was a dream job for me and I had to take it.



**RJ:** So, I went to CNBC and I started out. My title at CNBC was Associate Reporter. They didn't have anybody else by that title at CNBC and the whole thing was either I sink or swim. They gave me six months. Prove yourself and if you fail, then we part ways. We say nice work and if you succeed, then you have a three-year deal with CNBC, yeah.

**FT:** So, were there moments where you're like, "Crap?"

**RJ:** Yes. The entire time... It's so funny, because when I started at CNBC, I remember I got to the newsroom. First of all, it was just so exciting because I... I watched CNBC very regularly going into all of this and especially when I was applying for my investment banking jobs and was in finance, it was the thing that everybody watched. And so, I was so excited going there and I remember the first couple of weeks when I was there. Every time Maria Bartiromo would pass by my desk or Erin Burnett would pass, I would text my mom and dad and be like, "I just saw Maria!" or Jim Cramer. There were so many people who were...

**FT:** Now, people say that about you. They're texting, "I just saw Rebecca Jarvis!"

**RJ:** Right, right. Well, I don't know about that, but I know that at that moment, that it was a really exciting moment for me and I did not want to screw it up. I had very limited experience as a TV reporter. When I got hired, I was writing for Crain's and I was also doing some writing for a magazine called Business 2.0, but I had very limited TV experience and so, I just wanted to learn as much as I could possibly learn, and also, try to be as helpful to the other reporters and people there, because I figured they've gotta be looking at me thinking, "What is this Apprentice girl doing here? Why is she here?" I really wanted to, especially because I was young at that stage, very young, I just wanted to prove myself.

**FT:** And you have done that and more. I have to say, that was a wise choice, I think because, not only because it was CNBC and obviously, a great place to be, but I think it was where you really had the opportunity to challenge yourself the most.

**RJ:** Yeah. And you know what it's like because I think the number one thing about this job that people may not see when you're on TV, is that it's incredibly entrepreneurial. What I mean by that is, there's what you see on TV. I might do a story in the morning on Good Morning America and then a story at night on World News Tonight with David Muir, but there's all this in between time which first of all, goes into finding new stories, working on sources, writing the stories. There's a lot of back and forth when it comes to writing these stories. You have to make sure you like the sound bytes after you've done the interviews. So, it's a cliché to say there's no such thing as a typical day, but it is the truth that there's no such thing as the typical day.

**RJ:** I'm also working on my show, Real Biz with RJ, which is my ABCNews.com show, which I love because it gives me a way to... I talk to a lot of entrepreneurs. I talk to people who have made it from the Mark Cubans and the Eric Schmidts and the Jack Dorseys of the world, to the people more like the moms who have created businesses overnight and they're living their own dreams. They're seeing their great idea becoming a reality.

**FT:** Well let's, we have talked a lot about your amazing trajectory in the world of news and this show is more or less about money. The show is called, "So Money". And I picked you because not only are you entrenched in the world of money and business, and the economy, but you, yourself,

know a thing or two about how to manage money. I would think that over the years, especially your childhood. Your mom, too, I think is also in this industry.

She is. She is the financial columnist for the Chicago Tribune.

**FT:** Gail MarksJarvis, right?

**RJ:** Correct indeed.

**FT:** I follow her on Twitter.

**RJ:** Yay!

**FT:** Yeah. So I'm going to start off with the first real financial, personal financial question I ask all of my guests, and it's kind of a philosophical one. But, I'm curious to hear your answer. What is one personal financial philosophy, Rebecca, that you have that helps carry you through your financial life?

**RJ:** Narrowing it down to one is tough, I have to say. I think first and foremost, maybe, it's not spending money that you don't have. And there are exceptions to that rule. I think education is one of those areas. But not spending, especially not spending money you don't have on a credit card, because those debts can be crippling. And I attribute that, the knowledge of that to my mom. I'm so thankful that as a kid, she sat me down, basically, and also just taught me through experience that credit card debt, which is, it always carries the highest rates. Once you're in credit card debt, it just grows exponentially. And I think that not taking on that type of bad, bad debt was a really good lesson.

**RJ:** Another big lesson, a big, big takeaway, also from my mom, was to always look for a deal. And I remember when my sister and I were kids. If we went shopping with my mom, she would basically say, "You can get a shirt or get a pair of pants as long as you find one that's less than \$5." So I learned to sale and deal shop. It wasn't... I don't know if \$5 was the number that it always was. But it was a low, low number and the whole idea behind it was, to only buy if it was a deal. If, and it's because and especially nowadays, I think it's even more pertinent. You can find a deal no matter what, as long as you're not totally caught up on one item.

**FT:** Agreed. If you had to give an exemplary moment from childhood that really defines how you, Rebecca Jarvis, lead your financial life today, what would that moment be? Take us there. What happened?

**RJ:** I think the biggest... Probably the biggest turning point for me and my family... My parents... Every penny that my parents had, we lived very frugally growing up, and every penny that they did have was primarily invested in education. And when it came time for me to apply for college, at that moment in my life, I had ambitions, dreams of moving out of state, going to a college where we were looking at the bill, and we were paying full price, and it was like a \$30,000 a year investment. And I know today, for many families they're looking at \$50,000 a year. So, even in a relatively short span of time, the price has gone up exponentially. But at that moment, my family sat down, and we talked a lot about what I really wanted to do and what it would take to do that. And the conversation went a couple of different ways. First of all, we knew that we would be applying for financial aid,

and that I would be paying the loans, the student loans back later in life.

**RJ:** Also, we knew that there were certain schools I was applying to that would require even more either loans, financial aid, or scholarships. And this was my sophomore... Probably between my sophomore and even junior year of college that these conversation started. And at that point, I talked to my parents about getting scholarships and started working incredibly hard and spending tons and tons of time applying for scholarships. And I think that gave me... More so than anything else, because my family was always frugal and was always part of everything that we did. We weren't overspending. When we went on a vacation on a road trip, we weren't stopping at McDonald's. Instead, we were packing our lunch in the cooler. You know what I mean?

**RJ:** And so, I grew up in that setting, but that was the first time that in addition to working and saving money and working after school, that was the first time that I really understood the... How much you had to work to do what you wanted to do, and even for something of value like an education, I realized... I put hours and hours into these scholarship applications, and it did ultimately pay off, which I think was a good lesson, too, that the hard work did pay off. And I definitely think there are people who see the alternate lesson. They put in a lot of work and it doesn't pay off, and I really feel for those people, because if you see your very first couple of experiences where you put hard work in and it doesn't pay off, I always fear what psychologically that will do to people, but for me it did in many of the cases. The scholarships, I got them. I worked really hard on the applications after school, and it did pay off. But it also taught me the value, I think, of how hard one would have to work to earn any amount of money.

**FT:** I'm sure it's helped you a lot now in your work just to be able to empathize with a lot of Americans today, feeling like you felt, perhaps, at one point. Just that you have goals, but it's really... It feels really hard to get to that goals.

**RJ:** Right. And a lot of the time, it's just the pie in the sky. How does one get there? How does one become a TV news anchor? And this is something a lot of people will come to me and say, "Will you be my mentor?" And I'm more than happy to help young people understand and work with them and help them towards getting to where they wanna be, because when I started out, I had phenomenal parents, and I still do have phenomenal parents, but they didn't have the slightest clue. Even though my mom worked... Works now for the Chicago Tribune, she didn't have the slightest clue how to break into television news, and I think the... As far as advice goes, bigger picture advice, find people that you can trust who, will at least help point you to the next right opportunity, the next right work experience, because there's not one way of getting to any of these things.

**FT:** Exactly. I told this to my younger brother and he's doing really well in his career now. But in the beginning, as he graduated from college, I think as many college grads anticipate, they're gonna find that dream job, right? And that dream job is just not there for various reasons. It's not in the town you wanted it to be, in the big city you wanted it to be, it doesn't pay as much, the hours suck. But I always say to him and I say to others as I travel around the country, speaking to college students is like, "This is how you measure whether the opportunity is worth it. Will this move the needle for you? Will this get you to a better place or closer to your dream job?" And if the answer is yes, then it may be worth it.

**RJ:** Yeah. Investment banking was that for me. When I graduated from college, I went into investment banking, and in a word it was painful because I worked all the time. I worked morning,

noon, night, whatever. Every weekend, I worked, I grew to a point where I would forget what city I was in. I was traveling, I was sitting at my desk until 4:00 AM. Sleeping two, three hours a night. It was painful. But, but, the big takeaway is A, I did it partially because I had a lot of student loan debt even with the scholarships that I got, I still had student loan debt and I wanted to do something early on in my career that would help me pay off that debt. And I knew that investment banking would pay me something that would allow me to pay off that debt. And in addition to that, t I wanted to do something that would differentiate me if I decided to go down the path of journalism that would differentiate me.

**FT:** I agree. Being in the trenches is priceless experience.

**RJ:** Yeah.

**FT:** Okay, Rebecca, financial fail. We've all had them of various sizes. What was a financial fail for you that you've learned the most from and then on a silly note, what was the stupidest thing you ever bought, 'cause we've all done that too?

**RJ:** The stupidest thing... Oh, I know the stupidest thing I ever bought actually. I'll answer that first. Sø-for my wedding, I was convinced that I would find a very highly discounted wedding dress, and the very first shopping trip I went on to look at wedding dresses was a sample sale. And I bought a dress at the sample sale that I was convinced was a great deal. But I didn't love the dress, it was more that I loved the deal of the dress. And I will tell you, I even looked on eBay before I bought it to see if I could sell it on eBay, because I looked to see what the other prices were. Anyway, long story short, I buy the dress, within five minutes, I'm having buyer's remorse. It's not returnable because it was purchased at a sample sale. I listed it on eBay at the price that everything else was on eBay. And I was married almost two years ago, Farnoosh, that dress is still hanging in my closet.

**FT:** Oh no.

**RJ:** Yeah.

**FT:** Oh my gosh.

**RJ:** If anybody's on the market for that kind of dress, just give me a call, it's for sale.

**FT:** Okay, well, we didn't actually... You didn't actually tell me what was your big financial fail.

**RJ:** Big financial fail.

**FT:** Yeah.

**RJ:** So, actually, I know my big financial fail, and it was, again, going back to those college student loans, I missed a month of paying for the student loans. I had just graduated, I was getting my life in order, which was kind of like disarray, again, 'cause I was working all of these hours. Parents have to co-sign on these loans. And I remember getting a call from my mom on a weekend, saying, "Becky... " I go by Becky with my family. "Becky, what have you done? You didn't pay your student loan, and we just got this letter, and it not only impacts your credit, but it impacts our credit." And yeah, and I was very nervous. I did, I ended up paying for it. Everything, ultimately worked out, but

to me, that was a pretty significant lesson, and I know it sounds, maybe to some people it doesn't like that big of a deal. It is... When you don't pay a student loan, it is a very big deal. And it can in a very significant way, change your credit, and have a major impact on your life, going forward.

Okay, Rebecca, let's move away from negative and talk positive. What is a So Money moment in your life, aside from probably getting so close to winning "The Apprentice", 'cause I think that is So Money. Tell us a story of something that you are incredibly proud of, financially, in your life.

**RJ:** Let's see. What am I incredibly... I am very thankful, I feel very lucky to have experienced the highs in my career that I have experienced at this point. I think when I first got to CNBC, and I had that six-month trial period, and I remember, I sat down with one of my managers as the six months were coming to a close, and I had this conversation where it was kind of like, "Have I lived up to the standard that you were hoping I would live up to in this six-month trial period?" And when I had that realization, given what my manager was saying at the time, that, "Yes you have, and now you're gonna be a full-fledged reporter at CNBC", this literally dream come true moment for me was unfolding in the midst of that conversation and that was just a huge moment. I loved hearing that I had made it, that the hard work had paid off. And I also was just really excited for what was ahead of me, that I was going to be full-fledged at this place that I had looked up to all the people who worked there for so long.

**FT:** Absolutely. Now, when you were getting that new contract, were you in talks, did you negotiate, did you have terms that you wanted met? Or were you just so thrilled to have this position that it just didn't even matter?

**RJ:** So... [chuckle] Here's the thing: The whole deal... I didn't know anything going into my talks with CNBC. I didn't even know that people hired agents or lawyers or any of that stuff to negotiate these deals. I had all the last things that I'd negotiated, which were my jobs with Crain's and my job at the investment banks. I had been my negotiator, I was the one who said...

**FT:** You were on "The Apprentice", for crying out loud!

**RJ:** I didn't know what I was getting myself into. So I had a lawyer, I ended up calling a lawyer based on the fact that a manager at CNBC said, "You know in order to move forward, you need a lawyer to do this, to negotiate this for you." And I was like "What? I need a lawyer? Who's a lawyer? Which lawyer do I call?" So I just called the only person that... I said, "Well, can you recommend a lawyer?", and they gave me the name and I just called that person and luckily, he said, "Yes I will negotiate this deal for you." So, at that point, my entire deal was negotiated where it was six months sink or swim and then the three-year deal was enacted either way. So it was all one big thing. So, rather than making it through the six months and then saying, "I'm open and now I can negotiate again", it was just like... It's all one big deal, and if the deal happens after six months, then it initiates this new deal.

**FT:** Right, it was baked in.

**RJ:** Yeah. It's all baked in. So, my point is: "Listen, could I have made more money?" Possibly, yeah, sure. But I think for that stage of my career, I have no regrets about that. I don't feel like CNBC took me for a ride, or that... I definitely think they got their money's worth. [chuckle] But at the same time, I think that it all worked out and I'm glad that it happened the way that it did,

because if I had opened myself at the end of that six months to negotiating again, I think it would have just really made me more nervous and stressed me out more. And I was getting my dream job and it came with a salary. That was... The salary was the icing on the cake.

**FT:** Right, right. Yeah, I know. These were all smart moves. I think the lesson for people... It's not sometimes negotiating the raise but being smart enough to know that to really climb in your career, you gotta move around.

**RJ:** You do. And that is... It is difficult, right? It's difficult when you're... I was very happy at CNBC and I was very comfortable at CNBC and it is a really tough choice, to say, when you're comfortable in a place and people treat you well to say, "Okay, I'm still gonna make this move, it's still the right thing to do".

**FT:** Yeah. I can't agree more. Okay, almost done. Your daily financial fix. Something that you just do regularly that helps you keep your finances in check.

**RJ:** Let's see. Well, I check my credit card statement and my bank statement everyday. And the reason... I think part of that, too, is we've now covered the Home Depot data breach, the Target data breach. I am inundated with news everyday, and we end up covering and I end up being the one at ABC News who covers the data breach stories. So I always feel like I better be on top of this if I'm the one who is covering it and telling everyone else in America how to behave. And what's fascinating is that no sooner... I was on the set... This was when the Home Depot data breach happened... I was on the set telling David Muir on World News Tonight about the Home Depot data breach, I got back to my desk, I was checking my credit card for the day... This is five minutes after I had just covered the story. All of a sudden, I know that there has been fraud on my account.

**FT:** Oh my gosh!

**RJ:** So it was a very bizarre, surreal, ironic, I guess, moment where no sooner had I been just talking about this that it happened to me. And I did exactly what I had told the viewer to do, which was I called up my credit card company, I told them to send me a new card, immediately cancel my card that there had been fraud, and then ultimately, it all worked out. But it is... You really do have to stay on top of this...

**FT:** That's so meta.

**RJ:** Yeah it is, right?

[laughter]

Okay, really fast, lightning round of questions, so first answer that comes to your mind.

**FT:** If I won the lottery tomorrow, say 100 mil, I would?

**RJ:** Buy a house.

**FT:** The one thing...

**RJ:** And go on a vacation.

[chuckle]

**FT:** Yeah, you'll have some money left over, I think. The one thing that I spend my money on that makes my life easier or better is?

**RJ:** Online shopping.

**FT:** Wow.

**RJ:** Is that bad?

**FT:** No, no, no, it makes total sense. Hopefully, with free shipping?

**RJ:** Yeah, of course, what's yours?

**FT:** Oh my gosh, I'd say my financial planner. She does make my life so much easier, she just... She's one step ahead of me, which is always nice.

**FT:** Okay. One thing I wish I had known about money growing up is?

**RJ:** It grows on trees. No, I'm just kidding. I can't answer that, I'm sincere in this, because I think my mom did a really good job.

~~**FT:**~~ When I donate money, I like to give to blank, because?

**RJ:** So, I give to a handful of different causes, one is anything that helps children, especially children in need, education-based charity. Also disasters, I like to give in the event of a disaster, I like to give. And also to... There's an organization where my husband is from in Fargo that we give to, that's a school for developmentally challenged children.

**FT:** Oh that's wonderful, we'll have to put some of those links up on the site, so I'll follow up with you, great.

**RJ:** Thank you.

**FT:** And finally, I'm So Money because?

**RJ:** Oh goodness. I love my life and I'm incredibly lucky that the hard work that I have put in has really paid off. And it doesn't pay off every time, but big picture, it really has paid off.

**FT:** Well, we couldn't agree more, Rebecca, you're a complete inspiration for anyone, and I'm really happy and thankful to have you on as one of my very first guests of the So Money Podcast.

**RJ:** Wonderful. I think you're onto something with this, Farnoosh, I think it's really fun.