

EPISODE 1174

*“**BR:** If you don’t get good with money, then there are going to be exploitive people who are good with money in the system and they’re just going to take the money from you, and you can’t do the things you want to do.”*

[INTRODUCTION]

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FT: Our guest today will help us with everything from budgeting, to wealth building and teaching us how to take command of our money story. Welcome to So Money, everybody. Our guest is the wonderful Britni Ross. Over the last decade, Britni has paid off herself over \$170,000 in personal debt. She also left her corporate job to test her skills at running a business. She’s a wife, a mother and multi-passion entrepreneur who lives in Ohio, where she continues working toward her goal of becoming financially independent. We discussed her personal journey of paying down six figures worth of debt. Her prescriptive advice on how we can develop a healthier money story, and why we don’t need financial goals all the time.

Beyond her coaching business, Britni also runs a successful e-commerce company now with her husband from the comfort of their 13-acre countryside property. She is living a rich life. When she’s not working with clients, you’ll find her writing, painting, gardening, hiking, experimenting in her kitchen and traveling with her family. She’s got a link for all of us to get a free download, a free workbook on how to develop our own money story. Check out britniross.com/somoney for that. Here we go. Here’s Britni Ross.

[INTERVIEW]

[00:02:08]

FT: Britni Ross, you’re here. Welcome to So Money.

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BR: Hello! Hello! It's so nice to be here, Farnoosh.

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FT: Every once in a while, I have a guest on who just wows us. They are what I call the financial heroes, the everyday people, men, women next door who were one time bad with money and are now good with money. You are more than just good with money, Britni, you are teaching people now how to excel with their money, especially people who are entrepreneurial, who are business owners, which sometimes can be tricky, ironically. You've got this great business, but maybe behind the scenes, your money is not that great. All this to say, super excited to have you on So Money, to learn from you. I can already hear the listeners pulling out their notebooks. Welcome to the show.

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BR: Thank you so much. I am excited to share my story because I've been through the ringer with money.

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FT: Yeah. Let's start with your story, how you got yourself out of over \$170,000 worth of consumer debt. But take us back to maybe the beginnings of when you are just starting to accumulate this debt, what was happening in your life.

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BR: Well, I mean, like so many 18-year-olds, I went off to college and what you do when you go off to college, you submit and FAFSA, and you get student loans, and you get parent plus

loans. When you're a little depressed in college, what do you do? You pull out some credit cards, and you go out with your friends, and you go shopping. And then maybe I used those student loans to consolidate those credit cards over time.

I found myself somewhere around 2006, 2007. We're starting to think about having children, my husband and I. We just built a house in 2005, and for the listeners who don't remember, that was the height of the housing prices, right before the crash. We definitely overspent when we built our house. The bank wanted to lend us double what they did. Like thank God, we didn't take that amount. You just slowly feel the walls caving in, and I just felt like, I never had that like rock-bottom moment, but I had this, "Is this all there is?" moment. "Am I just working to pay all of these loans and all of these payments and I'm working 90 hours a week? What is wrong here?"

I started digging in. There was a book called *Your Money or Your Life* that really turned things around, and started showing me how to think about my money, versus the time spent to earn that money. It took from probably about '07 to 2010, and we paid off \$80,000. The entire student loan, which was 50,000, a car loan, multiple credit card, some furniture. We paid it all off. Then that really opened the door to start building some savings. I was working at a job at the time. I was able to actually leave a really high stressful job as a bank branch manager. Just lots of cut through sales techniques and I didn't feel good about it. We just had our first child. This was — when did I leave there? Oh, I left there in 2010, so we had our child in '08, and that's when I was like, "Ugh! I just want to be with my baby." I want to spend more time and I just didn't feel like the position I was in was going to facilitate the lifestyle that I wanted. So I switched over to be an insurance adjuster, as you do.

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FT: Dream job.

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BR: Dream job. So I got out of management, and I went to a cube farm, that's basically it was just rows and rows of cubicles. The people I worked with were wonderful, but there was a 35-year anniversary party in a break room where I just thought, "I can't do this. I can't do this." We started building up savings and in 2012, is when I had my second child. I used my maternity leave that was unpaid to start dabbling in e-commerce with my husband. He's a terrible employee, he does not mind me saying that. He's been an entrepreneur since 2002. I'm an exceptional employee. Like I'm the person you want on your team, and he convinced me to come to his team and then we just blew the business up from there and I've been working for myself since 2012. We paid off another hundred thousand dollars in commercial debt or consumer debt since then. The only thing left is the mortgage and frankly, I'm just not not big of a hurry to pay it off.

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FT: Yeah, I just wrote about that. Thank you for that wonderful overview. For listeners who are like, "What was that book?" It's Vicki Robin, *Your Money or Your Life* and she's been on this podcast. She just reintroduced I think a new addition to that book in the last couple of years. It's a game changer of a book.

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BR: It really is. It really is. I can remember sitting out on my lunch breaks reading it in the sun.

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FT: Yeah, good place to read that book. Let's go back a little bit, because I think there's so many teachable moments in everything you to share and my brain was like — there was like popcorn was like being made in my head. It's like, "Oh, idea! Oh, great! Okay. Ask her this. Ask her that." I want to go back because you're in a partnership. It's one thing to kind of go through your financial goals independently. It has its own challenges. It's another difficult thing to do in partnership with someone. What were those conversations like with your husband in those

days? I guess, when you had the debt and you are just starting to be like, “Is this it? I’m living paycheck to paycheck.” Were you on the same page? Who initiated the conversation? Take us to that moment or moments.

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BR: I wish I had kept a journal, because I know there were so many moments that would help so many people. Honestly, I was the spender and he was more the saver and the, “I don’t need all the material things. I don’t need a new car. My car runs fine.” I was more the. “I’m a manager, I need the nice car and I need to look the part.” A lot of the conversations were, honestly with me saying, “Being resentful that he got to stay at home and “he got to stay at home” because when you work from home, you’re not really working. At least that was my illusion. So I’m running off to do these commutes, and I’m so resentful. I remember this one conversation where I was like, “I have to go to work” and he was like, “Well, you don’t have to.” I whipped my head around him and I’m like, “What are you talking about? Of course, I have to.” He’s like, “There are consequences, but you have all the choices in the world that you can make.”

Just that one moment was like, “Oh, you’re right. Actually, I’m choosing a lot of this. I’m choosing to continue to spend the money the way I spend money and not pay attention, and I’m choosing to have to earn this level of income to make those payments. Oh, these are all choices that I’ve made to get here.” He was fortunately really understanding. I’m more the hothead. But yeah, it took lots and lots of conversations. Lots of sitting down and jotting notes. What if we move money here? What if we don’t spend money on that? Can we wait? Lots of that.

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FT: It’s so liberating to have that one thought. I had that also planted in me. You don’t have to, you could walk away, you could choose not to do the thing that you’re doing. I think sometimes, now that I’ve grown up and my father told me that by the way, another man. I do

think that this is something that we can learn from men, that they have — they have been more powerful for many more years than women. In that power sits a confidence that they can or don't have to do things. Whereas, I think sometimes with women and I can speak personally, and maybe you can relate. Like, you feel as though you don't have as many options. You feel like you have to do the things that you said you were going to do. There's expectation, you want to live up to those expectations.

So thank you to all the men in our lives that gave us permission to say to us, the women in their lives, you don't actually have to do all those things. Funny enough, it's a thought that never crosses your mind and it is the easiest thing to do. Why do we always have to make things hard to think that that's the thing that we have to do? But if it's not hard, it can't be rewarding.

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BR: And it can't be right.

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FT: And it can't be right,

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BR: I noticed that about — early in my work with the financial pieces, my friends would come to me for budgeting advice. Everyone wants to know how do I do a budget, how do I do the practical how-tos. But where I keep getting taken and I have a feeling that your work has taken in here too, is the, like what are the stories around money that we tell ourselves and what are these mental prisons that we built for ourselves. I know for me, I just got some stories about earning income and that if it doesn't feel hard, it must not be deserved. I met a lot of women who are like, "No, no, no. That's too much money. I can't possibly ask that much, earn that much. It shouldn't feel this easy." There are so many, so much stuff wrapped up in the money stuff."

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FT: What do you say to those clients and the people in your community that have these? What did you call them? Prisoner —

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BR: Mental prisons that we —

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FT: Mental, yeah.

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BR: — put ourselves in.

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FT: It's true. I've had those thoughts. I've had moments in my 30s. Now, I'm 41, but where I was like, if I try to make more money, it's going to come at a cost. I'm not going to be able to spend time with my family. I'm going to be labeled obsessive about her work. That was all me, like nobody was — there's no rule book, like there's no like absolutes when it comes to that stuff. I think there is something about creating a strategy, working hard on the strategies. Someone said, "You got to work hard so that your life can be easy." I was like, "What is that working hard that I can do to make it easy, i.e. make more money and have more resources?"

It took another woman to break that mindset prison that I was in to say like, "Farnoosh, when women make more, the world becomes a better place. It's your job to make more money." Because if you can do it, you should do it, you should try your hardest. I was like, "Okay. This

is bigger than me apparently. I need to stop making all about, “Oh! What’s going to happen?” I have a legacy that I want to create. That’s what took me out of that ugly place. What do you tell people?

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BR: I like to remind people, because I live in the Midwest and the Midwest has this culture of like, you better know where you come from and you better not get too big for your britches. There’s a lot of sentiment about people being rich and so therefore, others must be poor. I just keep coming back to like, “If you don’t get good with money, then they’re going to be exploitive people who are good with money in the system, and they’re just going to take the money from you, and you can’t do the things you want to do.” You’re not going to have the options, and that’s what I keep coming back to. When women have money, there’s been study, after study, after study.

When women get money in their lives, they tend to use it to lift up their families, and their friends and their communities. That’s the ripple effect, right? That’s the work we’re trying to do is, I can’t change the world. I don’t know why the personal-finance space isn’t connecting with everybody, but I can get that little ripple effect going, where we can then lift our communities up. But yeah, I just keep coming back to like, when women have money, we do amazing things.

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FT: Yes.

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BR: Amazing things.

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FT: Right, and we're good with it. If you want to invest in our business, we'll give you a profit like you've never — it's not just for feminist ideals. This is like good business. Give women more venture capital, let's give women more of the pie, totally. All right. What did you do to celebrate when you were winning all those financial goals, paying off your first 80,000? But also, how keep yourself going, because it couldn't have been smooth sailing?

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BR: No, it was not smooth sailing. I think one of our big eye-opening moments was when I started keeping track of the dollars, and I was like, "Okay. We're spending 400 a month on groceries." This was a while ago" and I was like, "Then we're spending \$800 a month eating out and I'm throwing away groceries. What are we doing? Why are we buying \$5 DVDs that we never watch? What is this?" I'm terrible at celebrating. I'll be the first to admit that I have had coaches who have helped me with this. I just blow past a goal and set a new one and keep going, so there was definite burnout and I would recommend that. The motivation for me came from really understanding what was the purpose, because I can tell you to get out of debt all day long. But if you don't have a reason why and you can't feel that reason, then I don't know, that sweater is going to really leap into your cart at Target. There's no way you're going to say no to it. It's always having like coming back —

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FT: Just a sweater?

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BR: Just a sweater.

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FT: You have that self-control. My goodness!

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BR: I'm lucky I don't have a Target in my hometown.

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FT: I was there this morning. I don't know what you're talking about. I learned nothing from this podcast.

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BR: You just get to stay out of Target.

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FT: Wouldn't it be hilarious if people actually, if like there was an OK Magazine expose that was like, "Farnoosh Torabi is actually in all this debt and is wanted by the IRS and is seen at Target every single morning, buying crap."

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BR: Buying all the stuff.

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FT: Coming to a newsstand near you. Anyway, that's interesting that you say that you have hard time celebrating. How did you get better at it? I have some really wonderful friends in my life now, who when I tell them things, they go, "Okay, Britni. What are you doing to celebrate?" They really ask me and I'm like, "We're going to get like really good takeout tonight."

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FT: Oh, you're in a pandemic, there's really not a whole lot you can do. But, yeah.

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BR: Like there's just not a lot to do right now. But one thing I did, when we sold the house we built, we had to take \$15,000 to closing just to get out from under it. It was a disaster. Then we purchased our new home, and we didn't have a 20% down payment. Again, bad with money, doing all the wrong things. I made a goal to pay our house that 20% off, and when I did that, and it took me two more years after that to finally celebrate. I remodeled the bathroom and put in a giant bathtub. I did get better at celebrating and it was a big celebration. But I'll tell you what, it was worth every penny. That was a big one.

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FT: How would you describe your relationship with money today and how do you balance everything with trying to stay "on track"? It's almost like, you lose all the weight, how do you avoid —

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BR: How do you maintain?

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FT: How do you maintain it? Exactly.

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BR: That's a really good question. I don't always have a big money goal that I'm working on, and I'm just letting that be okay for right now. We've paid off all of the consumer debt, we run a seven-figure e-commerce business together with no debt. I don't have a big goal that I'm working on, other than I'm just kind of learning investing and I'm just letting that be what it is and I'm having fun exploring. Now that I have the freedom, see, it's really easy for me to sit here now and go, "Oh! I don't really have anything big." I don't want to be flipping about it. It took a lot of work to get here, to get out of debt, to build up a nice emergency fund, to run our business effectively to where it doesn't take 40 hours a week anymore. Because now, we're homeschooling our kids because of COVID. It's so hard to stay focused on all the things. Right now, I'm just kind of letting things be and it feels really good.

But again, the work was already done and that was not as easy. I don't want anyone that's listening to think that, "Oh, great! That sounds easy for her."

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FT: No, I recently gave that similar advice to a listener who is in her 20s and has done really well with money. She's saved, she's paid off her debt and she's like, "I don't know what to strive for right now." I was like, "You know what? Take a break. It's okay. You worked hard. Enjoy the achievement. Just because you're not working on a new goal, it doesn't mean that you're lacking ambition, or you're slowing down, or you're moving backwards." I said, "What I'm hearing is that you're thinking about it and that's something. Sometimes you have to live life to experience life, to have life tell you what new thing you want to have enter your life." It's like, I don't know what I don't know right now, so I have everything that I have try to accomplish. I've checked off a lot of boxes. I'm just going to coast for a little bit, but also not, because it's — not to say that like, "I'm just sitting here and like watching Netflix."

The exciting part of life and the exciting part of living life with financial freedom is that you can now receive, you can be open to options, you can be open to possibilities, you can afford to take some risks that maybe you couldn't have that will present themselves in the next six months or a year. But only as a factor of sort of living your life and keeping your eyes open, it's

a process. Sometimes I say the best decisions are the ones that are sometimes made for you or the ones that present themselves out of the blue. Like. “Oh! I didn’t even know that was an option. I’m going to look into that.”

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BR: But if we spend our time trying to force our money into these arbitrary goals, just because we think we should do them, then when the opportunity presents itself, the money would be tied up. So I just think that — maybe it’s like —

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FT: Well like, you’re not paying down your mortgage, right? Which is for some people like, “Oh! That’s the next thing. I paid off my debts, my student loans, my credit cards. I have salary.” So clearly, I need to get rid of the mortgage, but—

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BR: It’s under 4%, but what’s the reason I want to pay it off? Like I would take a picture and put it on Instagram that it’s paid off? We’re paying it off and it’s under 4%. Mathematically, it just doesn’t make a lot of sense for that to be my focus. Primarily, we’ve just been reinvesting in our business, but now it’s at the point where I’m like, “You know, I don’t know that I want it to grow any bigger. I’m looking at other options, and I don’t know what those are yet.” I think it’s both scary, but kind of exhilarating to just be like, “I’m just going to breath. I’m just going to breath.”

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FT: What do you want listeners to know about you as the expert? There are so many wonderful experts out there, people who approach financial advice, giving with experience and empathy and I consider you one of them. You yourself may have latch on to experts in your own journey.

If someone is listening who wants to sort of join a community, look for leadership, mentorship and maybe either thinking, Britni, tell us about yourself. Tell us why we should give you all of our attention?

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BR: Why me? Because I'm amazing. The real reason that in the beginning of this little financial advice journey that kind of just trust itself upon me as people were like, "Tell me more. Tell me more about how you did that." I didn't think it was that big of a deal. But apparently, it's a big deal to pay off a lot of debt. I have found that many of the voices in the personal-finance space has become very rigid and dogmatic in the advice being — like it's one-size-fits-all. What I bring to the table is like you said, the empathy piece. I'm just sick of the shame. I'm sick of women, specifically, but men as well. There's so much shame wrapped up in all aspects of money in our lives, whether we have too much, too little. We're ashamed that we don't know enough. We're ashamed that we're doing better than people. Nobody really wants to talk about it in any real specifics. Everyone is just kind of doing this dance with each other and saying we're all fine, and I can tell you that the data says were not all fine.

I'm trying to figure out where is the disconnect in the personal-finance space. There is no shortage of information, how-to information, so why aren't more people doing it and I feel like there's just a disconnect and I think it comes from shame. I like to dig into what are the stories that we tell ourselves, what are the stories we're telling each other, what does our culture tell us, whether that's our regional or national culture, a religious culture or the people that were around the most, what's the language we're using around money. Like all that stuff, the psychological, behavioral, emotional stuff. I can't get enough of it. If that's the kind of thing you're into, like I'll teach you how to budget. We can do all the spreadsheet, funds. I love a good spreadsheet. I can build a beautiful spreadsheet for you. But I'm going to need you to want to come in and talk about the nitty-gritty, down to earth stuff about money too. That's where I'm at this point.

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FT: I can't tell you how many people write to me and say, "I really want to get my partner interested in money. He or she couldn't care less." I don't think they're lying. I think that there is something about money not being of interest to some people. Like I don't really care about sports, but also like sports doesn't put food on my table. I care deeply about money for a lot of reasons, where I think a lot of advice that sort of the underserved aspect of personal finance is helping people feel their steak, feel why they should be invested in this to learn this. They think that learning about money is really just a means to an end to like live a rich life. But that's not even it. It's really about options. Do you want options in your life? Do you want to not feel like you have handcuffs on? Do you want to feel like you don't have to always be reacting to things that you can be proactive?

For everyone, that why is going to be different, but I think that for someone like you and me and others to present these different ways of thinking about money, to get us even just over that initial hump of caring enough to want to do something about it. Get out of debt, save more, cut that one-line item out of our budget. That is such a big challenge and it's only the beginning of the journey. It's like that first like sort of just wanting it, caring about it. Do you find that as true in your community as well?

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BR: Yes. Like you were saying, it's almost like, "Well, if I care about money, then that will become the only thing I care about." That's not true for anything else in your life. Why would that be true for money?

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FT: What does it represent? I think people forget that it can represent anything you wanted to represent. It's not black or white. It's not necessarily like money is evil, or money is greed, or money is real housewives of New York.

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BR: I mean, that's cool. It's a thing. It's either good or bad.

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FT: It is whatever you wanted to be, but we'll tell you from experience that it can afford you of much more fulfilling life, it really can and it does buy happiness. I'm sorry.

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BR: It does.

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FT: They since gone back on that study by the way. Like actually, it might buy as some happiness.

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BR: It turns out that food is a really —

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FT: Is healthcare not happiness?

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BR: I will be like having healthcare and food, and a home that I like that brings me happiness. Like, what's the study now? It's like, anywhere from like 70,000 to 225,000, depending on where you live, like that money will get you all sorts of happiness up to there. And then from

there, it starts to wean. It's that nice bell curve. I tell people, I don't want millions in the bank just to have millions in the bank. I want to know that I will have options in the future. I'm always trying to take care of like the child in me who wants joy and curiosity, but also caring for future Britni, who wants to eat food when she's 80, and wants it to be delicious food. I don't think there's anything wrong with that. But yes, I met a lot of people who are just like, "Well, no."

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FT: What's the point?

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BR: "What's the point? I'll just make more. You can't take it with you when you die." I'm like, "I wasn't trying to."

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FT: It's often so rooted in how we are raised when I was starting out in the very early days of my personal finance career. I would go to colleges and I would do townhalls, and this one student got up at one and he raised his hand. He goes, "Why do I have to pay off my credit card debt? Like what's going to happen to me?" I was like, "Okay. This is someone who just maybe is trying to be that guy in the audience." But I said, "You're borrowing money from somewhere, like whether it was a friend, or the credit card company." Like maybe that didn't move him, like he didn't care about making good on your promises.

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BR: I said I would pay this, so I'll pay.

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FT: I was like, “Okay. Yeah. The credit card company is not going to come and take the couch away from you that you didn’t pay back. But it is the type of thing that with experience, you will learn that it is the last thing you want to have in your life, is this cloud, and burden, and sleepless nights over your debt. Because it is a burden, it does become a barrier mentally and actually tactically. I think for this 20-year-old in the audience, it was this naïveté, asking that question. But I also wonder what was kind of like household did he grow up in, where he thought that he could even — that that wasn’t even a question.

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BR: Like why would I pay that off. If I just don’t pay it off, nothing will happen.

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FT: Like, “Who’s going to come after me?” I was like, “Did you also steal?” Like, “Everyone, check your purses.”

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BR: Yes. But I’ve been on both sides of that, so I remember feeling stuck, that mental prison, we’ll come back to that. the mental prison was, I have to earn this income because I have this many payments that have to go out a month. Now, I can’t even make a lateral move to a different company, because that feels dangerous. I’ve met so many people who they — it’s not that they want to become an entrepreneur and start their own business, they just want to do work that feels meaningful, but they’re stuck. That’s the difference why do you want to get out of debt, because the feeling on the other side of it when you get to keep all the money that you’re making, instead of giving it away to everyone else is — it’s damn near indescribable.

That was a big value for me. I love living a rich life. We love to travel. I love to eat good foods. It’s not really that rich, but it feels like it. That can be different for every person too, so really getting in touch with what mean something to you, what are you giving up by keeping these

payments around, by continuing to spend money. I call mindlessly impulsively. I don't mind if you want to drop \$300 on a sweater, and you've got the money, that's your business. If that brings you value, I'm not here to tell you how to spend your money. I'm here to get you in touch with what mean something to you, what actually mean something to you versus what you think mean something or what your mom said meant something or what your sister says like —

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FT: We could do a whole podcast on family pressure.

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BR: Yes.

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FT: Well, I'm definitely going to be having you back, Britni. You're awesome. Thank you so much for spending your time with us. Everybody, check out britniross.com. We'll put all the links on the podcast. And tell us, is there anything else we should definitely be checking out while we're looking for you online? Tell us everything.

[00:31:03]

BR: I am going to be teaching a few hundred women in Canada how to rewrite their money story here in about a week. So I wanted to give that information to your audience as well. So if they go to britniross.com/somoney, there will be a free workbook there for them that walks you through like the elements of a good story, you as the main character, your supporting cast, your setting, the style and language, all the plot points that have happened. Then we're going to flip it and we're going to turn it into where you're writing your like fictional ideal story. I'm an artist, so I love to marry creativity with the money piece. I think it's a really fun way to get in

touch with where have you been, where are you at now, what are these beliefs you're carrying around, and why and what is it you want for your future. Because we never spend a lot of time crafting our own story We're just carrying around all the parts and pieces that have been piled onto us over the years. So yeah, britniross.com/somoney and that workbook will be there.

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FT: All right. Thank you again.

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BR: You can add Instagram because that's where I'm always.

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FT: Yes. That's how I first learned about you, was on Instagram.

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BR: That's my favorite place.

[00:32:21]

FT: Me too. Well, I see you there after this podcast, I'm sure. Thanks, Britni.

[00:32:26]

BR: Thank you, Farnoosh.

[END OF INTERVIEW]

[00:32:30]

FT: Thanks again to Britni for joining us. All the links are on the So Money Podcast website: Britni's blog, her Instagram and the free resource for podcast listeners, britniross.com/somoney. Thanks for tuning in everybody. Join us back here on Friday where I answer your money questions. I hope your day is so money.

[END]