**EPISODE 1395**

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**FT:** So Money is brought to you by CNET, the site that shows how to navigate change all around us. So Money episode 1395, Ask Farnoosh.

[INTRO]

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**FT:** Welcome to So Money, everybody. I'm Farnoosh Torabi. Happy Friday. I am really looking forward to the weekend and the week because I am going on vacation. I will be out of the office for the next, I don't know, I guess it’s nine days. The family and I are venturing to Cape Cod, Massachusetts. Some of you know I'm from Massachusetts, born in Worcester, Worcester. We went to Cape Cod once or twice as a kid, I recall. We didn't really vacation a lot as a kid, to be honest. Not for pleasure, at least. We went to like Arizona to see my aunts, and we went to Germany once to see an uncle. But it was never like, “Let's go to Cancun,” or, “Let's go to the vineyard.” We weren't adventurers like that. We were usually running away from death, as I'll write about in my forthcoming book, *A Healthy State of Panic*. It all worked out though.

As an adult now, as a mom, as a wife, as an explorer, I like to go beyond my confines. So I've actually booked a lot of travel. Cape Cod is this week. Then we're going to, I think, let's see, France. Fingers crossed for us, right, because it's a big gamble to, I feel like, book an international trip right now. But we're going to go to, fingers crossed, France in November, Santiago in December to see my brother and his girlfriend and my aunt. But also, because it's beautiful and we're going to do it up there and I got to – I'm not staying with family. I decided. I'm going to get my own hotel room because that will mean peace of mind for me. Also, I think it's good to have boundaries when you visit family from out of town. I mean, they'll be a little upset that I won't be staying with them, but they can come to me. I'll have a pool. It'll be great. They'll love it. I'm fingers crossed.

Then I actually also booked a trip for next year, spring of next year, where we're going to go to Mexico. Again, just an international trip that I'm crossing my fingers. I have an episode coming up. This is all important to tell you because I have an episode coming up about traveling and booking travel right now for whether it's the next few months you want to go somewhere or next year. We have Brian Kelly on the show in a couple of weeks, the founder of The Points Guy, and The Points Guy and CNET are, of course, owned by Red Ventures. He's a colleague of mine, super awesome human, and so smart. I can't wait to share this episode because I have been telling all my friends and family about the things that he told me, like all the hacks and the secrets and the best websites to go to. I have all of that in store for us.

It was really born out of my own frustrations with booking travel because it is very expensive right now to book travel. I think that the summer is, obviously, when everybody wants to go places, but I don't think it's going to slow down. Brian's more optimistic about the airline industry and how they're going to maybe get their act together. But I don't know. I'm cautiously optimistic. Anyway, I'm booking my trips. I'm doing a Hail Mary, and we're going to go, and more on that in a minute.

So, yeah, I'm going on vacation. I'm really excited. It's long overdue. I've been working overtime, and next week we're going to air some replays, including the Friday episodes, so sorry if you are hoping for fresh episodes next week. But listen, we're a three-day, three-episode-a-week show, a lot of volume, and sometimes things deserve a replay. I've got some goodies in store for us next week.

By the way I'm recording this for your podcast player but also on YouTube. All right. So here I am, waving my arms. We're on YouTube now on the Friday episodes. So if you are inclined to see what I'm wearing today and my background and my hand gestures, please visit us on YouTube at youtube.com/cnetmoney, and subscribe, share, like, comment. Leave your questions for our Friday episodes. Anyway, I just wanted to get that out of the way.

All right, back to business. So this week in the newsletter, and if you're not subscribed to my newsletter, why? I have the link in the show notes. It's a really exclusive, I think, way for us to communicate. The things that I share in the newsletter are not things that I necessarily share in advance anywhere else. So it's an opportunity to really get me, catch me, and like, “What is

Farnoosh thinking right now with the markets, the economy? What is she reading? What is she watching?" I have a lot in these newsletters, including my favorite things and things that I'm reading on CNET and everywhere else.

This week, I talk about the job market. Last week, we, of course, had the jobs number come out, even better than the months previous. We have unemployment now at 3.5%. Where was it? Around 3.6% in previous months. But yet we know that things are not so hunky dory, depending on your industry. We are hearing about layoffs, Walmart, Snapchat more recently, those two companies making headlines. Not to mention, of course, we've got inflation down a little bit in July but still very, very high, 8.5%, a drop in consumer sentiment, rising interest rates. We know all of this stuff is going on. Yet the job market seems to be keeping head above water. Better than that, it's resilient. So how is this possible?

I've spent now many days talking to economists and market watchers for their sense of what is actually happening. Why is the job market data not catching up or not reflecting at least what is happening in the broader economy and also the stock market? So the newsletter this week, which came out, discusses some of the takeaways that I've learned over the last few days talking to these experts that are way smarter than me. But also, we did a podcast about this on Wednesday, if you recall, if you didn't go back and listen, with Berkeley economics professor, Jesse Rothstein.

I've got a piece on this on CNET as well about just like what's going on with the job market and answering a lot of other more specific questions related to the labor market, things like if I quit right now, what's the likelihood that I'm going to be able to find a job in good time, that I'm not going to have to sit on my couch and just like scour the Internet for months and months and months, like many people did during the last recession in 2008, 2009. It took, I think, people seven, eight months before they found jobs, on average.

It's not as bad right now, obviously. But there are some questions that are unanswered right now like can we have a recession if the jobs number keeps holding up. If we keep adding 500,000 jobs a month, what's going to happen? How is that going to, ultimately, define whether or not we're in a recession? If we still have inflation, if we still have rising interest rates, what kind of an economy are we really in and more?

Also, if you're a woman who didn't work in the pandemic, like so many women, good news for you, potentially. I interviewed an economist looking specifically at female employment participation, and she found some interesting developments there that I think you'll like. So that's where I've been spending a lot of my time and energy and focus in the last many days and have created many, beaucoup content out of that, a podcast, an article, the newsletter. So you can – Just whatever is your sort of like flavor, what you prefer, how you like to consume, if you like all of it, I'd love for you to subscribe to all those things. If not, it's all out there for you.

All right. So this week, we have – What do we have left to do today? We have to talk about the reviewer of the week. We had to talk about the Recession Help Desk question for the week because we know we're starting that now. We have a destination on CNET Money, catering to the uncertainty in the economy, answering questions, creating dedicated articles to this topic. We also have a piece in the podcast every Friday, answering a recession-specific question. So have that and we have, of course, the mailbag.

We have questions about, oh, my gosh, Robinhood. Remember Robinhood, that app that is sort of like a game? Someone's wondering what do I think of it, and I have some thoughts. Someone's wondering how to manage an employee stock right now. People are getting a lot of benefits, competitors. Employees are being very competitive with their job offers, some. Of course, it's not a general thing happening.

But some, depending on the industry, where they're really trying to learn workers, they're sweetening the pot. Maybe they're giving you a better salary. Maybe they're throwing in some sweet benefits, including stock options and things of that nature. Someone has a question about what to do with her employer stock. Then will inflation – The Inflation Protection Act, which is a big – Wait. Well, we'll see. I think today we're going to hear whether it passes the House. But I think it will. How is that actually going to bring down inflation?

But let's first go to the review section on iTunes and pick our reviewer of the week. This week, I am going to select BaileyC2, who left her review towards the end of July. "Farnoosh, thank you. You are a ray of sunshine in my day. Your interview with Cait Donovan is so good. I will listen to it periodically to remind me of the great advice you both discuss. Over and over, you always put a smile on my face.”

Well, thank you, Bailey, so much. I loved my conversation with Cait Donovan. I've talked about her a lot since that episode aired. But if you haven't checked it out, please do. Cait discusses burnout. She's the host of FRIED: The Burnout Podcast. She's a thought leader on the topic of stress and burnout, and she comes to this from a career in acupuncture. So a very interesting pivot, right? Where I guess she was on the front lines, working with people, like dealing with burnout. Herself too had a compelling burnout story, and we talked about how too often we associate our crappy jobs with the fact that we're burnt out. Certainly, where we work and how we work consumes us and can influence our stress levels and all of that.

Not to get employers off the hook there, but it was just interesting where she decided to take that conversation because she's like, “I think people quit too quickly.” Or they quit without a plan or they quit without really taking a minute and looking at what is actually the source of their burnout. How is the lens through which they see the world and how they take in the world? Really the bigger issue because what she's found is that people leave their jobs, but the burnout doesn't go away. They'll find something else to stress over and to feel resentful over and all those emotions that stir up as that lead to ultimate burnout. Very profound and interesting.

I actually got a lot of cool feedback from that episode, people saying it was really different. It kind of changed my mind and made me a little bit more optimistic, if possible, about this topic of burnout. So thank you so much, Bailey, for highlighting that and being in the audience. I would love to give you a free 15-minute money session. Just email me, farnoosh@somoneypodcast.com. You can DM me. Direct message me on Instagram @farnooshtorabi. Let me know you left this review, and I will follow up, and we will get a time on the calendar.

Okay, time for our Recession Help Desk question of the Week. This week, our friend, Jenny, in the audience wants to know, “Farnoosh, should couples hold off on starting a family during a recession?” All right, so this is a huge question. I'm going to do my best to be concise and give you the best advice as a parent and as somebody who has talked about and researched the cost of having kids and have been through now a couple of recessions.

Listen, first thing, it's never a perfect time to have a baby, okay? Even when you feel like you're super prepared, there's a part of you that's always anxious, and parents will never say like, “Oh, it was the perfect time.” You have to do what you want to do. Like having a kid is – How do I say this? It's not like should we buy a car. It's not like should we buy a house. This is – Those are potentially life-changing things. A car can get you from point A to point B. A house is where you're going to live. But a child adding to your family, the responsibilities and the ROI that comes with raising kids, I think, is completely on its – It’s on its own level, and it is one of those life-making events. It’s more than just a transaction. It is a decision that is going to affect not just your life but the person that you bring into the world.

I do you think that recessions come and go. Your desire to have a child and your ability to have a child, quite frankly, is not so fluid, right? You have to make that decision and be committed to it and work within a window because we have biological clocks. I know science has gotten us way further and more advanced so that we don't have to rely necessarily on that biological clock, but that comes at a price. You have to afford things like IVF, and you have to afford things like surrogacy, and you have to afford things like adoption.

My answer to this is be less worried and concerned and focused on the possibility of a recession. It's going to happen. People have kids, whether there are recessions or not. People have kids during recessions. It all works out. Be more worried about your own personal financial stability and security. Okay. We've talked about what it costs to have children on this show in recent weeks, actually. I was on NPR recently talking about that. I'll put those links in the show notes for extra context.

But the most important thing and the only thing you can really control is your own personal preparedness. The economy is going to do its thing. We know that if we're anticipating a recession, we need to work a little bit overtime to be resilient. So right now, if you know you want to have a kid this time next year, well, it does take time. That's the good news, right? Nine months and then you have to conceive. Then it's nine months. So it's not like tomorrow the kid’s arriving.

So you have time to work on the, I think, important measures all families should attempt to make and take ahead of having a kid, if you have the ability to plan this. A lot of times, we don't. Just we discover we're pregnant, and it wasn't a plan. So here we are. But if you know you're going to work on this, also work on your finances. Do you have a handle on your credit card debt? Do you have a handle on your savings? Do you have enough savings? Okay. Savings for average people who don't have kids, it's important because if they lose their jobs, it can take care of themselves.

But if you also have a child, you have to have enough in savings now to afford your needs and this child's needs. So you may have to up your savings. Again, you have time to do this. So creating a plan to say, okay, we're going to save an extra X dollars a month so that we have this fortified cushion upon the baby's arrival. It's also significant to have savings because not only you're taking care of another person, but you might not be working, or your partner may take time out of the workforce for a period of time to care for this kid. So if that income is not coming in, you'll have to rely on savings.

Mapping out, I think, your expectations, at least just to that first year. Don't worry about year 5 and 10 and college. Just focus on that first year. What's your life going to be in terms of the setup? Are you going to take time out of the workforce? Do you have paid family leave? What about your partner? What does your health insurance provide? What do you have currently in savings? What do you have currently in debt?

Ideally, you arrive at parenthood with a clean financial slate. You don't have debt. I'm talking high interest credit card debt. Forget the mortgages, student loans. That's on a journey. But to the extent that you can prepare yourself financially for this kid, whether or not there's a recession is all you can really do. Yeah. In the back of your mind, if you're like, “This baby's going to come, and we're going to be in a recession,” that may mean you could lose your job. Your husband or partner or spouse, wife could lose their job. So you want to anticipate that and maybe plan a little bit extra for that.

Or here's another thing. If you're looking right now at your employer benefits and you're like, “Geez, my company doesn't really have anything for me,” or, “Our insurance is pretty slim pickings here in terms of the things that they'll cover,” you might want to talk to your employer about that. But also, you have, again, time to navigate this job market in a way that will – You're going through a different lens now. You're picking an employer, not just because it's maybe a better salary. But it's going to offer you more work-life balance and also more money and support when you become a parent.

That's not a little thing. I think employers recognize this, and they realize this is a competitive edge for them when they can offer paid leave and other sorts of subsidies for families, whether that's childcare subsidies. I know Facebook gives out like a bundle of, I think, like a stroller and all this money for you to afford that first year. Look, I'm not saying go work for Facebook, but there exists these sorts of benefits. I think it's fair. It's fair game for families who are looking to family plan to be extra scrutinize their employers and think, okay, well, if this is not – It's so important, right? Where you work and the support they give you is paramount to your ability to parent successfully, financially, emotionally, time-wise, all of that. So be critical of that.

All right, so that's my nutshell answer for you. That's the summary. But I am optimistic that because you're thinking about this now and you're giving yourself time, that is a huge bonus. If you are coming to me and saying, "I'm already pregnant. I'm eight months pregnant, and I don't have a plan, and I have credit card debt and all that," it's not to say that we can't work with that. But it's a lot better, obviously, when you come to this with a plan. So, Jenny, thank you for your question.

I would just extrapolate this to people who are listening and are like, "Well, I don't want to have a kid. I've wasted five minutes of my life listening to Farnoosh answer this question." I think this advice also tracks with any other sort of big life milestone event that you are hoping to achieve, whether that's starting a business, whether that's quitting your job and starting a business, whether that's moving to another country. Whatever you're going to need to afford big time, that is going to be potentially life-changing, and it's not like nice to have. For you, this is a must have because it is life-defining.

For many people starting a family, it's that. For many people starting a business, it's that. For many people – Fill in the blank. I wouldn't say this is like buying a house or buying a car. These aren't things, but these are like life experiences that we have to be very thoughtful about. But don't let the macro economics of the world impact your desire and ability and stick-to-itiveness to do what you ultimately want to do to live a fulfilling life. This is what this show is about. This is what I'm all about. It's about how to find and strategize the ways to achieve financial fulfillment, life fulfillment, regardless of what is happening in the world.

Obviously, taking that all into context and account, but engineering, reverse engineering, strategizing, architecting. So I appreciate the question. Again, if you're not in this camp, specifically, I think some of the things that I've just reviewed I think can be applied broadly to people who have other big life milestone plans, goals.

All right, let's go to the broader mailbag. This week, we have a question from Nichelle in the audience. She said, "Farnoosh, during an episode recently, you said something like, 'I hope people don't have their life's fortune in an app like Robinhood.' Can you say more about that? What are the watch outs? What are your concerns? I'm planning to get back to auto deposits for consistent investments and would like to fully understand before setting my recurring deposits."

All right, Nichelle. By the way, she says, "I have an E-Trade account, but I find myself using Robinhood for most of my investments these days. It's so easy and convenient." She also says, "I have a money group chat, and I know most of the girls there are primarily using Robinhood outside of employer-sponsored retirement accounts." Okay. So I have spent some time on Robinhood, and I wrote about it for NextAdvisor, in fact, our editorial partner, CNET Money. So I'll put that link in our show notes.

But I spent about six months dilly dallying on Robinhood. I bought some stock, and it was sort of accidental. I wasn't planning to like write about it or research it. I just – Here's the thing. I was online at Party City in the pandemic, and I just noticed the frenzy in the store. My goodness, there were people everywhere. I was like 60th in line. It was the summer, so it was like a combination of people buying things for graduation parties and pool parties. I was there for my son's birthday, all getting some gear.

But I just thought like, yeah, it makes sense. It's the pandemic. People don't really go out for partying anymore. They host at their homes, and I think people are feeling a little bit like, "I have some disposable income, so I'm going to buy the extra balloons, and I'm going to go extra with the sweet 16 because we couldn't have the ultimate sweet 16 that we were envisioning. So we're going to go really extra with the decor." I mean, the woman in front of me spent like $300 on paper goods. I was like, "That's another episode."

But I thought, let me check the stock, and I quickly went on Robinhood because it is very convenient. You can go on there. After a couple taps, I was like, "Wow, this stock is $1 and change." Look, I'm not a stock picker. Honestly, for me, at that moment, I was bored, and I was trying to make time pass. I said, "Well, it's $1. I'll buy 500 bucks worth of Robinhood." I'm sorry, of Party City, and see where that takes me. It was really just a game, a $500 game that I played with myself.

Through that process, I got to experience the Robinhood app for the first time, and I came to some conclusions. It's the sort of investment platform that I will entertain after I have already established the more serious, more reputable, more responsible investment strategies. Like your friends in this Facebook group, they have employer-sponsored retirement accounts, which means they've got 401(k)s and 403(b)s. They're doing that, and now they want to do a little extra. So maybe they'll return to a Robinhood.

But if Robinhood is your primary investment tool, I'm concerned because Robinhood is not, first of all, a long term – They don't – I mean, they'll say like, "Oh, a lot of our investors are long-term investors." But just look at it. It's got bells and whistles. It's got alerts, and it looks like a pinball machine. You can't open up an IRA on Robinhood. It's not really conducive to long-term retirement investing. There's no tax advantage versus opening up a traditional or Roth IRA where you get tax benefits. There's nothing like that on Robinhood because you're just buying and trading individual stocks.

The point at which you are ready to buy and trade individual stocks, in my opinion, is once you have done all of the other, again, more foundational work to build a diversified long-term portfolio probably for retirement. I'm not against Robinhood, but I'm not a fan for using it as a primary way to get into the investing world. I think it's better to access first your workplace 401(k) or 403(b). It's better to open up an individual retirement account, Roth or traditional. Then if you want to roll the dice and pick individual stocks and pick individual funds, fine. Go with Robinhood, but it's not my preference.

All right. Next up, we're going to hear a review actually. This is Amy, who called in. She left a voicemail. You can do this. If you go to somoneypodcast.com, you can leave a voicemail for me. You can use that to leave questions. You can use that to leave comments. Amy here has exciting development, and I want all us to listen. Here's what she said.

[00:27:35]

**A**: Hi, Farnoosh. My name is Amy. I'm a single mom of two teenagers. I live in Massachusetts. This is more of a tell Farnoosh than an Ask Farnoosh. I wanted to let you know that for the first time in my professional career, I actually negotiated a raise at my job. I went in, used all the tips that you talked about in terms of all of the value that I brought to my firm to all of the things that I had done over the past year, ways I had brought in money and clients. I was completely and 100% successful. So I actually just wanted to say thank you because I don't think I would have had the same sort of knowledge or even the courage to do something like this before I started listening to your podcast.

I started listening a little over a year ago. I love it. I've listened to almost all of your back episodes. Again, thank you so much for what you do. It earned me a huge chunk of money in my raise that just kicked in last week.

[00:28:36]

**FT:** I'm so happy for Amy, negotiating at her job first time. The show is – What can I say? The advice tracks the advice. The advice – If you follow it, good things can happen. So Amy, thank you so much for sharing your great news with us. We're so proud of you. We're so happy for you. I've actually reached out to Amy, and she and I are going to chat for a free 15-minute money session in the near future, so maybe more to come on Amy.

All right, Masa has a question. "What do you do with employer stocks that get vested now, Farnoosh? Should I immediately sell or keep them?" Well, I think it depends on your goals. Employer stock is, in my opinion, something that you invest in on top of your diversified retirement plans, which we just went over. It's extra. It's like you're not relying on this for your retirement. You're just kind of like, "Well, I get it. Maybe I can get it at a low price. I can strike at a good price." But it's not money that you're going to need, really.

So the question to ask yourself, whether to take it out now or later, is, well, what are your needs? Do you need this money now or in the next few years, where you don't want it to depreciate? Or do you have time and you don't really care what happens and you can ride this out for a while and hopefully still end up on top? So Part of this question is really I think what Masa’s is asking about is if the stock could become more valuable in the coming months and years, might she regret cashing it out today.

Of course, this is something that we all worry about with all of our investments. If I take the money out now, like where does that leave me in five years? Again, you can't worry about what's going to happen with the stock market. Worry about what you need. If this money has grown and it can help you advance your life today, why wait? Because I'm assuming too you have other investments. Yeah. You're not all in on this stock and hoping, like crossing your fingers like this is going to get you to the finish line, that retirement.

Depending on the amount of money we're talking about that's in this employer stock, here's one idea. You could sell your stake. You cash out and open an I bond. You can invest up to $10,000 a year electronically. We've talked about I bonds. They’re more stable. They're government-backed, and I think they're earning well over nine percent right now. I know inflation is coming down a little bit, and I bonds move with inflation. But still, it's probably more than what you’d get in the stock market in the next six months.

I'm not a stock forecaster. But if you want stability, and you want a guaranteed return, okay, and you want something that's way better than just leaving it in cash, the I bond would be not a bad place to take out this employer stock and convert it into an I bond. Again, you can invest up to $10,000 electronically through an I bond, and that website is treasurydirect.gov.

All right. Last question is about the Inflation Reduction Act, and Laura wants to know, is this actually going to bring down inflation? It's a good question because the title seems like it will, and I have some thoughts on this. But first, let's go back and understand what is this. What are we talking about? The Inflation Reduction Act is a bill that has now passed the Senate. It's, I think, sitting in the House’s hands today, if not already passed, and then it will probably get signed into law by President Biden. It's part of his administration's efforts to –

Well, remember the Build Back Better plan that he proposed during his run and then in the beginning of his administration? That has been pared down significantly, and it's now called the Inflation Reduction Act. So there are some aspects of this bill that were reflected in the Build Back Better plan. It's a $700 billion program, and it's really tackling three areas. One is climate change. The second is health care, making that more affordable. Then the third is tax revenue.

So we have a huge deficit in our country, and two ways that this act proposes to go after some of those tax dollars is, one, beefing up the IRS, giving them more staff and resources so that they can go and do a better job of collecting revenue from those who are evading their taxes. Then also, taxing corporations earning a billion dollars or more profit a year a 15% corporate tax. Yeah, I'm for that.

I think long term there are some changes in these implementations that are going to ultimately bring down costs for consumers in some ways. So for example, managing climate change is huge. It's the biggest part of the bill, and over $300 billion earmarked for steps like offering a tax rebate and credits for us, when we install solar panels, when we buy energy-efficient vehicles. It's going to encourage companies to become less fossil fuel-reliant and invest more in clean energy.

Arguably, down the road, we will become a country that is less reliant on oil, and therefore oil price fluctuations. So when there's inflation and gas goes up, it won't maybe matter as much because we're going to be now a more clean energy-reliant nation. Therefore, that will be cheaper for us. So these are investments that we're making today. We're spending more money to be able to save more down the road.

I mean, Republicans oppose this because they're like, "Whoa, whoa, whoa, whoa, whoa. We're spending more money in an inflationary environment," which some would argue is how we got here. So there's a huge debate, but I do think that long term this has the ability to clamp down on some of these potentially volatile rising prices. One is energy, and the other is health care.

So for the elderly, what's going to happen now is Medicare will be able to negotiate the cost of prescription drugs for Medicare recipients, and this is going to be great because, again, when there's inflation, prescription drug costs go up. Health care costs go up. They're also going to be expanding the Affordable Care Act and extend the subsidies currently giving low-income Americans access to free health care for another three years. So definitely for those folks, they will see a continuation of low or no cost healthcare, which, of course, is going to be helpful to them, in the event that there is a move towards inflation.

Then, yeah, so will this clamp down on inflation today? No is the short answer. I think the name is a little misleading. But I think long term there is some real material financial benefits for individuals. I just think it's a step in the right direction. I think that these are the moves that I was calling for earlier on when we were like, “Okay, so we're going to leave this all up to the Fed to figure out.” Raise interest rates to reduce demand and then interest – Inflation will come down. However, we have to also address the future.

The Fed is just pouring water on the fire right now. What about our future? This act is really, I think, a representation of the fact that our legislators, our lawmakers on both sides of party lines are thinking about us and not just us but our offspring, the next generation. So I think all in all, this is a huge win for everybody, particularly Biden and his administration. But I think it's good for all of us.

All right. That's our show this week. Hasta La Vista, babies. I'm out. I'm out. Peace out. Of course, I'll probably be on social media and all that stuff sparingly but vacation pictures mostly. So if you'd like to follow us in Cape Cod, be sure to be following me on Instagram, @farnooshtorabi. Thanks so much for tuning in, and I hope your weekend is So Money.

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