

**EPISODE 1457**

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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 1457, Tori Dunlap, author of *Financial Feminist*.

*“TD: We have the opportunity to, again, use money as a tool in order to build the kind of world and the kind of lives we want. And, you know, I'm financially independent. I'm 28. I could retire tomorrow if I wanted to. I don't want to because this work is not done, and I've also realized, okay, I'm good financially, at least for now, right? Like I don't own a home. I don't have children. I don't have anybody dependent on me. So now, I get to use my financial resources and my voice to hire people, employ women, donate to causes I believe in, to start to shape the communities around me in really positive ways.”*

[INTRO]

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**FT:** Welcome to So Money, everybody. Happy New Year. Coming up on our eighth year of this podcast. We are old. What can I say? Podcast life eight years is like 102 in human life, over 25 million downloads, praise from all over, Webby-honored show. I am so grateful to be here still standing, podcasting, being your host. This is our brand new episode of the brand new year.

Over the last week or two, I've been highlighting some of my favorite moments on the show in all of 2022 that I hope we will carry with us into the New Year, as we set to accomplish many different goals. I don't like to set resolutions, but my business priorities this year include catering to you, continuing that, giving birth to my third child. Not a human child but a book child, my book, *A Healthy State of Panic*, out October 3<sup>rd</sup>, 2023, this year. So you'll be hearing more about that as the episodes continue.

I don't know. Maybe I'll do some more stand up this year. I've been thinking about getting back on stage. I'm going to leave my options open. In the meantime, I started to follow more

comedians on social media. I think that helps to get the juices flowing, get inspired. We're going to have an incredible new comedian on this show, a woman that I connected with online that I am just enamored with. Her name is Zarna Garg. She is an Indian immigrant, mom of three. She has over 100 million views on TikTok for her incredibly relatable comedy, especially for me, as I'm the daughter of an immigrant mom. She performs at Carolines on Broadway, the Comedy Cellar. She's hilarious. Follow her, Zarna Garg. She'll be showing up on So Money in the coming weeks to talk about starting her standup comedy career in midlife after having kids. I tell you, this woman, I bow to her, and she listens to this show. She's a big fan of So Money. So I cannot wait to connect with Zarna Garg.

But today, my friends, we have a very special guest who was actually on So Money before the pandemic in 2019, when she was just starting out in personal finance, committed to saving \$100,000 in her 20s. Now, Tori Dunlap has become a globally recognized personal finance educator, a podcast host, social media star. Her brand is Her First \$100K, and she's got a new book, *Financial Feminist: Overcome the Patriarchy's Bullshit to Master Your Money and Build a Life You Love*. It just came out December 27th. It is an inclusive guide to all things money, from managing debt to investing and voting with your dollars. Here's Tori Dunlap.

[INTERVIEW]

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**FT:** Tori Dunlap, welcome back to So Money. My gosh, you were last on this show in the before times, before pandemic, years ago. How are you?

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**TD:** I'm good. I'm as good as I can be. I don't know. It's so funny. I was literally thinking before we hit record of like, yeah, I came on April 2019. My life was very different then. I was still working a corporate job. Her First \$100K was just a side hustle. It was like adjusted, rebranded like two months before and, yeah, everything's different. My life is different. The company is so different. Crazy what, yeah, three years does. Absolutely wild.

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**FT:** You have a book, *Financial Feminist: Overcome the Patriarchy's Bullshit to Master Your Money and Build a Life You Love*. I want to get into that. But first, let's go back to 2019 because you're right. Then you were founder of Her First \$100K. You had a movement going. You had a promise that you are – And you're really keeping yourself accountable. You wanted to save \$100,000 by 25. You more than surpass that goal, and so you got a lot of media around that.

What happened next? Because I feel like you really discovered an audience on a platform that we're all now just trying to figure out, but you are an early adopter called the TikTok. I have to believe that that was, looking back, maybe one of the – Maybe you weren't intentional, but like you believed in it, and you tested it out, and it really worked out for you. Let's go back to 2019 and then 2020 and how you have since then approached your career.

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**TD:** So yeah. Let's – So 2019, I was working a nine-to-five in marketing and then running Her First \$100K on the side, and I hit my 100K goal successfully, 100K at 25 in September. I went to Europe to celebrate. I got the call for Good Morning America and a pub in England. I came home, did GMA, and quit my job three weeks later to run HFK full time. From there, like everything took off.

So early 2020 was the first time that I was like proving to myself I could make a career and a life out of this. I think we had probably 30. Actually, I know for a fact because I have a screenshot in the first viral TikTok that I ever got. It was 30,000 followers on Instagram in July of 2020. Like many people, I joined TikTok in March of 2020 during the pandemic, just trying to not be bored anymore and trying to feel something.

Then after a couple months of consumption, it was a test for me as a marketer, and it was a very interesting test because now I'm 28. At the time, yeah, I was 25, 26. So I'm still pretty young, but I was under the impression that TikTok was like 16-year-olds, and I was like, "They're not going to care about money. They don't give a shit. But I'll try and see what happens."

Literally, the fifth video we posted went like ultra-mega viral. We got probably – I think it was like 700,000 followers in a couple days.

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**FT:** What? Okay, hold up. What was that video?

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**TD:** Yep. It's so hard to describe. People have asked me to describe it. It's literally – I have tried to duplicate that video now. It probably doesn't work. It's literally – To a certain sound, it's so hard to try to describe TikTok videos when you can't see them. But basically, I was talking about like me at a corporate job being sad and me running my own business. It's like me as a badass, and it was literally just like a screenshot of me on CNBC, a screenshot of me on X social platform, and then my Instagram, and then it said follow for more.

I think if I could go back and look, that video did crazy numbers. It was like multiple millions of views in just a couple of weeks. A bunch of people to our Instagram as well, and everything changed. Everything changed for us, and we were already doing pretty well. Like I was already really happy with the success and the growth of Her First \$100K. TikTok was next level. So we now have 2.3 million followers. It is our largest platform by far. It is the reason that our podcast, *Financial Feminist*, debuted at number one in the business charts. It's the reason, I think, that this book is already selling well, even though it's not even out. It is, yeah, completely transformed our business.

For me as a marketer, especially in the early days of TikTok, I had never seen growth like that. It was absolutely insane. The most popular video we ever did was in April of 2021, and we got over 100,000 email subscribers in a week just from that video. So it's just been –

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**FT:** What was that one about?

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**TD:** That one was about how I'll have a certain amount of money when I retire because I've done all of the heavy lifting. So it was like I'll have \$6 million by the time I'm set to retire, and I'm only 26. Then I explained here are the misconceptions you have about investing. Here's how to get started. Yeah, that not only, again, went viral. We drove a shit ton of people to our website, but we also got written up in like 15 different media publications in that couple of weeks it was going viral.

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**FT:** All right. Now, I follow you on TikTok, and I love everything you produce. You definitely have a lens through which you see the world, and I want you to talk about that because let's give yourself all the credit. I mean, TikTok certainly was in an adoption phase and a lot of people – Not a lot but more people than now are maybe going viral after like an interesting video.

But to your credit, Tori, you also are hitting the nail in terms of what the current population of young personal finance consumers want to hear and want to learn about. So tell us about how you have a very specific flavor of finance and what you're really trying to do. I mean, you're not just here to help people. You want to change lives.

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**TD:** Yeah. I think you and I share, I think, a lot of this, and I've heard you joke before on the show of the kind of reviews that you get from a lot of people who hate the word feminist. If you hate the word feminist, I am 100% not for you. Frankly, if you hate the word feminist, the word feminist or the idea behind feminism is simply the equality of all genders, right? That's the belief. So frankly, if you don't believe that, you're kind of an asshole. Like that's not great.

I think that one of the things that has separated our movement is that it's not just get a budget together for budget's sake because you know it betters your life. But very specifically, like our biggest tagline is that a financial education is our best form of protest. I may have even said that on the show last time I was here, this idea that every single financial step that you make,

especially really if you're a member of a marginalized group, if you're a woman, if you're a person of color, if you're a member of the LGBTQ community, if you're disabled, the system was not built for you. Society does not want you to have money and is actively gatekeeping information, is actively telling you to not pursue wealth because it's immoral or it's bad or it's greedy or you're ungrateful.

So when you just have a financial foundation, when you have enough money to make choices, to be in rooms that you want to be in, rather than rooms you are forced to be in, right, everything starts to change. So if you have that financial foundation, if you have enough money to make those choices, not only is that better in your own life. But in turn, that's bettering the entire world in theory because now that your own oxygen mask is on, you can then go help others. This is the entire thesis of our entire work. But specifically, the book is I'm giving you the tools you need to navigate this incredibly systemic oppressed society to the best of our ability so that when you're taken care of and you're good and you have that financial foundation, you have money and savings, you don't have debt anymore, you're starting to save for retirement, you can then use your money as a tool to start changing the systems around you.

In our work on the podcast as well, we've fully realized that money has – It's completely entrenched in every part of our society. It's entrenched in our relationships. It's entrenched in our political system. It's entrenched in every single thing. So if we can get more money into more women's hands, everything starts to change.

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**FT:** If I had a nickel for every video that I get in my feed that's like a stay-at-home mom that's talking about spending her husband's money and loving it, like a joke video.

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**TD:** No, but that's so interesting because TikTok algorithms are – They call it literally the for-you page, and it's the most advanced algorithm for social media.

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**FT:** Why am I getting these –

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**TD:** That's why I'm confused as well because I'm not a stay-at-home mom, a non-compensated working mother at TikTok. It seems like you are but also you're not.

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**FT:** I think it's the Chinese government trying to undo me. I think –

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**TD:** Maybe. They're like, "Stay home."

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**FT:** The other question around that is, well, what do you think of that? Because that's completely diametrically opposed to what you're all about. So is there – I just want to get your thoughts on that. Like what do you think about the stay-at-home mom memes and the way that that's being showcased? Like, I don't have a problem with people who want to stay at home. My issue is that what's your financial plan, right? How are you as the mother or the father financially secure as you are not working and working in the home but not working elsewhere?

I wish that society and like family structures would prioritize that person and say, "We have to protect this person to have insurance, have income," whatever. But that's just not the reality. So how are you? What's your plan? That's all I'm saying. So when these TikToks and these social media memes around stay-at-home parenting focus on like, "There's no better way. Why would I want to work?"

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**TD:** I think there is a certain like joke on TikTok, regardless of whether you're – We started calling them at HFK, which I think is really thoughtful. We had a guest on our podcast that called them non-compensated working moms. Like that's such an interesting shift in language because they are working, right? But they're just not being compensated for that work. So I mean stay-at-home parents. But in this case, I'm going to use non-compensated working parents.

We have these women who are staying home to work, uncompensated labor. I think there is this general joke on TikTok, whether this is your situation or not. There is a joke, I think, with women of like men have had it too good for too long basically and like I – Not take advantage but like, yeah, I'm going to use their money. I'm not going to pay for a first date. No fucking way. So I think it's all satirical. Like TikTok is Internet culture in general, right? It's based on satire, and you do stand up. You know this better than anybody.

But I think, specifically, if we're actually making this like a real world scenario, you have to have your own money. You have to have some of your own money. My mom is an uncompensated working mom, and my parents have a really healthy, beautiful relationship, where they do like very much like split a lot of things. Like my dad, yes, is the one who's working. But my mom, of course, is keeping the home and doing all of those things. So they have a beautiful relationship.

I often think, though, like I, A, don't want that for myself, with all the love to my mom in the world. Like that's not the path I want. Two, regardless of your situation, regardless of even if you are in the most beautiful, happy marriage, it's really, really terrifying to have your entire financial future potentially be subject to somebody else. My parents have figured out finances in the way that my mom does have some of her own money. I think one of the questions I get a lot from people is they say, “Okay, I'm getting married, or I'm engaged. Should I combine my finances?”

One of the hard and fast rules I have is that you should always have some of your own money, regardless of your gender, regardless of who you're dating or whom you're dating. Because, again, like I said before, I want you to be in a situation you choose to be in, rather than a situation you're forced to be in. No one wants to think it's them, but 99% of abusive relationships have some sort of financial abuse. That can be as minor as, again, you don't have any control over the money, or somebody's putting you on some sort of stipend, or you feel weird about



talking about money with your partner. It can be as aggressive as your partner taking out a credit card in your name and tanking your credit. Or, again, like giving you very specifically, “This is the money you're allowed to,” or, “I don't want you to work,” and controlling that aspect of your money.

The other like fun part about having your own money is that there's a certain level that you get to spend money without consulting another person, right? Again, I can look at my parents. They each have their own money. My dad has his poker money. My mom has her like scrapbook money, right? Like they get to spend money on their hobbies, without having to consult one another. Now, they're not going and buying cars, right? That's like a big enough purchase that that consultation needs to happen. But that's also, I think, an answer to a really beautiful healthy relationship is like having some sort of autonomy in that.

Again, haven't seen these videos. But when I think about this in practicality, if you are a non-compensated working parent, especially if you're a woman, we're in 2022, and we're still seeing a huge gender divide in heteronormative relationships. I know this from research for the book is still women are handling the day-to-day finances, the budgeting, the coupon clipping, the grocery shopping. Again, you know this better than anybody, but the men are building the wealth, right? The men are investing. They're making the stock market decisions. They're buying real estate.

So we still have this massive education and labor split when it comes to personal finance that is leaving so many women, who they lose their partner due to an accident or a death or they separate, they divorce, and they're left either with nothing or with no knowledge about how to handle this money that they've just acquired, whether that's a life insurance policy or some sort of divorce settlement. So if you are listening out there, especially if you're in a heteronormative relationship, as a woman, you have to have some of your own money because you need that autonomy. Also, we literally know from statistics that it actually is going to make your relationship healthier and better off in the long run.

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**FT:** Yeah. The irony being too that women are better at investing. Hello. Okay, we assume that men have the intelligent brain, the more intelligent brain to handle the more sophisticated financial decisions. They don't, not necessarily. My mom's really good friend, her husband passed away unexpectedly, and they were living above their means, even though he made a really good income. He was an entrepreneur. But she left every single major and small financial decision to her husband.

Well, he dies. She discovers they have to sell the house because there literally isn't much money to pay for the house, and their two children, one is high school age, one is college age. He blew the money. He blew the money without – I mean, talk about financial abuse, women putting their head in the sand, the assumptions that we have about gender and money acumen, financial acumen. I think your work is cut out for you, Tori, and especially your work has gotten harder probably or more interesting, as we also look at the politics of the day and look at where –

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**TD:** Oh, and move through the pandemic too, where women are expected to leave their jobs to take care of children, ailing family members. We've seen a massive shift. They're actually saying like the pay gap is even years now. We're adding years to how long it's going to take for us to reach pay equity because of the pandemic.

I want to acknowledge too, and this is, again, what we talked about in the book and with the movement of financial feminism, is that there are individual choices we can make, right? There are individual choices. But we're also dealing with a society that is literally ingraining a certain narrative, which is women, you're bad at money. Oh, if I'm bad at math, which, by the way, not so conspiracy conspiracy theory. We're told as women to be bad at math, or that you are bad at math at a very young age.

We did an entire episode with a woman mathematician about this, about how you're ingrained as a woman, typically, to be better at English, creative writing, versus something like math or science. It's literally going to cost you potentially a lucrative field in STEM, which is so

interesting, right? Like this goes so far back to the point where, okay, I'm bad at money, so I can't manage my finances.

I was a theater major. I majored in theater and communications. Now, I'm a finance expert. Like I'm not good at math either, and even if I was, it doesn't matter, right? We're constantly fed these patriarchal narratives to keep us underpaid and overworked. That's, again, not so conspiracy theory. If we tell women investing is complicated, if we tell them that investing is for men, and if we look at a financial system where literally you go to New York, and the symbol of financial prosperity is a bull, whose testicles you rub for financial prosperity. That is the most masculine thing in the entire world.

So it's not just like our own individual choices. I would argue that's like 20%. 80% is the narratives you're fed, systemic oppression in general, right? The fact that there is a gender pay gap, the fact that we live in the United States, where there is not requirements for paid family leave in this country. Again, I can soapbox and grandstand all I want about this because it's my favorite thing to talk about. But these are the other things that we have to reckon with is like what sort of narratives have we been taught since we were children? Both for men and women and any gender in between of like, "What have I been told about money? What have I been told about the pursuit of wealth?"

For men, we encourage it, right? If a group of guys post a photo on Instagram, and they're on a golf course, and they're all sporting Rolexes, the response is like, "Hey, cool Rolex, bro. You must be doing well for yourself," right? If a woman has a designer dress, the comment is not, "Wow, you must be doing well. Congratulations." The comment is like, "You're spending frivolously. What the fuck are you doing," right? It's immediate judgment from other women, typically.

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**FT:** Yeah. I want to talk about that. I think that's super important the point you just raised. Sometimes, the battle is internal. How do you communicate to women, especially, who feel as though they're not worthy? Then they're also putting on their own trauma onto others. It's like what's going on there, and how do you communicate to that?

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**TD:** I mean, the easy yet completely complicated answer is that we've grown up in a patriarchal society. Like that's the answer.

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**FT:** It's familiar, and it's comforting to some of us.

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**TD:** The interesting thing about the pursuit of wealth for men versus women, again, is like we are judged more heavily, and we're also told actively that wanting money is bad. We are told that if we're a member of a marginalized group. The truth is it's a stack of government-issued paper. Like it's a stack of paper. It has no moral good or bad. It's what you do with it, right? There's plenty of people that are corrupt that use money for corruption and to withhold capitalistic, unfair systems, right? There's plenty of people who are using money as a really great source for good, and I like to think that we are producing more of those people at Her First \$100k.

But that's the interesting thing is you're – I see this in a lot of people of color or immigrant communities, is this idea of, "I have to shed like my – I don't want money." Like they actively push it away because it feels deeply uncomfortable. It feels like a moral injustice to them to pursue money. When, again, the truth is that money means options and choices and stability in your life, and worthiness is something that women have constantly been told to question. This is not just your worthiness of wealth. This is your worthiness of love, of belonging, of good things in general, a good fulfilling career because we've been taught to play small. We've been taught to shrink ourselves to conform to make other people more comfortable, specifically men.

I can hear a lot of the men listening to this, and I can see the reviews already on the show. But like if you get really, really honest, you realize that, again, this entire system and society was built for and by cisgendered, straight, white men to uphold themselves. That doesn't mean that

men are bad. I love men. I love my dad and my boyfriend and Barack Obama. Like there's plenty of men out – Timothee Chalamet. There's plenty of men out there that I adore and love, right?

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**FT:** Harry Styles.

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**TD:** Harry Styles. Oh, my God. It's not about like hating men, right? It's about the realization that the patriarchy hurts everybody. It hurts everybody, including men. So when we start like peeling back the onion layers, all of this is interwoven and interconnected. When you asked about like the worthiness of wealth or like women don't think they're deserving of money because we're actively told that we're not and that we shouldn't pursue wealth and that there's one seat at that table. We've been told there's one seat, right? There's one seat for women, so fight everybody else for it. Fight.

I, as a woman, have to fight you. I have to fight every woman listening in order to gain that seat, rather than what if I just built another table? Like what if I built a table where I don't have to fight other people, or I don't have to fight other women? Again, we see this with people of color. Maybe there's one seat for a woman of color as well at that table, and they all have to fight each other in order to get it. That, A, is not helpful in progressing our society. But, B, it does the work of the patriarchy's oppression without them having to do anything. Because if they're like, "Oh, we'll get all these women to fight each other. We don't have to do anything."

So I think the internalized misogyny that often comes from women is, I'm so empathetic to it because I've had it. I often feel it, and I have realized, again, that it's ingrained in us from the dawn of time. It's much like racism, right? Like we live in a racist society. We live in a system that's inequitable. We have to actively fight every day to be anti-racist or anti-sexist. Like that is a decision that we have to make every day. So, yeah, it's really challenging, and it's really uncomfortable, and that's part of the reason why I do the work that I do. I wrote the book. It's like all of these narratives are perpetuated to keep you underpaid, overworked, and playing small.

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**FT:** Financial Feminism is – Listen, it wasn't a term that was around when I started in this business, but it should have been. We're sort of late to recognizing this as a really big problem. But I think you're right. For the needle to really move, we have to make this clear that when women become financially successful, this is not just a win for women. Everybody succeeds.

It's sort of like when I think about the gay rights movement. For a long time, it was a movement that was inclusive of gay people and LGBTQ+ individuals and as soon as, I think, the messaging went beyond that, and it was like, "This is about family rights. This is about human rights. This is about marital quality." Oh, that's sort of simple, but still very true because repositioning of this movement, I think, is what then lead to faster change.

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**TD:** We know actually from research that if somebody who is homophobic or is anti-LGBTQ, if they meet and get to know someone who is on that spectrum who is gay or queer, they're more likely to be open to the issues that affect them most. I think, one, it's kind of sad that you have to get to that point of like, empathy only works if you know somebody on a personal level. But it's also a really incredible opportunity for us to figure out how to connect with people and how to –

I mean, I imagine, again, we're going to have a lot of listeners who might be uncomfortable with what we're saying today, and I really encourage you to maybe think differently. If this is a new concept to you of patriarchy, of the fact that the system isn't built for everybody, there's so many aspects. Again, I can link to a million examples. Like, again, you were giving the shift and the support of marriage for all and of the queer community. I think about, again, it's probably going to controversial, and you can cut this if you want. But like the right to choose for a person who can become pregnant is 100% a financial issue, like 100% is.

The truth is that barring a person's access to make decisions about their own body means that there will be financial impacts to that decision for their entire lives. We know that the vast majority of people who seek to terminate a pregnancy actually already have children. So that

tells me it's a financial issue because they're like, "Okay, I have two kids. I can't afford a third." Because if you already have limited resources, you're splitting them in half, and now you're expected to split them into thirds. If we want an economic society or a country of economic prosperity, and I put that kind of in quotes, but yet we're demanding that people conform to a certain expectation of what we think they have the right to do or don't do with their bodies, that is not economic prosperity. It is so contrary to that.

That's what I mean of like money affects everything. It affects everything. I can relate anything back to money because this is power in our society, both for good and for evil. This is power in our society. So with our discussions of money, this is why it has to also get into the gray area of systemic oppression. It's not enough for me to just teach you how to budget or teach you what a Roth IRA is. Those things are important.

But I also need to tell you that, wow, women hold two-thirds of the student debt in the United States, not because they're stupid or dumb or anything. But literally, the number one reason women take on loans is because they don't understand how loans work. No one's taught them how a loan works because these systems are upheld by companies who profit off of your uneducated perspective. Because a student loan company, Sallie Mae, isn't like, "Here's how a loan works. And if you pay it off quicker, we make less money." They're not telling you that. So everything we can relate back to money.

This is also a really powerful moment where we have the opportunity to, again, use money as a tool in order to build the kind of world and the kind of lives we want. I'm financially independent. I'm 28. I could retire tomorrow if I wanted to. I don't want to because this work is not done. I've also realized, okay, I'm good, financially, at least for now, right? Like I don't own a home. I don't have children. I don't have anybody dependent on me. So now, I get to use my financial resources, my voice to hire people, to employ women, to donate to causes I believe in, to start to shape the communities around me in really positive ways.

That's the feeling I want for every woman is to have those options, to have those choices, to have ease and relaxation and luxury in the most – Whatever that looks like for you and whatever way you want and the ability to affect change in your community.

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**FT:** Tori, I want everyone – If you buy one financial book this year, in addition to mine, but mine is not entirely financial, it's really a lot of things. It's partly financial. But, Tori, thank you so much for coming back on the show.

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**TD:** Thank you.

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**FT:** I just wanted you to say your piece because I –

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**TD:** I grandstanded.

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**FT:** I agree. What can I say? I'm like nodding. My head hurts. My neck hurts from all the nodding that I have been doing during this episode. I so appreciate the work that you're doing, your tireless efforts. I'm so happy for you. I always say, when women make more, the world becomes a better place. You are a model of that. You are making more, and you are making an impact, and I'm getting goosebumps.

So, everybody, buy Tori's book. It is called *Financial Feminist: Overcome the Patriarchy's Bullshit to Master Your Money and Build a Life You Love*. It just came out, well, like a week ago. Happy New Year.

[00:33:33]



**TD:** Yay, yay. Farnoosh, I have to tell you. I could not do this work without people like you paving the way like truly. I know you know this, and I've told you this offline, but you are an incredible inspiration to me, and your work makes such a huge impact. I just feel so much love and support from you, and it just means the world to me and means the world to our community. So I'm going to get teary.

But like the coolest part about this community, truly, is that technically we're on a competition with each other. Like we're all on the same podcast charts or we do similar work. But I have never felt that like really from anybody. Like we are all so supportive of each other and each other's wins because we realize, one, we want the most best beautiful things for each other, which is so lovely. Two, that when one of us wins, we all win because we all have the same mission, which is like how do we get as much money into as many women's hands as possible.

So I don't think I could have done my work and had it resonate the same if folks like you weren't out there paving the way before me. So truly, I thank you.

[00:34:46]

**FT:** Oh. Well, it's my honor, and you're right. I mean, watching you, I have – It's a combination of like pride but also inspiration. I mean, you have really inspired me in many ways to keep at it and find new ways to reach audiences.

[00:35:01]

**TD:** Me too.

[00:35:01]

**FT:** So mutual admiration for you. Like I said, Happiest New Year. I hope your book sells millions.

[00:35:09]

**TD:** Thank you. Appreciate it.

[END OF INTERVIEW]

[00:35:13]

**FT:** Thanks to Tori for joining us. Her book again is called *Financial Feminist*, available everywhere. We'll put the link in our show notes. I'll see you back here on Friday for our first and new Ask Farnoosh of 2023. Send in your questions. It's not too late. I hope your day is So Money.

[END]