

EPISODE 1472

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FT: So Money episode 1472, Haley Sacks, Mrs. Dow Jones.

HS: *My first job was actually for David Letterman. I was a page. And then after that, I worked for Lorne Michaels, who started SNL. And so that obsession with entertainment and comedy really is what created Mrs. Dow Jones because I was able to combine that with financial education and create something that broke the mold."*

[INTRO]

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FT: Welcome to So Money, everyone. So excited to unveil today's interview, as part of our podcast partnership with Amex. My latest episode is with the one and only Financial Pop Star, Haley Sacks. You may know her as Mrs. Dow Jones. I first met Haley before the pandemic, when she had just arrived on the personal finance scene, and she was earning a lot of fans. Thanks to her hilarious and relatable financial advice.

I vowed to have her on So Money, and that day is here. Haley talks about the beginnings of her rise to finfluencer fame and offers advice on everything from setting money goals, optimizing our taxes, and banking like a pro. She's Suze Orman meets Paris Hilton, according to CNBC, and the New York Times says, "Mrs. Dow Jones is smashing the finance patriarchy with memes." Spending time with her was definitely a lot of fun. Here we go. Here's Haley Sacks, Mrs. Dow Jones.

[INTERVIEW]

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FT: Haley Sacks, aka Mrs. Dow Jones, welcome to So Money.

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HS: I'm so money, and I'm so excited.

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FT: We met actually right before the pandemic, and then the world changed. Then you are continuing to like just blow up, and I'm just so glad that you have time to come and hang out with us. For those listening who, like the one person who may not already know who you are, Mrs. Dow Jones is your brand, and you are very prolific. Create tons of content, really important content around personal finance.

But I want you to share, for those of us who may not be familiar with your work, a little bit about the brand and your mission, but also how you got started. Because I remember in our conversation when we were hanging out in the before times, you were talking about how you worked for Lorne Michaels, and you worked at SNL. Now, you're the modern Suze Orman. So tell us how it's happened for you.

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HS: Well, thank you so much for having me. I love this show. I told you that 18 million times, but I'm going to say it one more time, just because the audience is listening, and I'm going to be in the audience soon because I'm always listening. But, yeah, so I started in comedy. I always say people think of financial experts as little kids who had lemonade stands and knew to like flip the profit into the stock market.

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FT: We dreamt of this growing up.

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HS: Yes. Literally like selling sticks of gum on the schoolyard, and I'm like, "No, babe." That was not my journey. I was truly clueless. I was so intimidated by money. I always knew that I loved entertainment and comedy. So my first job was actually for David Letterman. I was a page. Then after that, I worked for Lorne Michaels, who started SNL. So that obsession with entertainment and comedy really is what created Mrs. Dow Jones because I was able to combine that with financial education and create something that broke the mold.

But, yeah, I grew up, and I love to spend, and I love to talk about money and look at designer things. But I had no clue how to grow or manage or save it. When I got that job with Lorne Michaels, I remember the first day being so nervous. They sat me down, and they asked if I wanted a 401(k) and what health insurance plan I was thinking about, and I was completely clueless.

Then when I went to go and try and learn, I just couldn't really find anyone aspirational in this space. Like I grew up with Beyoncé and like the Spice Girls and Kim Kardashian. I really wanted to learn about money from someone like that, someone fabulous. I didn't see her, so I became her. I really believe that it should be aspirational to grow wealth and to budget and to take care of your finances because financial wellness, to me, is as important as physical wellness and emotional wellness. Without the three, you cannot be whole.

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FT: So true. I mean, they're just fun. It's like I could spend hours on your feed. That is not a healthy thing necessarily for this working mom of two, but there I am, still stuck on your feed. You know what you're doing. What do you find are sort of the best ways to reach an audience, grow the community? By the way, how long have you been doing this? Since I think 20 –

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HS: I've been doing it since 2018. I got laid off from Lorne Michaels. So then this was the next step. I said, "Okay. We're doing it."

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FT: Thanks, Lorne Michaels. You –

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HS: Thank you, Lorne. We love it. I know.

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FT: He gave you the space.

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HS: He really did, but yeah. So your question was about growing your audience, growing your community. Honestly, I just have always been really myself and really authentic. But I've also been really picky. So that's gained the audience's trust. In terms of partners that I work with, I've always been really discerning, and I've always really just spoken from the heart about my own personal experiences. I think that is relatable.

I also think that when you are in this for a long time, like we were just talking about your new book that's coming out, you haven't written a book in 10 years, but it's like I was just saying, like it's going to be such a smash hit because your audience is rooting for you. They see you mature and develop, and they feel a little bit of ownership in that journey. So like for my community, they know that I wasn't the eight-year-old with the lemonade stand profits and the S&P 500. I'm just like them. I never was taught any of this, but I learned all of it, and I mastered it, and I am determined to pass that knowledge on to them so that they too can live a fulfilling financial life.

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FT: Yes, sharing your imperfections. It's what connects you with everybody because we're all imperfect. Yeah. We want our finances to be perfect. I know that this year, like last year, I guess, since we started using the R word, recession, we started to panic a little bit, a lot of us. I hear

from listeners. I'm sure you hear from your followers too, just a lot of like the theme of anxiety and worry around the uncertainty in the economy.

So let's talk about that for a second. What are some of the biggest money questions, first of all, that your audience is asking you about money, and what's your response?

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HS: It's so funny, right? With money, with financial media, I feel like they're either telling us that we are on top of the world. Or they're like, "Well, you guys, better start saving. The world has fallen. It's all over now. Don't turn on the heat because that'd be too expensive."

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FT: Pile on the sweaters. Yeah.

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HS: Exactly. Obviously, that exacerbates everyone's fears, and we take in all of that. It's now become like a conversation when you're at lunch or starting whatever. You are discussing how expensive things are, and it's just something that's so present on our minds. I think that whether or not that's really true, when you look at the numbers, it's not. Like when you really look at the numbers, like all of this R word, fear, now they're saying that we're not even going to be in a recession this year. So you have to really stay grounded, and not let fear be your financial adviser, and look at the past and say, "Hmm, okay."

But even when there are moments of volatility in the market, we always bounce back. So this actually could be a really great opportunity for me to maybe buy stocks on sale or like get really good at understanding my cash flow, if I need to cut back, mastering that. Making it more into a game and something that's helping yourself, instead of coming at it from a place of fear, which is, obviously, easier said than done.

But I would say a big money question I've been getting a lot, though, is really just about all this noise with the raising the interest rates and which high-yield savings account is the best.

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FT: Yeah, me too.

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HS: Oh, my God. Because it's like it's so scary. They just want to make the right decision. It's exactly what you said, like you want –

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FT: You want to make sure your basics or at least you're doing the basics right. Make sure like where I'm saving is good, where – My dad's strategy, I got a handle on that. I think that's fine. Every once in a while, we need to go back to basics because like for the last two years, it's all been about, how can I get crypto. How can I get in on the crypto scene? It's like can we just like take like a giant step back?

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HS: I love that.

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FT: I think it's a sobering moment right now, where we're like, "Okay. Well, wait a minute. How is my budget?"

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HS: Exactly. You have to make sure the foundation is firm, and that's the funniest thing about all those get-rich-quick things is like people who are most seduced by them are always the people

who just forego the basics and are like, “Well, that's boring. I'll just throw it all in FTX or whatever.”

But, yeah, there's a lot about which is the best account. Honestly, they're all so competitive with each other, Farnoosh, that I always just say like, “Here's a few that I like.” But you can't really go wrong. Just make sure that it's FDIC-insured and has no monthly fees and has a competitive APR. They could get paralyzed for two months, trying to pick the right one, because people are so confused by the whole system. So it's nice to be able to tell them to take a breath and just make a decision and move on.

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FT: Well, speaking of you being up selective, speaking of just the advice you gave around choosing a bank and a checking account, you have partnered with American Express to talk about the importance of rewarding yourself in 2023. Tell us a little bit about that partnership.

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HS: I mean, honestly, this was like truly on my vision board. I chose – I need to work with Amex. I'm wearing full blue. Like I have been an Amex girl forever, so this really was my dream partnership. I'm so excited to be on board to help them promote their Amex Rewards Checking, their first consumer checking account for Amex card members. It has 15 times higher APY than the national rate as of this recording. So you're getting amazing yield on your checking account, which people really don't. Checking accounts usually give you nothing. But, of course, Amex found a way to improve that. Checking accounts usually don't do much for anyone, right? You're getting like no yield.

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FT: There's no point. I mean, you're just transacting. It's not where you're leaving the money for 620, forever. You're just transacting mostly in there.

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HS: There's a lot to be improved on. It was always looked over as just sort of a financial product that like, of course, you're not going to get anything good. That's just your checking account. That's how it works. Amex was like, "No. Let us step in. We're actually going to create a Rewards Checking Account. You're going to be able to earn points on debit. There's going to be fraud protection, and there's going to be no account minimums."

But what's also really cool is like I'm an Amex card member. So now that I have the Amex Rewards Checking account, when I go and check my credit card bill, I can also look through that. Like it's all just under one roof, and it makes managing your financial life so much more efficient.

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FT: I know there's no monthly maintenance fees, either. That's great. But, you know, the market is so competitive, Haley, and I know this is a checking account and not a high-yield savings account, where we are seeing anywhere from three to four percent yield. What do you say to the person who's like, "Well, why do I do this when I can get three or four percent in a savings account?"

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HS: You should have both. You should have – Sign up for the Amex Rewards Checking account, but then you should also have one of those high-yield savings accounts that's giving you that higher yield. But they really serve different purposes in your financial life. Your high-yield savings account, that's where you're going to put your emergency fund. You're going to put the money that you're socking away for your short-term financial goals.

But it's exactly what you mentioned earlier, Farnoosh, which is your checking account is just like – It's sort of like an airport for your money.

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FT: This is for Amex card holders existing, which –

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HS: Yes, exactly.

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FT: I'm an Amex card holder as well, shameless plug. I'm an Amex Platinum Card holder for my business, and I recently booked a business/personal trip to Miami. One of the perks was I got great access to hotels at a discounted rate, early check in, late checkout, \$100 to just spend.

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HS: For breakfast.

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FT: No. That's just to spend and free breakfast, which breakfast at these fancy restaurants, like the White Lotus breakfast was probably like out of pocket like was 150 a –

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HS: A day.

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FT: A day. I won't get that for free. Amex knows how to do perks.

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HS: 100%, and you feel special, I feel like, by being an Amex card member. You're like going to Miami, and you're like, "Wow. Okay, not me being VIP. Not me like walking into my hotel, like getting my free breakfast, and like having a credit." It's just like happy to experience.

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FT: I'm so looking forward to that free breakfast. Free breakfast tastes delicious. Okay.

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HS: It really does.

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FT: Stay tuned for those stories on Instagram. Haley, it's February, as we know. It's my birthday month. Yeah.

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HS: Aquarius?

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FT: Aquarius. Aquarius.

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HS: My mom's Aquarius.

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FT: We're good people. We're a good breed.

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HS: You get shit done.

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FT: A lot of that done. Yeah.

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HS: You really can. You really can.

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FT: But things that we don't get done in February are New Year's resolutions. A lot of us have given up on them by now.

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HS: I was at a basketball game last night with my best friend, who like every December is like, "Oh, my God. Dry January, want to do it with me?" So eager about it, and then I've seen the pattern every time that like three days in, he's like, "Should we get a drink?"

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FT: January 9th, you're really wanting a glass of wine, and you're going to have it.

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HS: 100%. Yes.

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FT: But dry January aside, if your goal is to like get out of debt, save more, invest, buy the house, whatever, and you've kind of thrown in the towel because it's just hard and it's February, what advice do you have for those who want to stay in the game?

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HS: Okay. Well, I am a New Year's resolution girly. Like I do love like in December having that moment to process what happened, think about what you want. But I do understand that feeling of like you're flying high, and you set your expectations way too high. Then you're like, "Ooh, it's a lot harder to actually do these than I expected."

I think the first thing is really just getting clear on your why. They're fun to meet, financial resolutions, but like to actually put in the work is tough. So I always think it's really useful to have a story to tell yourself, to motivate yourself in those moments when you are forced with two choices, and you don't want to make the better choice because the other choice seems more fun. Like you're at the grocery store, and you're like, "I really want to try this \$21 jar of mustard." It's like, "What? \$21? Okay, I can do it."

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FT: By the way, that jar was \$3 last year. But thanks to inflation, it's now 7x. Yeah.

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HS: 100%. That's like literally French's mustard. I'm sure it's not like the splurge.

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FT: Right. It's the generic Target brand. Yeah.

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HS: Yeah. But it's like then you make that decision, and then you're like, "Well, I already messed that up. So I'm going to just like, 'Why don't I go do a big haul on Revolve?'" Or like, "Ladies, come over. Let's order Nobu." Whatever your vice is, I don't know. But, recognizing that when you make one choice that maybe is not in sync with your goals, that doesn't mean that everything is over. You can get back on the wagon. It's just about what you do next. It's not about what you did. It's about what you do next.

Then also remembering that story and thinking about future you, what it's going to feel like to succeed and not be in debt. Or like be able to go on a trip to Miami and like have completely paid it off before. Like whatever your goal is should motivate you to make those better decisions. So instead of just like wanting to do something, like figure out your why.

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FT: Yeah, very good. What are you looking forward to this year? Is there a money goal on your to-do list?

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HS: I mean, obviously, I have internal goals within my business, with my revenue.

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FT: What's on your vision board?

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HS: My vision board, okay, I want to go to the White House. I feel like it's time. Like I need to go to Washington.

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FT: I think it's going to happen. By the way, why is the White House calling you? They do these like economic summits and money summits.

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HS: I know. I'm literally – That's how I feel. I'm like, “Okay. Can someone put the word in?” I want to put as much energy into like my wellbeing as I do my business, which is really hard because I work really hard. So I've been like really trying to like do an evening routine and not like shove my phone in my face the moment I wake up and all those things that we know that we should do. I've been taking walks during the day, and I feel like I'm Gwyneth Paltrow. I'm like, okay, wellness queen. She's outside at 2:00 PM. Who can believe it? She's not at her desk.

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FT: She's got a staff of 300. That's what's going on.

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HS: I mean, I'm sure Gwyneth does. Gwyneth does, for sure. I'm working on two opportunities that would bring in another revenue stream, which is something that I'm really excited about because there's, obviously, a floor to how much you can cut from your budget. But there's no ceiling to how much you can earn. So I'm just really excited to maximize my profits.

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FT: Yeah. Walking the talk, Haley.

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HS: Yes, girl.

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FT: I mean, I didn't think you need another revenue stream. But –

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HS: We got to get those revenue, girl. There should be as many revenue streams as all of them.

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FT: I want all of them.

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HS: All of them. All of them.

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FT: All right, pivoting a little bit, Haley, I want to talk about taxes. It is the season. We're all getting our W-2s in the mail. We're getting all of our tax documents together. People are writing into me, wondering like is this year where I actually hire an accountant, or do I just do the free software.

I know your audience is always asking you sometimes just the basics. Like we were joking before we were recording that taxes happen every year, but a lot of us just continue to like approach these like it's the first time every year.

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HS: Totally. Every year, it's the same sentiment. Oh, my God. Taxes are here. I'm so scared. What do I do? It's like maybe we just learn a little bit about them. We try and like dig in here a bit because they're not going anywhere. I think Ben Franklin said the only two things guaranteed in life are death and taxes.

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FT: To everyone's credit, I mean, they do get – They change every year. There's always something new to think about. Even I know in 2023, 401(k) and IRA contributions are changing. So there's always – You always feel like there's something new to learn so that you can feel like that you're optimizing your taxes. We're not about avoiding your taxes. We're about optimizing them so that you pay not only just what you are supposed to pay, but that you also benefit if you have donated, if you have made certain purchases that are worthy of write offs and exemptions.

What is something that you really like to tell people about their taxes this time of year that can help them, as they are looking for ways to optimize their returns?

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HS: So you're 100% right. They change every year. I think an important change to note this year is 529 funds, which are those amazing education funds that you can put money in for your child and use it for qualified educational expenses. If you don't use all the money in that account for education, you could roll up to \$35,000 of that 529 fund into an IRA for your child.

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FT: What?

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HS: Yeah. As of this year, that's a new – Just dropped. It just dropped. You're out the opening party for that one. So that's really cool because I think it's another incentive to put money into those accounts, which are already great tax advantage ways to pay for child's private school. In college, you can even pay for like their computers, their books. It's not just tuition.

But I also think that like with taxes, people don't realize that they basically reward you for being a good person. You'll get a tax break for giving to charity. They're giving away tax breaks for clean energy stuff left and right now. They're desperate for us all to have electric vehicles and solar panels. So obviously, those are expensive things to buy up front.

But say you buy an electric vehicle used, that could be a great tax break for you. It's just about thinking in the most sophisticated way. Like if I'm buying a new car, okay, maybe there's a way for me to buy a used car. That's actually going to pay me back on the back end a little bit. I'm going to get a kickback for it. So just making sure before you make big purchases that there are ways to optimize them.

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FT: And ensure Mrs. Dow Jones spirit. You often try to look at like, okay, here's how the wealthy are managing their money. What can we learn from that? It's fun to live voyeuristically through billionaires and famous people. But what can we extract from the rich, as far as how to go about our own taxes? Because they're very good at optimizing their taxes.

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HS: They are really good at taxes from private plain write offs. They're all their own businesses, so they got huge deductions that way. But I think for like the regular person who's maybe not running a huge business, the best thing to learn from them is just the more that you know, the more that you're going to get. They're not people who are afraid to dig in and do research and understand the system about a bit more because they understand that that knowledge is power, and that it will allow them to keep more money on their back end.

So that's why I love profiling celebrity money moves is because it's like, okay, let's use this influence for good. These are people who really actually understand the system. It's not like they went to business school. Like they're just like us, but they just are like operating on a different level. So they've had to level up in that way. But who's to say that we can't level up?

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FT: I profiled a billionaire on CNBC at a show, and it was like, "Follow these billionaires." Okay. So we got to follow around some billionaires. This one billionaire lived in Austin, and he had

another home a mile away in Austin, but it was hundreds and hundreds of acres. On this land, he had all these animals, like wild animals, like camels and –

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HS: Camels?

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FT: It was a sanctuary, essentially, for these animals. I thought, “Oh, what an environmentalist. He loves – An animal lover.” Then I was like, “Oh, but this is also a major, major tax write off.”

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HS: There's always something happening that you don't even realize.

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FT: Yeah, interesting stuff.

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HS: Yeah. Farnoosh, we got to play the game.

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FT: Yep. All right. Speaking of games, I have a game for you.

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HS: Okay. I love a game.

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FT: This is a throwback because I used to do this with my early, early guests on So Money. This show is eight years old. It's like I have a child who's eight years old in my house, and I also have a podcast that's eight years old. But I used to do these fun lightning round questions, and I might bring them back. You've inspired me. I'm going to start a sentence, and then you finish it, first thing that comes to mind.

My relationship with money today is best described as –

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HS: Fulfilling.

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FT: If I won the lottery tomorrow, let's say \$100 million, I would –

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HS: I would not tell anyone, and I would hire an attorney and a financial advisor who specializes in lottery.

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FT: Yeah. You can't tell anybody when you win the lottery.

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HS: You can't. You –

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FT: You got to get a bodyguard.

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HS: That which I've always wanted.

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FT: Yeah, me too.

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HS: We should share one. We can do joint custody of a bodyguard.

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FT: All right. The one thing that I spend my money on that makes my life easier or better is –

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HS: A housekeeper, 100%. Buying back your time is the best way to spend your money.

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FT: Someone said to me wealth is money, time, resources, your attention. It's not just money. It's so much else.

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HS: Also, like any time that I spend on – Like I love getting massages, and it's like I will just spend on a massage. I don't even think about it. So I'm like I work so hard. This is literally putting gas back in the tank.

[00:24:56]

FT: Yes. I started doing yoga because I got so creaky. This is what happens when you hit 40. You start to like, oh, get a little rusty. Like your hip hurts one morning like out of the blue. So I think I'm a yogi now.

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HS: Has the yoga been happening? Is it good?

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FT: It's been good, and I go to the hot yoga because, I don't know, something with the steam and everything. Like you're just –

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HS: It's so good.

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FT: It's really good. It's hard, but worth it, and I took –

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HS: You go every day?

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FT: Not every day, please. No. I don't – It's also very long. Like I don't have an hour and a half every day to do this, right? To sweat it out. I wish. That would be – I'm not Gwyneth Paltrow.

[00:25:31]

HS: We'll have to go to yoga together.

[00:25:32]

FT: Yes. So we're going to open up a church. We're going to do yoga. We have so many things to do in 2023. Okay.

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HS: Really, it's a big year for us.

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FT: My biggest guilty pleasure is –

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HS: Botox.

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FT: You get Botox?

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HS: Yes.

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FT: Where?

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HS: I got it like in my forehead and a little bit on like my crow's feet and I –

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FT: Well, you look great.

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HS: Well, I'm so expressive when I like shooting and stuff, and so it's good. It's been a good thing to do. Just a little. It smoothens your skin out. It just like makes you look good. I don't know. Like obviously, it could be poisoning me. I go to a good place. I don't do the Groupon. I'm not going to mess around my face.

[00:26:14]

FT: You know what? That's where I draw the line on Groupons. If it's going to be an injectable, I'm not –

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HS: Do you do injectables?

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FT: I don't do anything right now.

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HS: You're kidding.

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FT: I use Retin-A, which is a – You can get it from your dermatologist and don't even have to lie. I just said I want it for anti-aging.

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HS: That's so good.

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FT: Because normally, people get it for – She gave it to me, and it was a \$10 copay. So don't spend \$300 on all of it. Just go to your dermatologist and ask for Retin-A. If you have acne, it's going to really help. But even if you don't, and you're like me, and you want to like do some early prevention.

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HS: Preventative. Yeah.

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FT: My mother-in-law has been using it for 20 years. She's in her 70s. She looks like she's in like her 50s. She has not aged since 50. She's just –

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HS: I need to get some Retin-A.

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FT: And there's generics on the market too. So I use a generic, and it's \$10 copay. Anyway.

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HS: Okay. Fabulous.

[00:27:06]

FT: We're having too much fun on the show. Listeners, I hope you're enjoying.

[00:27:10]

HS: The brand names around beauty stuff are such BS. I use drugstore everything.

[00:27:16]

FT: Maybe we should do a video on that. We'll go to CVS together.

[00:27:18]

HS: I would love that.

[00:27:20]

FT: One thing I wish I had known about money growing up is that –

[00:27:24]

HS: It's not that hard.

[00:27:25]

FT: Yeah. Were you told it was hard?

[00:27:27]

HS: Yes. I thought it was above my pay grade. It was just never spoken about. It was like veiled with so much secrecy, and just it felt like something that was not for me. So it's been really nice to learn that it actually is – That I was gaslit and that it's not hard at all, but actually anyone can learn about it.

[00:27:47]

FT: That should be the name of your book, Gaslit.

[00:27:49]

HS: Gaslit. Money gaslighting.

[00:27:50]

FT: Financial gaslighting. Yeah. I don't know. There's something there. Okay. When I donate money, I like to give to dot, dot, dot.

[00:27:58]

HS: I give to the Jewish Board. I'm on that board. Because they provide mental and behavioral health for children who have been through trauma, they have like places that they can live. They rehabilitate like teenagers who have nowhere to go. They literally provide them with like all of this help and care, and I go volunteer there a lot. I love them.

[00:28:20]

FT: That's really, really great.

[00:28:22]

HS: Where do you donate? Like do you have a cause close to your heart?

[00:28:24]

FT: My husband and I have a scholarship at Penn State.

[00:28:27]

HS: Oh, I love that.

[00:28:28]

FT: And the school matches, and so I like to go where my money is really going to like go the extra mile.

[00:28:34]

HS: That's awesome.

[00:28:35]

FT: If I can help one kid not have student loans, I'm going to try. I've been doing that for years now. I donate every year to that fund. But then also, whenever there's a crisis, I try to keep money available for those natural disasters and anything kid-related. Unfortunately, there's so many tragedies these days and like random acts of kindness.

Funny, the other day, I ordered groceries, but I had them accidentally delivered to my mother-in-law's house in Pennsylvania because I had her address in Amazon by accident instead of mine. So she gets eight bags of groceries and calls me, and she's like, "What do you want me to do?" I said, "Just give them to the delivery person. Like accept the order and give it to the delivery person who's making no money."

By the way, the delivery person who dropped the groceries off. She had her two kids in the car, and there were two more at home.

[00:29:27]

HS: Oh, my gosh.

[00:29:27]

FT: And she's doing this, and she has like eight other side gigs, and I was like, "Please, take the groceries." She was beside herself. She was like, "Really?" Like, "Yes." You know, what goes around, comes around. I did that. Three days later, money comes back to me. This is what I want people to know is that the world works circular. I really believe that.

[00:29:46]

HS: I completely agree. I really believe that too. I don't think that you – Like holding on to money is good karmically. You need to be fast and loose with it, like obviously. But like I live in New York, so like I literally have like a homeless person who's always outside my building, who I like got a winter coat for, like get socks for, like give him – Like order stuff for him specifically. It's just so sad, but it's those little things that make you feel connected to people. Yeah. I'm like – He's my friend.

[00:30:17]

FT: Oh. Haley, that's really sweet. That's really sweet.

[00:30:19]

HS: What you did is – I'm like, "Can we get that woman's number, like how –?"

[00:30:23]

FT: Because she was calling back Amazon, this delivery woman, and she's like, "What should I do?" I said, "Just tell them everything's good. We will accept the order, and we will put them back in your trunk, and you could just go on your way." She's like, "Oh, my God."

[00:30:36]

HS: [inaudible 00:30:36], Farnoosh.

[00:30:39]

FT: Anyway, anyway. Last but not least, I'm Haley Sacks. I'm Mrs. Dow Jones. I'm so money because –

[00:30:46]

HS: Because I'm a financial pop star.

[00:30:49]

FT: Yes.

[00:30:50]

HS: Yes, girl. Let's go.

[00:30:52]

FT: We love you for it. You're so fun. Such a –

[00:30:54]

HS: We love you for it.

[00:30:56]

FT: Breath of fresh air.

[00:30:56]

HS: We need to do something.

[00:30:58]

FT: We will come back to you, audience, and tell you what the thing is. But there's – Clearly, we have 10 ideas already.

[00:31:03]

HS: Well, I think we should do something where we give back.

[00:31:05]

FT: Yeah. Let's do something charitable.

[00:31:07]

HS: Yeah. Or just literally like come to the city. We can go – We'll go to the Kaplan House. I go there some times. Or like maybe we can find a way to do like a beginner financial literacy course or just something that will make us feel good and help people.

[00:31:20]

FT: I love that. Let's do that.

[00:31:21]

HS: Yeah. That would be awesome.

[00:31:22]

FT: Haley Sacks, Mrs. Dow Jones. Everybody, follow Haley. Check her out on Instagram, on TikTok. I've got all the links in our show notes. Then, of course, to learn more about Amex Rewards Checking, go to americanexpress.com/rewardschecking. I'll also put that link in our show notes. Thanks, Haley.

[00:31:38]

HS: Thank you so much. Have a good one.

[END]