

**EPISODE 1622**

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**FT:** So Money episode 1622, Harlan Cohen. How to turn every rejection into your ultimate success, with New York Times bestselling author Harlan Cohen.

***HC:** You might have listeners who are great when it comes to the financial piece and the professional piece. But when it comes to being emotionally vulnerable, being able to engage socially on topics outside of their area of expertise, they might struggle. They might get uncomfortable because they're not as practiced and capable of handling unexpected feedback, uncomfortable feedback."*

[INTRO]

[00:01:06]

**FT:** Welcome to So Money, everybody. I'm Farnoosh Torabi. Listen, before we get into today's episode, which you're going to love, I cannot wait to unleash my conversation with Harlan. Today is the last day to sign up for my investing workshop. I'm going live tomorrow. Come rain, come shine, come whatever, one o'clock Eastern live, I'm going to be teaching all of my tricks, tips, strategies, lessons learned about investing. This is what I know you want to learn more about because you've been telling me. I've now created the master class happening tomorrow at one o'clock Eastern live.

If you can't make it, don't worry. I'm going to record it. You'll get the video. You'll get the transcript, all the goodies. I prefer you come live. But I totally get it. We're busy. But to get all that, you must register. Go to [somoneyworkshop.com](https://somoneyworkshop.com). That's [somoneyworkshop.com](https://somoneyworkshop.com) to register for this one-time-only, very engaging, very live master class with me on all things investing. I hope to see you there.

Now, today's guest is really just a good human. I think all my guests are good people, for sure. But Harlan Cohen, my guest today, he is a real standout entrepreneur and thought leader when

it comes to the level of empathy, understanding, and patience that he brings to his millions of followers. We're going to talk mostly about rejection today with Harlan. But we're also going to get into ghosts, funny/weird/interesting story about one of his first apartments and a financial lesson learned, which I've now put on a Post-It, and I'm posting it all over my office because we all need the reminders.

Harlan Cohen, just a little debrief on Harlan, he is a New York Times best-selling author and journalist who has visited over 500 high schools and college campuses. His target audience is young people. But as I tell him, I love his advice, too, because I think we can all use his dose of wisdom. Harlan is the author of seven books. His titles have over one million copies in print. The most recent book is called *Win or Learn: The Naked Truth About Turning Every Rejection into Your Ultimate Success*. Harlan is based in Chicago. He and his wife have three children.

Like I said, you're going to really enjoy this conversation. Harlan, first of all, he goes on and on about me, which is very generous and totally unexpected. But I did not delete it, so sit back for that. But he also gives the best advice around how to harness rejection, what rejection really means, some truths about money. There are those ghosts, so stay tuned. Here's Harlan Cohen.

[INTERVIEW]

[00:03:53]

**FT:** Harlan Cohen, welcome to So Money.

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**HC:** I'm so excited, Farnoosh. I did a little bit of a pause to add some anticipation and excitement. You might edit that out, but I think that's really –

[00:04:05]

**FT:** No. I'm keeping it in. This is a very authentic Harlan on the show. I'm a big follower of your work. That's no surprise. I've been following your work for a while, such a prolific writer and

speaker and author. Your advice is mainly for students and young adults. But I have to tell you, I love hearing what you think about the insecurities and the failures and the challenges that young people face because I still face them. I love how you answer the questions as hard as and complex as they can be. Sometimes, I'm like, "What is he going to say?" You always deliver with empathy and so much truth and such good solid advice.

More recently, Harlan's been interested in rejection, everybody. I'm holding up your book, your most recent book, here. You've written seven books, but the most recent is called *Win or Learn: The Naked Truth About Turning Every Rejection into Your Ultimate Success*. This is another thing we share in common is our passion for rejection. So let's start there and maybe talk about your personal experiences with rejection and some of the best learnings from your own rejection.

[00:05:14]

**HC:** Yes. Well, Farnoosh, first, thank you for not rejecting me. Thank you for welcoming me. I think what makes you so wonderful and what makes people love you so much is, well, you're very smart, and you have a lot of wisdom, and you have a ton of humility, and you're not afraid to admit when you don't know something. You also direct people to wonderful resources. You're just easy to be around and easy to listen to. I love that. I think it makes it so safe and comfortable to share with you. I just think that that's something –

[00:05:55]

**FT:** Thank you.

[00:05:55]

**HC:** You're not afraid. You shared something the other day, and this is honesty and humility. I'll talk about my stuff in a sec. But one thing you did, and I've been following you for years, and I love watching what you've done and how you continue to grow and help people. But you were talking about how you made choices in your business to be you, to not have a giant – not make

it a big corporation like Farnoosh Acme and everything else. You are you, and you've been intentional, right? That's been intentional, and you shared that.

As someone who is – I'm very similar in terms of the structure of my business, and I see lots of people of different businesses and different offices. I was in an office the other day that was so cool. I was like, "This is so cool, and there's all these people who are part of this office doing cool things." I was like, "Oh, that could be fun." But then I was like, "That's not me." You gave me permission to really embrace who I am and to just reinforce the idea that I can be me, and I can find different ways to be successful being me. I don't need to be everyone else. It's like the FOMO piece, you know.

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**FT:** Yes, yes. I relate. You walk into this flashy office, and you're like, "Oh, this is what success looks like. Oh, yes. Okay. But I don't have that. So then where does that leave me?" I think that if you're not somebody who is solid in their decisions and sees and measures their success actively, it's very easy to fall into that FOMO, to that trap, to that very limited view of what success means. It's not for everybody.

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**HC:** Yes. What your checking account and what your business account is. Each person has a different sense of what that enables them to do and what that means. It's different for each person. I think sometimes we define ourselves based on our net worth. We look at other people's net worth, and really what is that going towards, and what experiences does that buy, and how many more experiences can you have.

The meaning behind that, when you really dive deep into what the value is, it's not as valuable and as important as I think a lot of people believe it to be. This is acceptance. This is rejection. This is me loving myself and accepting who I am and all your listeners loving themselves and accepting who they are. I think that's where I just wanted to start because you do such a wonderful job of accepting yourself and loving yourself where you are. You give other people permission to do that, which enables us to grow and to set goals and to learn and grow.

[00:08:45]

**FT:** Well, as do you, Harlan, as do you. I think – everybody, I'm about to also appear on Harlan's podcast. You had said – I think we weren't recording yet, but you're like, “I think we're like kindred spirits.” It's funny. You watch people from afar. You feel connected to their work and their humanity, and then you meet them. I just love that I wasn't disappointed. Harlan is who Harlan is, so really excited, again, to have you on our show to talk about your approach to rejection. This is something personal to you and something that you have recently been focused on no doubt because your audience of young people.

This is something that – I write about rejection in *A Healthy State of Panic*. It's the first chapter because I wanted to go chronologically through life with the emotions that we first encounter, the hard ones, the hard fears. The fear of rejection is universal, and it's early. The onset is early. How did you personally learn and grow from rejection?

[00:09:52]

**HC:** Great. I've been rejected my whole life. I've been accepted and loved and appreciated and also rejected. I think it's really important that I've embraced that part, and I think people are so afraid to look at rejection. It started when I was a kid. I was really overweight, and one girl told me I was too fat to date. I thought, “Oh. Well, now I'm never going to be loved because this girl said I'm too fat to date.” That stuck with me, those things that – those rejections early in life create these scars that don't stop as we're parents and as we're – I mean, it just does. Grandparents, it doesn't stop. That was scary and uncomfortable.

Eventually, I got more comfortable in my skin, and I experienced more acceptance from people. But I still was fascinated with rejection, even friend groups. I've never had a large group of friends like high-five, sweat-it-out group. That's just not – I've never had that. But you know what? That's okay. I've had friendships and relationships. But that's rejection, even having a group to go with for prom.

I had a friend who was really everyone liked a little more. He was really attractive, I guess, and he was always the one that people talk to me and say, "Is he single?" I was like, "They weren't interested in me." But then what happened is my senior year in high school, I – everything fell into place. For me, I'm kind of an after-school special. They don't do after-school specials anymore.

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**FT:** They should.

[00:11:25]

**HC:** Right. I love them because it was like freshman year in high school, brutal, dreams, disappointment, rejection, senior year. Everything went well. I got this principal's award. I was part of this improv group. I got rejected by for four years or three years. I was one of the head writers. I was doing all these things and had all this affirmation. But in my brain, I was still this guy who wasn't good enough, who was lucky to be successful. Even my SAT, I struggled with that. My ACT, I kicked butt. I called the ACT home office and asked if they made a mistake because I couldn't believe I was smart because I was just comparing myself to everyone else, so all of these things. Every time something worked out, it was like a miracle.

I recognized that rejection was also part of this journey, which is one of the reasons I love helping young people. I help everyone. I help students. I help parents. I do professional development. I do corporate training. I do life coaching because at the core, and this is what the essence of the book *Win or Learn* is about, there is a universal law of nature called the universal rejection truth, and it should be on the periodic table of elements, the URT. The URT says, the universe – it almost sounds like, what is it, a urinary infection, a UTI. It's not the UTI. It's the universe –

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**FT:** It's about as painful, I think.

[00:12:56]

**HC:** Right, right. This is not a UTI, a urinary tract infection. This is the universal rejection truth. The universal rejection truth says not everyone and everything is always going to respond to me the way I always want. You could be the best, the brightest, the most attractive, the most desirable, the smartest, the most capable. But not everyone and everything is going to respond the way we want.

This is this truth, and I love this truth, Farnoosh. You did such a wonderful job spotlighting different aspects of the universal rejection truth in *A Healthy State of Panic*, citing lessons from your life up to your current everyday life now and universal rejection truths that are part of your family's life and your culture because there's all these universal rejection truths; universal rejection truth of being a business person, of being in sales, of being a podcaster. Not everyone's going to always listen to your podcast. Lots of people will.

The universal rejection truth of college admissions, lots of people are going to get into their dream schools. Lots will not. You dealt with that as well and did such a great job demonstrating that. The universal rejection of marriage. I've been married for 20 years, and my wife doesn't always do what I want and doesn't respond the way I want.

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**FT:** Are you serious?

[00:14:20]

**HC:** Right. But that was one of the most powerful lessons in my life and of recognizing that I don't need to be right. I just want to be heard. I don't need people to respond the exact way I want. I just want to be able to share it and know that they hear me. Sometimes, they might not even be able to hear me when I want them to hear me, but that's the universal rejection truth. This truth is so important. I think it is the – for me, it's the flux capacitor of life from Back to the Future.

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**FT:** I would go so far as to say as a parent teaching your kids that things won't always work out, and things won't always be fair or equitable is sometimes the best way to prepare them for the real world as it relates to their financial lives, their career, their relationships. This is a universal truth foundationally that I think – and my friend just wrote a book called *Erasing the Finish Line*, Ana Homayoun. You might have come across her work. She works largely in academia, and talks to schools and universities and young adults, and is a great educator.

Her gripe right now with households is that we are not training. We are not conditioning our young children to grow up to be young adults to learn how to deal with rejection. They are not getting into their colleges of choice. They are going to college and facing social rejection. Particularly the kids who were hibernating during COVID and not really socializing, this is a huge challenge for them to the point where they're coming back home. They're dropping out of school. This is a real problem. I would love for you to tell us what you're seeing, too, as far as how this is manifesting in young adults' lives when they don't accept this universal truth.

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**HC:** It's huge, and it really is – it's a thread that is woven throughout our life. If we don't have knowledge of the universal rejection truth, what happens is we internalize all of the negative things that happen. We don't have the emotional tolerance, and we don't have the life skills to be able to handle all of the uncomfortable parts of life that are normal and natural. This is what happens. Students, young people, parents, people become fatigued. They have to find ways to cope and check out because they don't understand what's happening. They don't have the tools to process the difficult, uncomfortable parts of life.

So much of what I do, whether it's through my books, and I have a book, *The Naked Roommate: And 107 Other Issues You Might Run into in College*, which the book has over a million copies in print. I even hesitate because I'm not a self – I don't really – I'm not the most important person in the room. But the reason that book has been so successful is because there are stories of people who are living life, making mistakes, learning and growing. It gives other people permission to have those experiences.



I posted something on Instagram today and on TikTok on my socials. I don't know if people can see this or I'll just read it. It was a comment from a post about STEM, students who are in STEM, how STEM classes can be really brutal. This person commented, "Failed my first class in biology at university. Four years later, I'm a biology honor student interviewing for PhDs at Oxford right now. Keep going."

This is – and I get so many messages from so many people who have lived life, who have struggled. So when we when we allow the struggle to be part of the journey, and we don't make it a reflection of us not being enough and we know how to cope, that's the power. I teach people in all areas of their life how to do this. When we break it down, there are five areas of transition, of change that we deal with when we're in our teens and 20s. It's social, emotional, physical, financial, and academic. So that acronym is SEPFA. Okay? I really hit the SEP. It's the worst. It's a stupid acronym.

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**FT:** Not to be confused with FAFSA but SEP – yes.

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**HC:** Right. SEPFA. Then when we graduate and get a job, hopefully, get a job, it's SEPFP because the academic becomes professional, so SEPFP, right? So SEPFA and SEPFP. These are real. But, really, when we think about life and the changes we encounter, these tend to be the five areas. You might have listeners who are great when it comes to the financial piece and the professional piece. But when it comes to being emotionally vulnerable, being able to engage socially on topics outside of their area of expertise, they might struggle. They might get uncomfortable because they're not as practiced and capable of handling unexpected feedback, uncomfortable feedback.

A lot of new employees, a lot of students who don't have the emotional tolerance and haven't had a lot of the life experiences, it's hard for them to advocate. It's hard for them to be able to admit the things they don't know from a place of strength. So this is where – yes.

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**FT:** No. I think – sorry to interrupt, but it reminded me of a place in your book, *Win or Learn*, where I stopped and threw in a Post-It and said, “I want to ask Harlan about this,” because you've already talked about permission and how kids have a hard time admitting what they're struggling with. But they also – this is important. We and I think even as adults struggle with this to admit what we want, to feel that we have permission to want for things.

I've done a lot of episodes on this as it relates to our financial life and wanting to be rich and wanting to be financially successful. It feels icky to a lot of us because maybe we weren't raised to think that wanting money is a virtuous thing. Why, I guess, is my question. From your understanding, why is it so difficult to follow your own compass?

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**HC:** Yes. I was really fascinated with the just self-discovery when writing that part of the book. The book is super easy to read. It's like a hundred pages. It's double-spaced. There are pictures. It's like, “This is easy stuff.” But the concepts are so – they are so powerful because when I think about wanting, it seems so easy. You just share what you want. But wanting is so tricky because when we want, what happens is we start to have hope, and we start to get excited. The minute you want something and are hopeful and excited, you are vulnerable. You are vulnerable to getting hurt.

It's easier to not want, and it's easier to not get excited and just wait for people to want you and to wait for the world to give you things that you're excited about because then you don't have to risk being disappointed and hurt or judged. But wanting is crucial. It's important. It's the visualization. It's setting a goal. But the thing is when we want we will experience one of three things. When we want something and we take a risk, we're either going to get it, which is super exciting, right? But it's also scary because once you get it, you want to keep it. That's frightening.

Then the other thing that might happen when you want something and take a risk is you're not going to get it, the rejection, the self-doubt. Just wondering am I enough. Will I ever get this? The third thing that happens is, okay, you get it. But then you lose it because nothing is forever. Life is about change. We don't get to live forever or born. It's a transition. We live, we want, we have all these experiences, and then we leave, and we don't get a choice.

But here's what's fascinating is – first of all, it's scary to want. But here's what's wild. When you want something and you get it, you never get to keep it forever. So if you think about this, just the different aspects of wanting and working through this, and the key is you have to know you're going to be okay no matter what happens. If you know you're going to be okay, then it's easier to want.

The universal rejection truth is so crucial because if I want and I don't get it, well, I'm either going to blame you, Farnoosh, or I'm going to blame myself if it's something related to you. But there's this universal rejection truth that says I may never get what I want from Farnoosh because that's just this law of nature. So instead of internalizing it and spending so much time hating and hurting and blaming, I can process and move forward.

My dad said something so important to me once. He said a lot of important things. First of all, one thing he said that's so important – and my mom and dad are wonderful. They're like, “If anyone could do something, you could do it.” But they also said, my dad said, “Everyone loses money,” because we lost money. It was a crazy story. I don't know how much time we have.

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**FT:** Oh, tell it. This is the forum.

[00:23:53]

**HC:** This story, Farnoosh, we got married. Not you and me. My wife and I got married, and we moved into a place, an apartment downtown Chicago on Belmont and Lakeshore Drive. It was, I think, on the 16th floor. It was so beautiful, the view, and it was a rental. We couldn't understand how lucky we got getting this place. We moved in and about three days later – and there were a

lot of weird things that happened. We moved in three days later. I left my keys in the car. I had to go downstairs because my wife – we couldn't get into the apartment, so she was in the hallway.

This guy comes out of the apartment across the way and goes, “Oh, it's so nice to see someone finally moved into this place.” She said, “What do you mean?” He said, “Oh, you don't know?” She said, “No, I don't.” He goes, “Oh, I can't say anything.” She said, “No, you need to tell me.” She said, “Well, okay. The person who lived there before you was murdered, and they found his body a few days later.” The story is so weird. It was like someone who had hired someone to – it was an escort, and this person got bludgeoned. There was – they were involved with the clergy, too. This whole thing was – it was so creepy what went on.

Anyway, my wife was freaked out about this. I was like, “Okay. Well, maybe it's a sign. We need to work through adversity. We need to welcome the spirits,” because a shelf fell and weird things. But the view was beautiful.

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**FT:** Years ago. It wasn't recent. It was –

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**HC:** No. It was two months earlier, a month earlier, right? This was a big – and we didn't know. When the person who was renting us the place gave us a tour, there was closet organizers, and there was a soda dispenser that was in the fridge. I was like, “Wow, this is so nice that this previous tenant left this.” I guess when you leave that way, you don't really take your stuff with you. But they left it there, and the floors were redone. So it was –

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**FT:** Oh, clothes are still here. What's going on?

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**HC:** Some people wouldn't care. Some people listening are like, "Big deal. It's no big deal." There were a lot of weird things that happened, and we decided we needed to move out. It wasn't right. We ended up having to – I lost – the tenant – the landlord was nice. It was like a condo, but he was nice until he decided not to be nice. I had to pay a couple months' rent to get out of this, and I was so upset. We ended up finding another place that was terrific and wonderful. But I was really upset, and my dad's like, "Listen, we all lose money." He goes, "Everybody loses money because it's just what it is," and shared out money times. He was like, "Every person loses money." It really stuck with me because we all lose money. It's part of it. I've never shared that story, but it was –

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**FT:** Thank you for sharing.

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**HC:** Well, I mean, it was just a weird story, but we worked through it. I want to stay back on – get back on track. When we face discomfort, and this is the *Win or Learn* framework, okay? The *Win or Learn* framework is what do you want. Okay. We have to define what we want. What makes you uncomfortable? If there's something that we're dealing with, we're uncomfortable. In this situation, I was uncomfortable. I was in this apartment. I wanted a different place.

Then you think people, places, patience. The formula is people, places, patience. Who are my people? Farnoosh, you're people's – you're one of – you're in people's corner. I'm in people's corner. I reached out to someone who had dealt with – there was a friend who was a real estate attorney and said like, "What are my rights?" You always have your person. When students are going to college, who are the people on campus they can turn to? Where are the places they could find support in community? Then it's patience. Understanding that whatever you're dealing with right now, you will be able to get through it. You will. Even if it's painful and uncomfortable, it will work out.

The example I shared with you of the apartment, it's a fine one. But a better one is going to college where you're – when I am advising students who go to college or get a first job, I say make sure there is a place in that community or on the campus or in your corporation where you are welcome and included simply because you exist. Where there's someone who's going to say, “Farnoosh, Harlan, welcome.” We don't understand. We don't know how to navigate change. We don't know how to work through a lot of the discomfort that's part of life. So that's what I do, and it's everything. It's not just college, and it's not just business. It's a framework for life, and that's this *Win or Learn* mindset. Nelson Mandela is the one that is famous for the quote, “I never lose. I either win or I learn.” That's the idea.

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**FT:** So, so great. I'm so glad that you're giving this. You're spreading this gospel, this word to all the young people and older people. I think we can all use the reminders. I'm curious. Every time I get a guest on who is as tenured and prolific as you in the world of – with your expertise and your books and your mentoring and your advice, I always want to know what is your framework for success, and how do you decide what to pursue next? Is it like an instinct? Maybe it's different every time, but are there certain variables that you feel need to be present for something that you're going to do next professionally is a hell yes?

[00:29:29]

**HC:** Yes. I really try to live by service above self because when I start to feel too important and I start to focus on myself, things go bad. They go off the rails, and I really lose focus. So I really try to serve. How can I serve in a way where it's not about me? So service above self and then being really mission-oriented with a value, having a mission and a value tied to it, really having it be a win, win, win. Those are fundamental parts of engaging in a new venture.

Also, because I have a lean business structure, someone who works full-time and I work with lots of different partners and contractors, I have the ability, which I'm sure you do as well, as to experiment and experience, iterate. So much of what I do as an entrepreneur is feeling what it's like to experience this and have it be pretty low stakes. That's another one to just actually feel

what it's like. Then after a few months to evaluate and decide, is this something that I want to continue, and does this feel good? That's been huge.

One of the biggest mistakes I made was putting too much emphasis on a project, investing too much too soon. I have this wonderful coaching program that I'm so excited about. It's called Best First Year. Basically, I do virtual coaching, group coaching every couple weeks with groups to help them, whether it's through college and life. So I'm super pumped. But I've been working on this project for six years, and it wasn't a coaching program to begin with. Originally, it was just all these videos with me kind of walking through people's – it was an online course.

I know that you, in the book, talked about choosing what online course you want to do. I did this thing, and I spent six months launch launching this thing, preparing for it. I thought it was going to change my life, and what happened is three people signed up. I remember I was so upset. I threw a stapler against the wall. I was so frustrated. I was like, “Why does it have to be so hard?” I'm like, “Why does it have to be so difficult?” Because I disappointed my wife, I was disappointed. I had put so much into this. I was so devastated.

What happened is I learned how to do webinars so well that I ended up getting contracted. I had a partner where I did these webinars which earned a tremendous amount of – it was awesome. I learned how to do all these different virtual programs which, ultimately, served me so well as the world progressed, and we had our whole pandemic. So what happened is by trying to sell this thing, I developed all of these skills that proved to be so valuable, which now have served me. I've been able to work out the kinks to create a viable product that really matches the market and developing all these skills.

At the time, I put so much emphasis on having on it needed to make money, and the problem is it needed to make money. So I couldn't give it away. I couldn't iterate. I couldn't do the things I needed to do because the stakes were too high. Anyway, as a lesson for anyone else, do it but make sure that the stakes are not so high that it becomes so much – it becomes so difficult to continue to –

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**FT:** It's so rigid, and you don't have any freedom to experiment and take some risk. I love that. That's –

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**HC:** Yes. It should have been smaller. There's a – I forget which startup book where it's – the Lean Startup. I think that's – you just want –

[00:33:32]

**FT:** The Lean Startup. Yes, sure. Harlan Cohen, thank you so much. I love everything that we've explored. I wish I could have you on here for many more hours. But in the meantime, I'm going to follow you, continue following you, your work. Everyone, if you're not already following Harlan on his socials, great place to start. You have – I mean, I'm learning a lot. I'm also following your wife now who is a speech pathologist because she does some great videos. I'm just here to learn about how to communicate better on social.

[00:34:03]

**HC:** She's Learn To Talk With Me. Stephanie –

[00:34:06]

**FT:** She's Learn To Talk –

[00:34:07]

**HC:** Yes, @learntotalkwithme. I know we got to wrap, but she's – what she's doing, she helps parents when their kids are born to their first maybe four or five years. She helps them enter the nest. Then I'm there to help them leave the nest.

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**FT:** Oh, I love it.

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**HC:** Yes, and the life lessons. It's been wonderful to see her and to do this together as a team. We're learning so much, and thanks for following her.

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**FT:** Yes. I love it. *Win or Learn* is Harlan's latest book, *The Naked Truth About Turning Every Rejection into Your Ultimate Success*. Come back anytime.

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**HC:** Thanks, Farnoosh. I love it. Thanks.

[END OF INTERVIEW]

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**FT:** Thanks so much to Harlan Cohen for joining us. I'll put the links to follow him in our show notes, including a link to his new book, *Win or Learn*. Again, if you'd like to sign up for my live investing master class happening tomorrow, 1pm Eastern, yes, there will be a recording if you register. Go to [somoneworkshop.com](https://somoneworkshop.com). That's [somoneworkshop.com](https://somoneworkshop.com). I hope to see you there. In the meantime, I hope your day is So Money.

[END]