

EPISODE 1762

[00:00:00]

FT: So Money episode 1762, the best framework for managing your money as a couple.

BN: *"I think we've all heard the scenario where sometimes the man is the one handling all the finances, and the woman thinks that everything is fine. Then 15 years down the line, they find out that the husband has not been doing what he's supposed to do and now they're broke. Now, they're about to lose their house and everything like that. I kind of think those might those might be in that area of unforgiving. You can't forgive that."*

[INTRO]

[0:00:55]

FT: Welcome to So Money, everybody. I'm Farnoosh Torabi. When it comes to money and relationships, most couples struggle to get on the same page. In fact, less than 40% of married couples discuss their finances in detail. This is a statistic that often leads to miscommunication, conflict, and, for some, divorce. Our guests today, Jessica and Brandon Norwood are on a mission to change that narrative.

The Norwoods are the dynamic duo behind The Sugar Daddy Podcast, a show dedicated to helping millennials break the stigma around money conversations and build wealth as a team. Jessica and Brandon are a married couple with children who have navigated everything from student loans to merging their financial lives. They bring a wealth of personal and professional insight to the table.

Jessica is a tech professional and the breadwinner in their family, and Brandon is a licensed financial planner. Together, they've developed a proven five-step framework for creating financial harmony in relationships. And we're going to get into it. We're going to dive into the importance of shared values and financial alignment.

Financial deal breakers, there are just some things that are unforgivable. What are they? What it's like to be a female breadwinner and how Jessica and Brandon embrace modern parenthood and partnership? And finally, a bold take on affording kids. If you're on the fence about having kids because you're not financially ready, Brandon and Jessica have an important message.

[INTERVIEW]

[0:02:28]

FT: Jessica and Brandon Norwood, welcome to So Money.

[0:02:33]

BN: Thank you for having us.

[0:02:34]

JN: We're so excited to be here with you, Farnoosh.

[0:02:36]

FT: I'm a big fan, a big follower. You're the host of The Sugar Daddy Podcast. Can we just talk about the title here for a second? Because you make more than Brandon, why are you calling a podcast that you host The Sugar Daddy Podcast?

[0:02:50]

JN: It came to me in a dream, which sounds unreal and so fake, but I promise it did. I woke up at like 3am, put it in my phone, didn't think about it for weeks. Then I was like, I feel like I put something in my phone about a podcast. So, we just ran with it because that's exactly what I wrote down, The Sugar Daddy Podcast, how to become one, how to ensure that you don't need one. Yes, I'm the Sugar Daddy. So, it's fine. It works out.

[0:03:14]

BN: Yes. The name was 100 % her idea. Not mine at all.

[0:03:18]

JN: Yes, it was.

[0:03:18]

FT: The new Sugar Daddy. When I was writing my book, *When She Makes More*, the working title before it became *When She Makes More* was *The New Trophy Wife*.

[0:03:27]

JN: I love it.

[0:03:29]

FT: Somebody else wants to take that. Listeners, it's all yours.

[0:03:31]

JN: We can do a combo. Yes, I love it.

[0:03:33]

FT: Well, we're here, obviously, to talk about one of our favorite topics, something that is very near and dear to your work and also your personal life, which is money and couples. You have a proven five-step framework, which I'm excited to get into and learn from you both. But first, let's get personal. Let's talk about the two of you as you have navigated money in your marriage. I love that we can talk about women breadwinners. I don't get to talk about it enough on this

podcast. How did things start with the two of you? Was it easygoing? What were the conflicts? Brandon, you're a financial planner, so, you were coming to this relationship with a lot of expertise, but –

[0:04:14]

BN: I was new to financial planning when we actually started dating. I just got into financial services. So, I didn't have, obviously, the years under my belt that I have now. It was a little bit different at that time period, though.

[0:04:27]

JN: I think for us, we started as friends, which was really helpful because you don't really have to prove anything. You're just friends. But then when our relationship, our friendship evolved into what we knew was going to be something really special, we had the hard conversations from the very beginning. My parents were going through a divorce at the time. I was in my late 20s. Brandon was in his early 30s. His parents are divorced, so we're both products of divorce, and we basically said, "We're going to do this once, and that's it."

I know people say that, but we really meant it. So, we just laid it all out. I knew I was coming in with over 100,000 dollars in student loans. He had no student loans. We both owned homes. We were merging our lives. We weren't in our late teens, early 20s. We had established lives. We've been paying our bills. We were managing our debts. And so, we just talked about everything really early and really honestly. And we realized over time, people don't do that. People spend more time planning their wedding than they do planning their marriage and we did not want to be those people. So that was really the start of it.

[0:05:37]

FT: I used to say, you're not getting wedded, you're getting married.

[0:05:41]

JN: Yes. Exactly.

[0:05:43]

FT: So, act like it. Given that a lot of people do not talk about money, I think you've given me a statistic earlier, which is 40%, less than 40% of married couples discuss their finances in detail. That's while they're married, forget when they're about to get married, it is totally off the table. So, a lot of couples are catching up. How do you have the conversation for the first time?

[0:06:06]

JN: This is where I think we had our special sauce and I want to be very clear. This is not us saying we have a perfect marriage. Do it the way we do it. That's not what this is. He gets on my nerves all the time. He's my favorite person on the planet, but like, I roll my eyes at him 20 times a day. I mean, let's be real, it's still a marriage.

However, the one thing that we've always done really well is we've dreamed big. We have a grand vision for our life together. When I want to do the home decor and the accent wall that's going to cost \$1,600, but also take the family trip to Jamaica for Christmas, he can pull me back to say, "Hey, wait a minute. Wait a minute. What were our goals for the year? Let's go back to where we're grounding ourselves, what we wanted for our family, what we wanted for our children." And when you have conversations like that, it gets much easier to say, "You know what? I don't need that accent wall. We can push that down the to-do list. What I really want and for us, it's really important is to make those memories with our children, to spend that time with our families."

So, having those visions and those shared goals really is what helps drive the monetary factor because the money is money. It's money in, it's money out. That's black and white. He's good at that. When you dream big and you have the shared vision, that's when you can root yourself in why are you making the decisions that you're making. Why are you spending the way you're spending? But a lot of that comes from past trauma, the way we grew up with money. So, our five-step framework actually dives into that really nicely.

[0:07:42]

BN: I would say with scheduling, the first initial conversation, you just kind of tear the band-aid off. You just have to go ahead and do it. And I would say schedule it because too often what happens is that you tentatively think about things like, “Oh, we'll do it on this day or whatever,” and then obviously life happens and you push the meeting back and back and it ends up never happening. So, we always recommend putting it on both of your calendars and scheduling the time to do it.

[0:08:05]

FT: Jessica, as the breadwinner, were you always making more and how has that been for you as married people? And I also want to know as a follow-up, did you ever feel as the breadwinner that you had more power in the relationship?

[0:08:21]

JN: So, when we first met and started dating, I was in teaching. No. We were probably equal. I was teaching in South Carolina. Unfortunately, we all know teachers don't make enough money. So, no. But after I moved to North Carolina, when we knew that we were going to get engaged, get married, I actually switched into the tech sector. And then that's when my salary kind of exploded, especially in comparison to my teaching salary.

Luckily, Brandon, he grew up with a single mom. She was always the breadwinner. She was always the provider. So, his thought process around women who make more is always like, “You do you, babe. You go girl.” Because it's our money. Again, we're sharing that grand vision. We have the same goals for what we want our family to be, what we want to do as far as being work-optional. So, it is “my money” because it's my paycheck, but it's our money because we operate as a team, and so I've never felt from him that there's a shift in power dynamic, right?

He's also the person who drops the kids off and picks them up from school. When the teachers see my face, they're like, “Oh, you exist.” So, that's different. He's unloading the dishwasher. He's folding the laundry. I mean, we very much are more in this like modern parenthood stage

where you do what needs to be done to keep the family moving forward. So, those typical gender roles don't really apply to us in that way.

[0:09:48]

BN: Yes. How she said, like, I grew up in a household where my mom was a college professor. And thankfully, even in a single household, money was never an issue. My mom has done very well for herself. So, I was accustomed to seeing that you have household things that need to be done and they just need to be done. It doesn't matter if the male's doing it or the females doing them. When it comes to us, it's a matter of who has the ability to get it done?

So, there are certain things that maybe I do more or certain things that she does more, but overall it's like this is our house together, what needs to be done, who has availability to do it, and what works best for our schedule?

[0:10:23]

FT: So, what I'm learning and what's being reinforced is that your success as a couple around money really also depends on putting away these gender role expectations around money. Do you see this coming up a lot, Brandon, in your practice?

[0:10:39]

BN: So, I would say yes and no, because the reason being is that most of my clients, I would say kind of mirror us in regards to I think most of the time it's the woman that's reaching out to contact me. Then I'm also seeing that it is actually, the woman that tends to be actually driving a little bit more of the planning process. So, I would say that maybe I'm the outlier in that aspect, or maybe that's just how things are shifting.

[0:11:04]

FT: I love that. I love that little anecdote. Yes, I hope it's going to become more and more of the trend. I mean, ultimately, you want everybody sharing in this conversation and feeling equally a part of this financial planner relationship because it used to be and it still is, I think.

[0:11:20]

BN: I would still say it is.

[0:11:21]

FT: Yes, probably still is where the breadwinner is the one who takes the lead and then is the one who is the main communicator. You've talked about the importance of having shared values, conversations, scheduling the conversations, but you also need to know your money personalities and your histories with money. I mean, Brandon, you having a role model in your mom, that's not insignificant. So, how do couples sort of get oriented with your money personality? And I think I read a statistic that opposites attract, so spenders like savers.

[0:11:57]

BN: I don't necessarily think that opposites attract because I can tell you from first and experience, sitting down with opposites, that it doesn't work well.

[0:12:05]

JN: Our parents are very much opposites too with who they married and where you look at them now like, "Why? I mean, thanks for having us, but why?"

[0:12:14]

BN: But I would say that one of the biggest things that is overlooked when it comes to the financial planning aspect is that people don't assess who they are as a person and their relationship with money from an emotional standpoint as an adult and what led to that. Most of the to be how you were, how your family was growing up when it came to money. Did your

parents have enough money? Did they not have enough money? Did they talk to you about money? Did they not talk to you about money?

All those things that you learned at such a very young age, very much playing to how you interact with money as an adult, whether that's from a positive standpoint or from a negative standpoint, and people need to dig into that and kind of figure out what it is that has led them to where they're at today.

[0:12:54]

JN: That's actually the first step in our framework is diving into that past, is really understanding why am I the way I am with my money? Why do I feel the way I feel about my money? Because it usually does come from that childhood and adolescence phase of your life.

[0:13:09]

FT: It's an important step because would you say it builds compassion and some empathy where before you're kind of operating in a vacuum, you don't really know where this person's attitude came from and why else is this an important step?

[0:13:24]

BN: It provides a great context for how you are now when it comes to money because you might be doing things and your spouse is completely wondering why would you do it this way? Why are you thinking this way? Why are you acting this way? Why do you have this emotional reaction to this? By digging into your – by diving deep into your past and understanding that, like I said, it provides context and it provides a way for you to move forward to change maybe some of the behaviors that you do want to change.

[0:13:47]

JN: I do think there's that part of empathy though, like you said, Farnoosh. You're on the same team. That's one of the most important parts that people should strive for. This is not a you

against me. This is an us. How do we move our family forward? How do we reach our goals together? When you do come from a place of empathy and understanding and getting that context, then you're like, "Oh, I understand why Brandon takes three months to buy a pair of \$150 sunglasses." Whereas I'm like, "Boop, add to cart."

So, it really just helps you understand your partner so that when you go into these finance conversations, you understand why he wants to spend four months pulling prices and doing due diligence. And I'm like, "Ah, let's get three quotes and let's keep it moving." It really helps you understand why is my spouse the way they are?

[0:14:41]

BN: Also, one additional thing that I think we should maybe sometimes move away from when it comes to the saver versus the spender, when women are labeled being the spenders, women also tend to be the person who takes care of buying everything that you need in the household. So, groceries, clothes for the kids, everything of that nature. They are spending more, but they have to because this is the stuff that the household needs.

[0:15:04]

FT: Right. And maybe they're quicker to make decisions around spending because they've gotten their reps in.

[0:15:08]

JN: Exactly.

[0:15:09]

FT: They know already they can do the cost comparison calculus in their head because they know – you know what I mean? We have 20 brains, us women, and they're all operating at the same time at 100 miles per hour. So, give us that credit. Thank you, Brandon, for pointing that out.

So many marriages end in divorce with money as a central conflict, a reason why it drove them to separation. Some of those marriages could have been helped and saved with some therapy, with your five-step framework. And there are probably others where they're better off getting divorced. Are there certain financial issues that could come up in your marriage that you see as deal breakers?

[0:15:50]

BN: I mean, I would honestly say, obviously infidelity is a big deal breaker in general, but financial infidelity as well. So, like, are you hiding money from your spouse?

[0:16:02]

JN: Are you hiding debts?

[0:16:02]

BN: Yes. Are you hiding debts? I would say stuff of that nature, that I think we've all heard the scenario where sometimes the man is the one handling all the finances, and the woman thinks that everything is fine. Then 15 years down the line, they find out that the husband has not been doing what he's supposed to do and now they're broke. Now, they're about to lose their house and everything like that. I kind of think those might be in that area unforgiving. You can't forgive that.

[0:16:29]

JN: But also, you have a responsibility, especially in those heteronormative type relationships where it's like the man handles the money and the woman is like, "Everything's fine." No, you need to check. This is where those money meetings come in, pull up the accounts, pull up the statements, know what you have. That's not to say don't trust your spouse, but there's checks and balances. You should, as a partnership, understand, "Hey, where's our life insurance? What is in our savings account?"

If you are a stay-at-home parent and your husband is the one going to work every day, you still have a right to ask questions about where that money is going, how it's spent, where it's being allocated. So this, I'm going to put my head in the sand and hope and pray that everything's okay? You have to take accountability for yourself as well and ask those questions. Red flag, if those questions are not getting answered or they're getting answered with hesitation and resistance, that would be a big red flag for me.

[0:17:24]

BN: I mean, so for example, like, we have a joint account, but we also have our separate accounts, but we have access to each other's separate accounts.

[0:17:30]

JN: They're not secret separate accounts.

[0:17:32]

BN: They're not secret or anything like that. That's just the way that we choose to do it.

[0:17:34]

FT: Coming up, Brandon and Jessica say they're not getting a divorce ever, but then why did they decide to get a postnup? Stay tuned.

Talk a little bit more about how to organize your money together, what you recommend. I'm already hearing that you do like multiple accounts as opposed to everything in one big pot. I also am a proponent of that because I find that it resolves so much unnecessary friction and back and forth over minor and medium-sized costs, expenses, like you want to get a haircut and you want to buy your Nikes, like you should have your own money. But what are some other ways, like tactical ways that you think couples can, should operate in their financial lives together?

[0:18:17]

JN: I think it comes down to when was your life together established. I think there's a very different picture that forms when you're 22 out of college getting married, versus when you're in your 30s, early 40s. You've had homes. Your entire kitchen is stocked. You've been paying your bills for two decades, right? That looks different. Our big thing is always you get to make your own rules for your partnership, but we are encouraging everybody to have the conversation. What do you want it to look like? Do you want to do a percentage, right? Does it make sense if our salaries aren't equal to split things 50/50? Maybe we do it based on a percentage. What do we want our savings rate to be?

I work corporate early over here, 9 to 5. I have a 401(k). He is an entrepreneur, so he has to do his retirement savings differently than I do. I get company stock and all those nice things that come with that corporate life. He doesn't. So, we really have to map out, well, what does it look like? Just because I'm in corporate and I get my stocks and my nice 401(k) match, it doesn't mean that he should also still be saving for retirement.

So, it really comes back down to that conversation of that shared vision and goals. What are the goals together? And in our dream framework, which is what we're calling it, dream, D-R-E-A-M, we start with dive. So, that's diving into the past, like you talked about Farnoosh, where, where did my mindset come from? How did I grow up with money? Why am I the way I am? And why do I feel the way I feel about money?

Next, you're going to reflect on how does that show up in your daily life, right? Why does my partner get upset when I say this? And how does that tie back to how I grew up with money? So, you have that reflection stage. Next, you're going to engage with each other. That's the E. That's where you dream big. And I don't mean, "Hey, we want to go to Greece next year." No, I want to fly this kind of plane on this class. I want to stay here. I want to eat this. I want to do these activities. You dig into the details.

[0:20:16]

FT: Specific.

[0:20:17]

JN: Specific. Dream big. Dream in detail. You can have your separate dreams. You should have your own separate dreams. You are still an individual. But have your dreams, let your partner have their dreams. But what is your shared goal, dream and vision together? That's where you – this is the fun stuff. Because if you can't dream big together, life's going to be hard.

[0:20:41]

FT: Yes.

[0:20:42]

BN: As you said, there's no one way to do it. The biggest thing is that you need to make sure that you guys are having the conversation and then you guys are in agreement on how you're going to do it and move forward.

[0:20:50]

JN: Money in one pot and then it comes out. Money out and then it comes in. It doesn't matter. Just have the conversation.

[0:20:56]

BN: Be on the same page. That's all there is to it.

[0:20:58]

JN: I'm going to finish up DREAM though. Then act for A. You have to take action. That's always, you can't just have big dreams and then just sit on them, or at least we don't want you to. Then, there's the managing portion. That's the part where you actually get to decide how are

we managing our money? What does our money look like? Do we want to focus on debt reduction? Do we want to increase our retirement? Some people, they're like, "Oh, well, I want to retire." Well, when? How are you going to get there? What does a random Tuesday at 2 o'clock in your 60s look like?

We want you to, again, tie it back to what is that vision? What is that goal for your retirement? Some people want to retire in their early 40s. Some people in their 60s. Some people don't have a plan at all for retirement, but we want you to dream big about it. We know a lot of couples in our parents' age where one person is retired, the other person isn't, and it's weird. Like you can't just travel the world when your partner's still working, and we just look at that as, well, did you plan this together? Because I know him and I want to be work optional together. That's the fun stuff.

So, that dream framework really outlines that emotional part about why we are the way we are with money mixed with a little bit of the tactical. But overarching, you get to make the rules.

[0:22:14]

FT: I want to double click on the work optional plan in a minute, but as I'm hearing you, I'm wondering does dream work, the dream framework work for couples who want to just cohabitate and they don't want to get married? More couples are choosing not to get married, but still share their lives together. Are there additional strategies or different things to consider in that scenario?

[0:22:37]

BN: I think from the overall framework, 100 % it works for a couple in general. Whether you're married or not, same sex doesn't matter because the framework is there. Now, when it comes to maybe some of the tactical things that are in place, you might, from a legality standpoint, some of that nature have to do a couple things different. Because as a married couple, there are certain rights that you automatically are granted as compared if you're not married. So, from that standpoint, you might change some things, but overall, it doesn't change it at all.

[0:23:05]

FT: Right. Maybe more paperwork. More legal paperwork. Definitely a prenup of sorts.

[0:23:10]

BN: Or a postnup.

[0:23:11]

JN: We're getting a postnup this year or 2025.

[0:23:15]

FT: Tell me about that. What prompted it? Who brought it up?

[0:23:19]

JN: So, we had Aaron Thomas, who's a prenup attorney on our podcast, and he did a wonderful job of really just changing our mindset. Because I think too many people think that the prenup is you're planning for your marriage to fail. And the reality is, is your state already gave you a prenup. So, depending on what state you live in, you have already signed one, so why not write your own rules?

Now, we're past that. We've been married for years, so we can't get the prenup, but we can get the postnup. So now, we're in that process of, "Well, what do we want it to say?" And again, because we're already aligned, we have the same goals and visions, it's going to be pretty straightforward, right? My retirement is mine, his is his. Whatever inheritance we get from our families, mine is mine, his is his. We just want to put some legality around it. And for \$3,500, getting this in place and not having to fight about it, when our errands calls it, when your love and respect are high, put these rules in place when you actually love each other, when you can have a civil conversation, when you can outline what's important to you, when you're fighting

and you're angry and you don't want to look at that person in the face anymore. That's not the time to then try to figure out your money. The time is when you're happy and in love.

[0:24:32]

BN: Yes, and the reality is that you – I wish I could say I know the future, but I can't predict the future, although she's stuck with me. But outside of that, putting these, like she said, putting these things in place right now, while you are on good terms will make it a lot easier if God forbid that it does come to that day.

[0:24:52]

FT: Yes. I had Aaron on So Money as well. He's brilliant.

[0:24:55]

BN: He's amazing.

[0:24:55]

JN: He's so great. Oh my gosh.

[0:24:57]

FT: I'll link that in our show notes. So, tell me about this work optional dream, how you're working towards it, and how close are you? Are you in the fire movement?

[0:25:06]

JN: No. Girl, I like nice things. I cannot do fire. It's not for me. No, we also – travel is our love language quality time. And now that our kids are older, we're starting to travel with them much more. Our work optional number is 50. So, I'll be 40 in next year, he'll be 42. So, we've got eight to ten years. But by the time we're older parents, so by the time our kids are teenagers, we want

to be work optional so that when they call us, we can drop whatever we're doing and be there and travel the world and make those lasting memories with them. But we want to do it in a way that we can still enjoy life now. We're not going to be cutting back drastically.

We just bought two new cars. I know people would gasp at that. There's things like that where –

[0:26:00]

FT: We're talking to the person who leased her second car. Okay, I'm basically in personal finance hell.

[0:26:04]

JN: Exactly.

[0:26:07]

BN: And we got Hondas.

[0:26:08]

JN: Yes, Honda, the favorite millionaire car. But listen, we get to make our own rules. That's the point, right? So, I'm still in tech. I mean, the Internet will have you believing you have to quit your job, you have to be an entrepreneur, you have to have 20 rental properties to hit your retirement number. I really like the corporate life. There's a lot of perks, there's benefits. My whole family gets health insurance. He doesn't have to pay for our health insurance with an outrageous amount of money. I mean, it works for us.

So, I plan on working for the next decade. At that point, depending on what work looks like, if I want to continue to do that, whatever his business goals are, working on those together, obviously growing the podcast is very high on our list. But we're going to pivot and make those changes and adjustments as we need to as a couple, but fire is not in our future.

[0:27:02]

BN: For me, like, I personally enjoy what I do as far as the financial planning aspect. The idea of retirement kind of came about because most people's jobs originally were blue collar jobs and once you got to a certain age, you just physically couldn't do the job. That's not the case with most of us. We have white collar jobs where if we're of sound mind and we enjoy what we're doing, we don't have to necessarily retire at 60, 65 years old.

[0:27:27]

FT: We've talked a lot about managing money as couples, but when kids enter the picture, now you have these dependents and I know a lot of people are on the fence about even starting the – going in that direction of having children because of the cost. What would you say to those individuals?

[0:27:45]

JN: Don't have kids.

[0:27:47]

BN: Yes. If you're waiting to have kids, if you're waiting to have enough money to have kids, you're not going to have kids. I mean, that's just a reality because you can think of all the expenses that, things you're going to have with the kid and more come up. That's just the honest truth. You kind of just have to be prepared for the unprepared. You have to be prepared for the unknown.

[0:28:08]

JN: I think it'll slow down your retirement plan.

[0:28:11]

BN: A 100%.

[0:28:12]

JN: Because unless you're already making millions, I mean, the amount of money that you are happily spending on children, right? It's a lot. I mean, we look around, we have several friends that have chosen not to have children and they're the ones with the beach houses and the mountain houses and the boats and the ones picking up on a random Friday and saying, "Oh yes, we booked a trip to Maui. Can you meet us there?" No, I cannot.

So, you look at them and you're like, "Wow, they're living their best life ever." But obviously –

[0:28:42]

BN: I have to rate from back in, I'm like, "Yes. We're spending over \$30 ,000 a year on daycare."

[0:28:48]

JN: They're putting it in their retirement.

[0:28:50]

BN: If we didn't have kids, yes, we could buy that boat, buy that beach house.

[0:28:53]

JN: Exactly. Obviously, we adore our children. It would not change our life of parenthood. I mean, they are our everything, but you do have to be a realistic. If you have certain monetary goals, just know that having children will likely slow that goal down.

[0:29:08]

BN: I'm also of the you should be 100 % certain that you want to have kids because it's going to be the hardest thing that you do. If you have any doubt, maybe you shouldn't. We've always wanted to have kids. We talked about it. We talked exactly how many kids we actually wanted to have. So, that was conversations we had. Honestly, that was conversations we had when we had probably been dating for like maybe a month. Before we even started dating, we didn't have the conversation on, I asked her, I was like, "Do you want to have kids? Because I want to have kids. Because if you don't want to have kids, we don't need a date." So, those are conversations to have early, to be honest.

[0:29:42]

FT: That is legit. Maybe 10 years ago when I wasn't a parent but knew I really, really wanted kids, I would say to people why wouldn't you want to have kids? You should have kids. If you think you want to have kids. Now, that I'm a parent and I love my children, but I really know what it takes and I'm so glad – I wouldn't obviously change my decision, but I answer that question with some more perspective and real life. If you're asking yourself, but what if my life changes? People come up to me like, "I heard that like" – "we like to fly first class and we don't want to raise brats. So, what do we do?" Don't have kids. You won't be sorely unhappy. You will be so disappointed and that is not a good parent for a child to be fully resentful your entire parenting career.

This has been so much fun. Jessica and Brandon Norwood, finance pros, hosts of The Sugar Daddy Podcast. Thank you so much. I'm rooting for your work optional life. I'll be listening to your podcast. Thank you so much.

[0:30:50]

JN: Thank you for having us.

[0:30:51]

BN: Thank you for having us.

[END OF INTERVIEW]

FT: Thanks so much to Jessica and Brandon Norwood for joining us. I've got all the links for working with them and learning more from them in our show notes. I'll see you back here on Wednesday. Our guest will be Faye McCray and we're going to talk about balancing your ambitions with your emotional well-being. How to reframe success and get only the important things done before the new year. Because I'll tell you right now, if you have something on your to-do list that you haven't done yet in 2024, why kill yourself to get it done in the next two weeks?

Our upcoming episode gives you the permission you didn't know you needed. I'll see you then and I hope your day is So Money.

[END]