

**EPISODE 226**

[INTRODUCTION]

[00:00:31]

**FT:** Hello my friends, welcome back to So Money. I'm your host Farnoosh Torabi, thanks for joining me. It is back to school season! I've been doing some articles on how to save money for parents out there that are trying desperately to not break the bank as you're checking off that list of clothing, and books, and technology, and gear, and oh my gosh! Kids grow up fast, and I'm just the parent of a one year old, and if I can say this then I don't even know what parents out there with teenagers and college-age kids are thinking.

But today's guest is dedicated to teaching us how to save money on at least on aspect of raising kids, which is the clothing budget and all the accessories and the gear. How can you keep your kids clothed without throwing money out the window? Well thankfully my guest today, Shannon Wilburn, has an answer: consignment sales. It started in 1997 for Shannon when she and her friend, both young moms in Tulsa, Oklahoma, had this brilliant idea to hold a small, very small, kids clothing sale in Shannon's living room. They had about 17 consigners, they sold \$2,000 in merchandise that day, and each of them walked away with \$150 in profit.

And from there the business, which they then named "Just Between Friends", grew. In a few years they were holding multiple day sales in an expo centre in Tulsa and helping other moms start their own sales. And then in 2004, Shannon had the brilliant idea of franchising the company, and now Just Between Friends sales are held all over the country. Some of them grossing over a million dollars each.

Some takeaways from our conversation with Shannon: building out a franchise company when she had no idea what that even entailed in the beginning, going on a financial austerity plan for one year, what did that entail exactly? And the financial life lessons her father taught her from a young age that have helped steer her success as an adult.

Please welcome Shannon Wilburn.

[00:02:40]

[INTERVIEW]

**FT:** Shannon Wilburn, welcome to So Money. A fellow mom, great to have you on the show.

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**SW:** Thank you! I'm really glad to be here.

[00:02:53]

**FT:** Well we're happy to have you! You have an amazing story of how you started your nationwide franchise, Just Between Friends, helping parents save money, which is always something we're trying to do on this show. Save money, especially when it comes to fashion, clothing, and kids. And as a mother of a one year old, I know - I have a threshold. I don't spend more than like \$7 on a onesie. I don't like to spend more than \$20 on shoes, tops. And I'm all about the hand me downs and the freebies because these kids, they grow up so quickly. It's not like us where we buy a pair of shoes and it lasts us 10 years, hopefully, or a couple years if you live in New York City.

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**SW:** It's so expensive.

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**FT:** Yeah exactly. So let's, before we get to our So Money questions and we learn about your financial philosophy and your money mistakes, your money successes, let's talk about your story - how Just Between Friends started. I understand that it really just grew out of a living

room experiment, like you had some parents over and you made a nice profit of \$150 each, and that kind of later just took on a life of it's own.

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**SW:** It did yeah. It started in my living room and the whole point was I didn't have this big plan to turn Just Between Friends into a franchised system - I didn't even know what franchising was! But it just started with a need and we convinced about 17 of our friends from church to bring us their gently used children's and maternity clothes, toys and baby equipment. And when I say "us", I had a business partner and we just convinced them that we were gonna have this event in my living room and sell their gently used clothes and we were gonna take a portion and they were gonna take a portion.

And we sold about \$2,000 worth of children's and maternity clothes, back in September of 1997 and I think Deb, my business partner and I made about \$150 each, like you said. And the people that participated, the families that brought us their gently used items, they made 70% of what they sold. And then when that event was over, they were like, "Are you gonna do this again?" And we're like, "I guess we're doing this again!" And so you're right, it did take on a life of it's own. We went from my living room to a three car garage, then we went to a church gymnasium, then we went to the fair grounds in Tulsa, Oklahoma.

And then about six years into that business we started franchising. And we actually hit the 150 mark of franchises this past month, which is a huge milestone. I'm super excited that we get to take our business to so many families here in North America.

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**FT:** What do you find are some of the greatest needs among these families? What do you hear from parents? What are some of their financial concerns, and how are they...

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**SW:** I really think, Farnoosh, I think it's just most families in America that have children, it's hard. It's really hard because it's so expensive and you have to reclothe your children every six months. And that's expensive. So I love that our franchisees are able to take this business to so many communities because the families are able to save 50-90% off retail. And so they can get those needs, the onesies, the diapers, the safety items for the family, the educational toys, and that type of thing, the strollers. But they can also get, you know, fun stuff for their kids. And so I like to say that our franchises have anything and everything it takes to raise a child.

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**FT:** Yeah so it's not just clothes.

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**SW:** Right. I love the fact that our business is kind of just over a two, or three, or four day period. So families can anticipate that and they can go and get as much as they can for the next six months and then hopefully only have to buy maybe like an outfit for a photograph or a family picture or, you know, a halloween outfit or some dress shoes or something. But hopefully they're able to find everything for their kids for the next six months.

[00:07:14]

**FT:** Yeah. And as we know, it's back to school season and I read a startling article that was like, "Parents are gonna spend over \$1,000 just on back to school items. This is before the school year even begins! And as we know..."

[00:07:27]

**SW:** Holy cow!

[00:07:29]

**FT:** Yeah the school year starts and then there's all these other things that you realize you didn't buy or need to get. So this will definitely - are they on-going? Like can parents actually participate this month or next month?

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**SW:** We have events happening every month, but they're not on-going. So we don't have brick and mortar locations. Our franchisees basically rent a large facility and host a popup consignment event. So that's really what it is, so you kind of have to go to the website and look and see, "Okay, is there one in my area? And what are the dates?" And kind of plan your schedule around that because most of our franchises just have an event once in the Spring and once in the Fall.

Now some of our franchises have more than two events annually, but that's kind of the business model, is just once in the first six months, and once in the second six months of the year.

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**FT:** JBFsale.com, right?

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**SW:** You got it, that's correct.

[00:08:25]

**FT:** Well Shannon, let's go a little bit further back and talk about even before you had that initial consignment sale in your living room. What was your life before that that kind of led you to this venture? What do you think were the forces that led you to this?

[00:08:44]

**SW:** I mean I can go as far back as the age of 12. My dad got Multiple Sclerosis when I was 12 and he was 32 or 33. And he was at the height of his career, he was a chief financial officer of an oil and gas company, and sought after back in the 80's and he got sick and had to go on disability and I was thankful that our family was taken care of because he had disability insurance. And that was something that wasn't really common back then and he had disability insurance. So his paycheck got cut by like a quarter, like he was making a quarter of what he was making as a chief financial officer. And he went on disability and my mom went back to work and so we kind of had to really change the way that we live.

And my dad was, since he was a CFO, he put us all on a budget. And so from an early age I remember being put on a clothing budget. And so in order to make that monthly budget, I have an identical twin sister, and we both got a certain amount every month. And he said, "Girls you can spend this all this month, or you can spend a little every month. But once it's gone, it's gone. And don't come asking for clothes or shoes or anything after this. After it's gone, it's gone. And that's what you're getting." [Laughs]

And so my sister and I found that shopping consignment was a great way to make our dollars stretch. And my mom was really good because she would say, "Girls, don't buy it unless you love it." And so that was a great philosophy and a great way to learn about saving a little bit of money. And just because something is gently used, doesn't mean it's not still cool or - I don't know that necessarily consignment shopping or thrift shopping was mainstream back then. I believe it is now, definitely.

So anyway, that was kinda of - I had grown up shopping consignment. And when I got married, I married to a pastor and we started having children, and I wanted to be able to stay home with my kids. And on a minister's salary that was going to be difficult. I was teaching and so my husband and I really prayed about it and decided, "Okay, Shannon's gonna try and stay home." And so I had told my mom I was like, "If you hear of anything where I can make a little bit of extra money, please let me know."

And so that's kind of how the idea of Just Between Friends came about is she had heard about this type of event where she lived in Fort Worth, Texas, and she didn't have a lot of information about it. She hadn't shopped there, she had just kind of heard through the grapevine. And this

was back before the Internet really had, you know, small business really had a presence on the Internet. So my business partner and I really had to kind of come up with how we thought this was gonna work and we made a lot of mistakes. But that was where my love for consignment shopping came from.

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**FT:** And I think your love for being entrepreneurial was sort of boiling, you know? It's funny, there were other women who went to this same event that you did, but you were the one who thought, "You know what? I'm gonna turn this into a business." All while still you wanted to be a stay at home parent, you had this other desire too perhaps to be financially successful, entrepreneurial. So that's amazing. I think that really sets you apart. We've come a long way when it comes to consignment. I mean back when you were maybe a child it wasn't so common or it was maybe looked down upon like, "Oh my gosh, used clothing."

What has changed in the culture? Is it just that people are, is it the quality of consignment has gotten better? Or that things have just gotten so expensive that we've compromised?

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**SW:** I don't really know the answer to that. I can tell you where I really noticed it. So back in - we started the franchise system in 2003. So we started selling franchises, and we were able to sell franchises - really at our goal, we were trying to sell 10 franchises a year. But in 2008 when the market went south and corporate American really became scared. People were losing their jobs, and it was really difficult. The economy tanked and in 2009 we sold 30 franchises, which was triple what our goal was. And I really think that's kind of where the shift happened where people were like, "Okay." It became more mainstream at that time and it became kind of cool to save money. And so that really, really helped our business. Our business is a recession-friendly business, so when the economy's not doing well, we are doing just fine. And when the economy is doing well, we're doing just fine.

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**FT:** Right. You're doing even better when the economy's not doing well, [Chuckles] probably.

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**SW:** Yes I know, which is sad, but we provide a need for people. And I really, I kind of get choked up when I talk about how many families we get to help. If you can imagine saving 50-90% off of all your child's items; I mean think of how far that could go. We have families that kind of their goal, Farnoosh, is to shop at our event and then the next season, come back and sell those items and not have to really take any money out of their budget for their children's items. Because they're reselling what they had last season, and then they're purchasing for next season.

So if they can sell \$300 or \$400 worth of their children's clothes, and then they're turning around and buying \$300 or \$400 worth of children's clothes, then it kind of - it all evens out and they're not having to take a lot out of pocket to make this work for their family. And that means they can maybe have a bigger house, or they can go on vacation, or they could use that money elsewhere to have a better quality of life.

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**FT:** Right. Kids are expensive, as you said at the very, very beginning. Well what is your financial...

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**SW:** They are!

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**FT:** What is your financial philosophy Shannon? After all of this and growing up I think having a really excellent introduction to the value of money and how to stretch a dollar, what's your financial philosophy now as an adult and as an entrepreneur?



[00:15:17]

**SW:** Well I will tell you, I've got a couple. Probably the biggest one, and I think this again, you will find I have kind of this - my dad taught us a lot about money and when I was getting married he gave me a few books to read. And two of them were about financial things. And one was called "Debt Free Living" and I think that author was Larry Burkett. And so this was back in like '89 [Laughs], and I read that book from cover to cover and it really, really introduced me to how difficult it can be when you get into debt. And talked about saving early, and talked about not buying new cars, and talked about not buying whole life insurance. All of those different things that as a teenager you don't have to know.

And so it really set my family up for success because I had that financial knowledge, and I love that you do this podcast because I think it's one of those things that I think families don't typically take time to teach their children and so I was thankful that my dad took the time to make sure that I understood at a basic level. And so that's kind of my philosophy, is if we can do things debt free, then it will set us up for success. Along with debt free is, I try not to pay full price for anything. I just have that bargain mindset, and so I negotiate tons of things.

Now if I go into like a big box store, or something like that, I'm not going to negotiate with the cashier on [Chuckles] Cheerios or something like that, or you know, a dress. But with business vendors I always try to negotiate, when I travel I try to find discounted travel or use points. So it really covers most facets of my life.

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**FT:** Yeah I would say! I mean it's kind of addicting once you catch the bug, right? You kind of feel like - I have that way too like, well I have a different reason for wanting to always negotiate; I sort of feel like people expect it of me at this point. Like I can't just go and pay full price for something! Like I have to at least try and use my own advice.

What would you say, Shannon...

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**SW:** That's true! [Laughs] Because they might know who you are.

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**FT:** Exactly. And not because of that, but because like I wanna be able to, I wanna be able to walk the walk and not just talk the talk.

So Shannon, what would you say is your number one financial fail? Throughout - I'm curious because you said you didn't know what franchising was when you started this business, and yet it still was, you were very successful. But along the way, as any entrepreneur experiences, maybe there was some setback or failure? Or just hard lessons learned? Can you share one with us and what you learned?

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**SW:** Yes. Well I have several. So I think any entrepreneur, any business person, if you don't have failure you're not trying to really move forward and take risks. So we have many failures, and some of them are financial. But I mentioned earlier how in 2009 we sold 30 franchises, so that was, in my mind in 2009 that was a financial win because we're taking franchise fees from every person who purchases a franchise.

Well what I didn't realize was that in 2010 it takes probably a good three years for our franchises to get to start getting a large client base where they are actually paying in royalties in an amount that really can support them. And so for two or three years as corporate, we are supporting the franchises that we bring on in a significant manner. And I didn't take that into consideration. So we grew too fast in 2009, and in 2010 we had to have what I call "The Year of Austerity".

[Laughs]

It's, "Don't spend money on anything unless you absolutely have to!" Because I thought, "We're gonna go bankrupt. We just sold all these franchises and now, holy cow, we have to support these people. And so I have to bring on more staff, I have to put more technology in place, we have to really up our game." And that was a huge learning curve for me because I didn't have

the foresight, and I don't have a business degree. My business degree is elementary - I mean my degree is Elementary Education. So no one said, "Hey Shannon, you have to watch how fast you grow so you won't go out of business."

But that was, it was very eye-opening for me and I'm thrilled that I now know, when we make a decision we have to really look. We have to be very forward thinking and look, "Can we support this for the next three to five years? Or is this one decision? Can we scale this one decision? Can we continue to do this, and is it going to have an ROI?" So hard lesson learned! But we made it. [Laughs]

[00:20:37]

**FT:** Wow!

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**SW:** We're still here!

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**FT:** That's interesting. A year - was it a year of austerity? Or how long was it?

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**SW:** Yes, a year.

[00:20:44]

**FT:** Wow!

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**SW:** Yes.

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**FT:** Were you successful - I mean obviously you were successful, but can you walk me through some of the specifics of that? Because I [Chuckles], I had a little bit of a panic attack yesterday - financial panic attack. Yes, Farnoosh had a panic attack over money yesterday just because I am concerned about being cash - just having ample cash on hand as we enter this renovation project. We obviously have enough to cover what we anticipate, but then what else is out there that I don't about. Like what if they drill through a wall and they discover something that's gonna need special assistance.

So anyway, long story short, I started to really get concerned about some of the things that we're spending on that maybe we shouldn't be so that we could have more cash on hand for the "what ifs".

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**SW:** Well and I think you and I probably... go ahead.

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**FT:** No, sorry. I think we have a little bit of a delay in hearing each other. So I'm sorry if I'm talking over your words. But I called my husband and I was like, "We need to just like slow it down a little bit on the spending." And mostly me cause he's very good at - he can go weeks without spending a lot of money. I have a bit of a, I dunno, I'm a little more fast and loose with cash and yes, I admit.

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**SW:** [Laughs] Me too!

[00:21:55]

**FT:** So how do you go on an austerity plan and not lose your mind?

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**SW:** So obviously you can't just stop spending money because you have to have money to do business. And so at that time I think we had four staff members and I was like, "We're not going out to eat. Don't take anyone to lunch. Have a phone conversation or go to coffee." But it was really just drilling down and looking at where are you spending your money, and where can you - I think you have to look at, what are the needs? And what are the wants or desires?

And it's interesting, my son is, he did an internship at a financial services company this summer and we make him go through the Dave Ramsey teenage sessions, learning how to manage your money as a teenager and, but I don't think lots of that stuck with him. But this financial services company made him read a book about finances and he was sharing with me that he is really now looking at his spending as if he has to have it, or if he doesn't have to have it. And that's kind of one of those things that we did in 2010 is we looked at: is this a need? And if it wasn't, try to either put it off, or just don't do it at all.

And some things you can't put off. And I have these same conversations, Farnoosh, I think any business owner has these same questions. Because we have to have cash flow. And small business owners who have rent and who have a staff to pay, we're very concerned about cash flow because we wanna be able to pay someone their paycheck and have money in the bank. And so it's interesting because someone on my executive team said, "Well you need to have six months worth of expenses, as a business, but to the side." And I think that's one of, that's a Dave Ramsey mantra I think, is for your household.

But I had a great conversation with a CFO that is in my life. He's not our CFO, we don't have a CFO, we have a director of finance. But I have several people that I can go to when I have high level financial questions. And he said, "Shannon," he said, "You do not need six months worth of cash sitting in the bank." Because he said, "If your expenses are not coming in, I mean if the revenue is not coming in, then you have to adjust the expenses." And so that's kind of what we do. I like to be save and so we do have a little bit of money in savings because I really don't

want to get to the point where we ever have to be in debt. But we do have a line of credit with our bank that if something happens, we can absolutely go and access that money.

And so that's kind of our fail safe, and I don't now if that's what all business owners do, but that's kind of what we have really relied on over the past 11 years of franchising is if we have a big expense, like we had a big trademark dispute over the summer and spent several thousand dollars in attorney's fees in trying to settle that trademark dispute. And that wasn't in our budget. And so we just had budget meeting about a week ago, cause we're reassessing our expenses for the next five months because I have to come up with, "Okay, I just spent several thousand dollars that I didn't have in the budget, so what am I going to basically cut over the next five months where I will make sure we have the cash flow going forward."

[00:25:55]

**FT:** That's brilliant. No I think that's brilliant. And one of the things that I did as I was having my panic attack yesterday was, I was like, "Alright, I have taken on some expenses this summer that I didn't really anticipate, or maybe I did anticipate, but they're gonna end after the summer is over. Like my intern, and I was working with a publicist," and so I immediately took the money that I will no longer be spending on those areas and put them in a separate savings account. It wasn't just theoretical. I wasn't like, "Oh well you know,"...

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**SW:** That's awesome Farnoosh!

[00:26:31]

**FT:** Thank you! I like to think that I did a favor to myself, because now I know that money is not just a theoretical savings, like it's actually tucked away and I can't touch - I mean I can touch it but I won't. And that will be good just to, you know...

[00:26:46]

**SW:** We did something similar. We have, we work off of cash budgets. So I actually made my director of finance put a line item in our budget for savings. And so we just put a very small amount, in the grand scheme of my annual revenue it's a small amount, but it's there if I need it. And so that's helpful. So that's kind of where we take money if we feel like we're gonna get in a cash crisis. But I didn't have that back in 2010. So I love that you're doing that, that's awesome.

[00:27:24]

**FT:** Thank you! I try to walk the walk, Shannon. I'm not just here to speak from my holy, my little what do you call it?

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**SW:** I dunno. [Laughs]

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**FT:** I lost it, I lost it.

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**SW:** Your pedestal?

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**FT:** My pedestal, right. My podcast pedestal.

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**SW:** [Laughs]

[00:27:43]

**FT:** [Laughs] What's your number one financial habit, Shannon? We've talked a lot already about good habits that you've practiced along the way, but what would you say would be one that, if you could only do one thing you would stick with this one thing?

[00:27:58]

**SW:** I like to give money away. So that is really my goal for my business is to be able to do well enough to be able to give money away and my husband and I are kind of on the same page with that. My dad instilled that in me back when I was young. I told you that he went on disability and he realized - we went to church and we're Christians and he realized that he had not been tithing the first 10 years of his career before he got sick. He didn't tithe or give money away, and so in his mind he was "cheating the Lord" and after he got sick and went on disability and when my mom went to work and we started on a clothing budget, he went back and figured out how much money would I have given to the church or to the Lord or given away if I would've been tithing those first 10 years? And it was a significant amount because he was doing very well.

And over the next 15 years he found a way to give that money back and was a great example to me about making sure that you give part of what you receive away. And even when I went to work as a teenager, Farnoosh, I had to come home and give my dad my paycheck, and he would say, "Here's 10% for church, here's 20% to spend," and he made us save 70% for college. And so when I went to college I had \$4,000 that I personally had saved. And I didn't like it at the time, but it really set me up to be into the habit of giving money away and I don't think most people are brought up to know how to be philanthropic or to know how to give back and I think it's very important.

I think millennials, more, have that giving back attitude, and I don't now why but I was just thankful for my family for instilling that in me.

[00:30:11]

**FT:** Yeah, what a wonderful gift he gave you and your sister in many ways - the gift that keeps giving!



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**SW:** Yes. [Chuckles]

[00:30:18]

**FT:** So now, I would love to transition to some So Money fill in the blanks. I know Shannon, you're a big fan of the show, so I won't be surprising you with these sentences, but maybe you've got some interesting ways to finish them for us.

If I won the lottery tomorrow, let's say \$100 million, the first thing I would do is \_\_\_\_\_.

[00:30:37]

**SW:** I'd buy my husband some land. He has wanted land for a long time and he - we live in a neighborhood, and now our kids are in college and so he is like, "We don't have to be bound by school district, we need to get some land." And then I'd give probably most of it away.

[00:30:54]

**FT:** Wow! Okay.

One thing that I spend on - [Chuckles] lucky husband.

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**SW:** Yeah! [Chuckles]

[00:30:59]

**FT:** One thing that I spend on that makes my life easier or better is \_\_\_\_\_.

[00:31:03]

**SW:** Dunkin' Donuts coffee.

[00:31:05]

**FT:** Alright, a Dunkin' Donuts girl. I'm from the Northeast so Dunkin' Donuts, you know I'm from Massachusetts so I think it's founded in Massachusetts, so it's - I mean look, I love Starbucks too, but I have a special place in my heart for the Dunkin'.

[00:31:22]

**SW:** Yeah, we don't have Dunkin' Donuts franchises in Tulsa where I live, so I have to go to Sam's or go to Target and buy the bag for Dunkin' Donuts and I actually travel with it. So when I'm in hotels I have my Dunkin' Donuts coffee, I'm kind of a Dunkin' Donuts coffee snob.

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**FT:** Wow, and you're like a walking advertisement for them. That's a travelling advertisement for them. That's pretty impressive.

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**SW:** [Laughs] That's funny.

[00:31:48]

**FT:** My biggest splurge, or my biggest guilty pleasure that I spend a lot of money on is \_\_\_\_.

[00:31:54]

**SW:** Fake eyelashes and hair color. So I do the lash extensions, so I have to go every two weeks so I can get a fill. But I love them! They're awesome.

[00:32:06]

**FT:** Wow! I know I have a couple girlfriends who do that, and I think that's too high maintenance for me.

[00:32:13]

**SW:** Yeah well you have a baby. So my kids are in college, so I'm sure that's definitely harder. And if you have decent eyelashes you probably don't really care about your eyelashes, but I have the dinkiest eyelashes and so I just feel like so like glamorous. Like you don't have to put on any eye mascara. If you're swimming or if you're working out at the gym it looks like you have on - it makes your eyes pop.

[00:32:38]

**FT:** As long as they're not freakishly long. I remember being on the beach and looking at this woman who had literally, I think they were like two inches long. I was like, "Not only is that not - that cannot be real. That is very frightening."

[00:32:53]

**SW:** Yes. [Laughs]

[00:32:54]

**FT:** Like it was a "what's that?" [Laughs] Her eyelashes were...

[00:32:58]

**SW:** Well you'll have to look at next time... That's funny!

[00:33:02]

**FT:** What were you gonna say? I have to what next time?

[00:33:04]

**SW:** Next time we see each other, you'll have to tell me if my eyelashes look freakishly long.

[00:33:10]

**FT:** Well your headshot is beautiful, so I doubt it. But was just a rare, that was a rare sighting for me. But how about this: one thing I wish I had learned about money growing up is \_\_\_\_\_.

[00:33:21]

**SW:** You spend what you make, unless you have a plan.

[00:33:25]

**FT:** Spend what you make, unless you have a plan. Good one.

When I donate I like to give to \_\_\_\_\_ because \_\_\_\_\_.

[00:33:30]

**SW:** I like to give to mission efforts or my church or individuals with needs.

[00:33:36]

**FT:** And last but not least, I'm Shannon Wilburn, I'm So Money because \_\_\_\_\_.

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**SW:** I'm So Money because my business is debt free.

[00:33:43]

**FT:** Excellent. Well congratulations Shannon. I'm all for...

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**SW:** Thank you.

[00:33:49]

**FT:** Yes, I'm all for this business. I think it's a win-win. It really is. I mean everybody wins, whether you're a buyer, you're a seller, you're a franchise owner.

[00:33:58]

**SW:** Thank you for having me Farnoosh. I always enjoy your advice and love your show.

[00:34:03]

[END OF INTERVIEW]

**FT:** If you'd like to learn more about Shannon or find a Just Between Friends sale near you, visit the website [Jbfsale.com](http://Jbfsale.com). You can also follow Shannon on Twitter @ShannonWilburn. We have all this info at [Somoneypodcast.com](http://Somoneypodcast.com) incase you missed it, where you can also get the transcript and the comments from this episode and all previous episodes. And continue sending me your questions everyone. Hop on to [Somoneypodcast.co](http://Somoneypodcast.co), click on "Ask Farnoosh" and there you can ask me your question about money or work or life, career, how to save money, how to quit your job someone asked me last weekend. And I'm happy to help.

So do that and every Saturday and Sunday I answer your questions. That's changing soon though, I will be changing the show's format, you may have heard, starting in mid-September. We're gonna go to a five day a week format. So Ask Farnoosh will be on Fridays, and Saturdays and Sundays we'll all take a break. So thanks again for tuning in. Hope your day is So Money.

[END]