

EPISODE 711

[INTRODUCTION]

[0:00:33.9]

FT: If something happened to you today, would your family know your last wishes? Would they even know your computer password? Today's guest is Carol Roth and she's working hard to make sure there are no unanswered questions.

Welcome back to So Money, everyone. I'm your host, Farnoosh Torabi. It's an important episode today. It's a hard topic talking about death, especially when it happens unexpectedly. How to plan for the unexpected? Our guest today is Carol Roth and she created Future File. It's a comprehensive legacy planning system that lets us put all of our important documents and wishes in one place.

These days it's not just your bank account information and your life insurance policy. It is also your Facebook account and all of your online platforms and accounts and profiles. What do you do with all of these files? She's got answers. Carol is a highly successful entrepreneur as well. She's an investor. Get this, TV personality, New York Times bestselling author, recovering investment banker, she's even got her own action figure.

Aside from Future File, Carol herself is super interesting and dynamic and funny. I loved talking to her about her multi-faceted career, as well as of course all the important things we need to know about in creating a legacy plan.

Here is the fabulous Carol Roth.

[INTERVIEW]

[0:02:03.8]

FT: Carol Roth, welcome to So Money. Great to have you.

[0:02:06.7]

CR: Farnoosh, it's so great to be here with you.

[0:02:09.3]

FT: You're the famous creator of Future File, which is this incredible legacy planning system, for all of us to help us keep all of our important documents and wishes in one place. I want to talk about that, but in learning about you, you've done so much beyond the financial planning and legacy planning space. You've gone to business school, you posted television programs, you've been to Second City taking improv there.

To hear you describe your life if it was a book, it would be one of those choose your adventure books, which I read all the time growing up. Who is Carol Roth? What drives you to do all these different things? As you said, it's not really about connecting dots. It's just about experiencing life, which I love. Share that about you.

[0:02:59.0]

CR: Yes. I am incredibly curious and I get a little bit greedy, and I like to be involved in anything. When something piques my curiosity, I can't just go, "Oh, that's interesting. Let me know more about." It's like, "Oh, I have to know more about it. I have to be involved in it." It's very much a blessing and a curse that I've always told people to do as I say, not as I do because I do believe that the people who are most successful in life are the ones who are really good at something and followed that path.

I'm that old soul. I'm a renaissance woman. I like to have just a lot of different things going on. I'm completely calm in chaos, but if you want me to lose it, then have nothing going on and that's sort of who I am.

[0:03:50.7]

FT: Although, I feel that Future File is in some ways the thing that you're really good at and what you have were destined to bring into the world one of the things, given that you'd started with your own story of your mother and then your stepmother passing away and then your father creating this system and plan for what would happen in the event of his death. It became this prototype of Future File. Take us back to that period of time. Did you think at that time when he was introducing Future File to you, or the prototype rather that it would end up becoming your work later in life?

[0:04:26.2]

CR: Not at all. It's so interesting how these things happen. I have this lifetime original movie Life. As you mentioned, I've got all of these losses. After going through it three times, when my father approached my sister and I with this paperwork and kept saying to us, "Put this in a file," which at the time we lovingly referred to as the death file. We rolled our eyes, even though we had been through my mom having leukemia. She was diagnosed at 49 and passed the day after her 51st birthday, my stepmother at age 55 and I had a boyfriend who was killed in a car accident at 21.

I've seen this happen, but I just assumed that okay those were my three and I had been through this so many times before now I got a respite. As my dad was giving my sister and I this paperwork, we really rolled our eyes at it. We dismissed it. When 2013 rolled around and he was in this freak accident, we had to go to this file to not only make an end-of-life decision and figure out what his wishes were in that particular, but then we were the only people who were left to not only deal with these immediate needs; the burial and the ceremonies and the like that goes with that, but the wrapping up of personal affairs.

We had no idea this was something that we would ever really be using, let alone realize that it saved us a lifetime of grief from not having feel like we have this burden of making the wrong decision, or that we should've gotten more opinions. That we were able to say more than 10,000 actual dollars because of end-of-life cost are the third most expensive cost of family incurs in a lifetime.

For my perspective, the hundreds of hours that my father saved me in trying to track things down and figure out if we had gotten everything and really had the most recent information and he didn't have other accounts in other places, or other – not be able to access social media, all that kind of stuff.

It was this gift that he gave to us and that's when we looked at each other and said, "Hey, we need to provide this to other people, because everybody whether it's dealing with their parents, dealing with a spouse, or for their own kids, should have this. Because when the time rolls around, if you are prepared it becomes too late and then that's when you end up in a situation where you're burning hundreds of hours and spending all of these extra money and have this additional burden, which is just awful."

[0:07:15.0]

FT: What is the real commitment now before the tragedy strikes? Walk us through what are the basic things that people should be asking themselves, or putting aside, or thinking about and what is really the time and effort invested?

[0:07:30.5]

CR: Yes, we created Future File as a roadmap. During our beta testing, that was actually one of the questions we ask is how much time did you spend? We found that most people filled out about 80% to 85% of it and that the commitment was about four to six hours. We approached not just passings, we also approached incapacitations, because lots of people are contending especially around our age with our parents' dementia and Alzheimer's.

In our case, it was an accident so we wanted to address the mental incapacitation piece, as well as the passing. There are so many things that you need to think about from who needs to be contacted from family, friends and then work, which can be a whole separate set of issues, to silly things like who do you not want there.

With my dad, he had some very specific people he did not want to show up at the hospital or the funeral, and so we wanted to be able to honor his wishes in that particular case. Things like,

what do you want to have happen to your social media account? I mean, I have friends who passed away, where you get these notices that popup and it's jarring.

Then just being able to access the and accessing financial accounts. Today, cryptocurrency is a big thing that you have to make sure somebody can find, or just those hidden accounts. Like I have a personal PayPal account that I use just for fun, if I didn't have that written down in my Future File, my husband would have no idea that it existed and that money would just be out there in the ethersphere

Storage lockers, all kinds of things that if you're an accident, medical histories and what kind of drugs you're one. My dad went so far as to do the pre-planning of the funeral expenses, which is where we got the \$10,000 of savings, because when you're in that state of grief, you don't want to jip dad from the beautiful casket and the flowers and the whole shebang, but it ends up being really expensive. There are so many things to think through that we wanted to provide that roadmap, so that you didn't really have to think about it.

[0:09:46.8]

FT: Wow. Well, thank you for doing all the work for us and to your dad too.

[0:09:50.5]

CR: Yeah, it's my pleasure. I say my pleasure is not my pleasure –

[0:09:54.2]

FT: Not your pleasure, but –

[0:09:55.1]

CR: - you have any of this experience, but since I did we're trying to make the most of it and it was truly a gift that my father gave to us, so our ability to help other families is truly a privilege.

[0:10:07.6]

FT: You're so right about all of the new agy stuff that we have to concern ourselves with. What does happen to your social media profile, your cryptocurrencies, which I have none of, but apparently that's a trend now.

[0:10:22.6]

CR: Your digital footprint. I mean, Farnoosh how many files you have on your computer and do you want someone to have access to those or do not? Do you want that to be wiped out and nobody ever sees that again?

[0:10:34.4]

FT: I think we should go through your incredible resume. Why are you laughing?

[0:10:40.8]

CR: I am a jolly Midwestern girl. I laugh at everything.

[0:10:44.3]

FT: I love it.

[0:10:44.6]

CR: I'm basically like an eight-year-old.

[0:10:46.2]

FT: I absolutely love it. It's great to have a guest that's so jolly. Okay, former investment banker, New York Times bestselling author of *The Entrepreneur Equation*. I'm going to brag about you for a little bit. Just sit tight. You've made multiple regular media appearances. You've been a

reality TV show judge on America's Greatest Makers. You have been investing early on and early in mid-stage companies. You had an action figure made in your own likeness.

[0:11:16.0]

CR: Yes. Still do.

[0:11:19.2]

FT: Where can I buy this and what action figure are we talking about?

[0:11:21.9]

CR: I will send you one. If you look up Carol Roth action figure, or Carol Roth Doll online, I think that there are still some of them being traded on eBay, or if you reach that –

[0:11:34.5]

FT: What's your super power?

[0:11:37.9]

CR: The one that I wish I had was metabolism girl, that the super power to be able to eat anything I want and not gain weight. My action figure has that. My super power is to be able to go out into the world and have strangers talk to me every single day, whether or not I want them to.

[0:11:57.8]

FT: You just attract that kind of energy.

[0:11:59.3]

CR: I do. It's crazy. Nobody believes me until they spend a day with me. Then they're like, "Oh, my God. You're not joking." I'm like, "I know." People like to chat with me, which given what I do is great, but it's why I never take public transportation anymore.

[0:12:14.3]

FT: I'm looking at the doll now. If you go to theentrepreneurequation.com/doll everybody, you too can have the Carol Roth collectible fashion doll. Very fashionable of this –

[0:12:26.7]

CR: Thank you.

[0:12:28.1]

FT: Lustrous black hair, little black dress, looks like a coach bag or something and some red heels. It's awesome.

[0:12:37.2]

CR: Thank you. Thank you. Actually it came out when I launched my book.

[0:12:41.3]

FT: Little Barbie's look like these.

[0:12:44.1]

CR: Yes. It's made by actually one of my clients Integrity Toys, who does this wonderful high-end fashion dolls and their creative director is Jason Wu, the noted fashion designer. It was actually came out of the – when I wrote my book that back in the day there used to be these things called book stores, and the buyer from Barnes & Noble basically did not like the fact that I was on the cover of the book. Thought I was too attractive to be taken seriously.

[0:13:14.7]

FT: What?

[0:13:15.0]

CR: As a business author. When my publisher came back with that feedback I said, “Too bad. Leave me on the book and I’m going to do something as a promotion that’s going to stick to them.” That’s why we came up with the action figure. The outfit that I’m wearing is the same outfit that the little black dress and the pinky heels that I have on the cover of the book. I used it as a promotion that if you bought so many copies of the book, you would get the action figure for free.

[0:13:39.8]

FT: Whoever thought you can ever be too attractive to do anything.

[0:13:44.2]

CR: Apparently for a woman, if you were John, I don’t think you would be too handsome to be on the cover of your book. That wasn’t flying over here.

[0:13:52.5]

FT: We’re always revealing firsts on this podcast. Well, the list continues. Action figure, check. Host of my Microsoft’s office small business academy show. You are an investment banker in San Francisco, one of the youngest officers of the company by age 25. You were a board member on a public company, or has a – sorry, are you still?

[0:14:15.7]

CR: No. I dropped out due to the conflict of interest, but was a former public company director and I sit on some private boards.

[0:14:24.7]

FT: You went to Wharton, as I mentioned earlier Second City to learn about improv comedy. You're a toy collector. Oh, my gosh, and an investor. With all of these experiences Carol, which one to you really stands out as your favorite and maybe even like it was the So Moneyist of all of them, because some of them do actually touch on money and business, a lot of them actually. Was there one experience that was the most defining in terms of your financial life?

[0:14:58.1]

Certainly, the investment banking piece, the being a recovering investment banker is the one that set me up financial. The plan was always – I never really wanted to be the world's best investment banker. It was just the one that paid the most and had the most experience, and also provided a lot of different opportunities. I could've been a consultant and gone deep on one thing, but I think you're getting the fact that I have a little bit of ADD and that wasn't going to happen.

As investment banker, you can do a lot of different deals at one time. What that did was that set me up financially to have the flexibility to do all of these great things that I'm doing now and not have to worry about, okay am I doing this for the money, or am I doing this just because I find it interesting?

That was my tradeoff that that putting in my due, so to speak as an investment banker, great context, great experience and then that so money financial flexibility to do whatever I wanted for the rest of my life.

[0:16:08.4]

FT: That is encourage, because I think a lot of us in our 20s, sometimes we have to take the job because it is the better paying job. We don't really have – we don't feel we have the luxury to

just take the job that's going to be the most exciting. No one really has their dream job at 25 really. I mean, if you do call me. I want to hear about it.

[0:16:29.3]

CR: You're probably a professional athlete and you're probably out of the job by age 30, so that puts you up there.

[0:16:35.5]

FT: Yeah. Or you're Jennifer Lawrence. That's a really great lesson. I thank you for sharing that, because I think that is great. We talk a lot about having financial runway on this show, and if you can in some ways do something that pays the bills, pays more than the bills, allows you to save, allows you to have a cushion so that you can branch out and do something that does tickle you fancy. Tickle your fancy. What is that expression?

[0:17:01.4]

CR: I think it's tickle your fancy.

[0:17:02.8]

FT: Tickle your fancy.

[0:17:04.2]

CR: I'll roll with it either way.

[0:17:05.7]

FT: Tickle you fancy, that's another kind of show.

[0:17:09.1]

CR: Tickle me Elmo.

[0:17:10.3]

FT: Tickle me Elmo. Right.

[0:17:12.0]

CR: I think that's the way it goes.

[0:17:15.2]

FT: Well, let's give listeners some more hard and fast truths about planning for the inevitable. Many people listening, we're a young crowd. We're hopefully not anywhere near approaching the inevitable, but is this the time now to start really making those plans and start talking away some of those wishes and the list of things that you want to have? What do you even know about yourself at 25 or 30?

[0:17:42.2]

CR: I'd say if you are 30, or if you have children that that's the time to do it for yourself. Certainly, if you have parents who are still alive, you should be doing it for them, because you're the one who's going to be left behind to clean up the mess. I think that that's the tradeoff there, but the reality is we just really never know what's going to happen.

To take a few hours and just get things in order just in case, I really believe that if you fail to prepare, you prepare to fail. If you're the one that it happens to, then the burden becomes on someone else. This is really a gift that you give to your loved one, and it's the same thing that you can use if you're talking to your parents, if your parents don't want to make the decision, then you tell them, "Well, if you don't want to make the decision, that means I'm going to have to make the decision, and do you want me to have to make that?"

That was actually the discussion as my father and I were putting this together. We had had a family friend who was in a freak accident as we were putting this together and their family had to

go to the hospital and decide when to basically pull the plug. I remember the first time I discussed it with my dad, he was like, "I don't know." I was like, "Well, if you don't know. How am I supposed to know?"

Then he's like, "Okay, well I want you to leave me there forever?" I'm like, "Really? Forever?" That thing is pretty expensive and not such a great strategy. He basically changed the directive and said, "You're right. Run some test. If you get some consensus that this isn't going to happen, or I'm going to be a vegetable, like I don't want to live like that, so go ahead and make that decision."

In having this discussion, I never thought that I was going to have to actually do this exact thing, but when I was in that moment and we went back to the Future File and said, "Okay, yeah. This is what dad had told us to do." It was such a relief, because again thinking about it and my sister and I talk about this almost on a daily basis, because we run the Future File business together, that gosh, if he hadn't given us that directive and that we had to guess the right time to make that decision, we'd always be living with should we have gotten another opinion? Should've we waited another day?

That's just not something you want to live with for the rest of your life. Again, taking a few hours to do this preparation, hopefully you never have to use it, but I don't know anybody yet who has fully escaped expiring. Whether again, it's your or a loved one, somebody's going to have to deal with this at some point in time.

[0:20:30.5]

FT: Yes. What it includes again, the Future File is a hard cover product. It's the instructions manual, a guide book, filing folder. In addition to things like you'll need a will and life insurance. Those are additional things that people should also be in tandem working out, right?

What we do is we create that roadmap. As you go through the instructions, we tell you that you need to have it. If you one already that you either put it into the file on the appropriate place, or you put a note saying this is where you can find it. If you don't have one, then we give you some

things to talk to your state planning attorney about, so that you can make sure that you're hitting all the notes.

We don't try to do the powers of attorney, or do the wills, because they're so specific by state, but it's that roadmap that helps you organize all the information and points you in the right direction, so that you can take advantage of those different experts. If you have the stuff already, great. It's about putting it in the right place. I just read an article a couple weeks ago in the Wall Street Journal that the number one problem with wills is that people can't find them. No joke.

[0:21:41.0]

FT: I believe it.

[0:21:41.4]

CR: Definitely somebody does them, and if they are put somewhere and they can't find them. Having the place and the location for your loved one to be able to figure that out is more helpful than you would think.

[0:21:52.0]

FT: That reminds me, I probably need to let some people know where ours is. I don't even know where it is. I know we did it.

[0:22:00.3]

CR: That's exactly. You spend all the time and the money to put it together, but it's that roadmap for the loved one that if you're in that situation it's like, okay great, she has one. Who do I contact? Where do I get it?

[0:22:12.4]

FT: Also the state planning attorney.

[0:22:14.7]

CR: Yeah, right.

[0:22:14.9]

FT: At least just put that phone number on a sticky note somewhere, because that would answer a lot of questions. Although, even then you're maybe at a luck. Talk a little bit about your childhood Carol growing up, and what inspired you to live a life that was so diverse and so amazing? I feel like you just do what you want.

[0:22:39.2]

CR: Yeah. I definitely am somebody who does what I want. I have no bucket list. If I feel like doing something, I just do it. It's interesting. You'll hear a lot about my dad. My father – let's call him Bernie, because I feel like it's more personal. Bernie was just amazing. He was not formerly educated. He was a union electrician. Probably the only Jewish union electrician you've ever heard of in your life.

He was really financially savvy and had a lot of common sense. I have this very early memories, like kids probably have memories of their toys and I have memories that I have like four different really cool banks, if that says anything. There as one that was like an apple that was automated, that had a little worm that came to the money. There was one that was like a little old time cash register that you put the money and you pulled the handle and it added it up for you.

Then there was [inaudible 0:23:40.5]. Then there was one that separated the quarters and the dimes and the nickels and the pennies that had to be on it that my grandma gave me. My dad was a very big influence in my life. He was very much about being independent, and giving my sister and I this unbridled sense of self-esteem, which is fantastic.

There was never a limitation on what we could do, and I was always thinking about the future and planning for the future. He opened a credit card for me I think when I was about 10 years old, with him as a co-signer so I couldn't have a credit history.

[0:24:21.6]

FT: 10 years old.

[0:24:23.6]

CR: I know. It was insane. It was insane. He wanted to teach those financial lessons at an early age. I was the kid who always was selling something in the neighborhood, in making my own money so that I would have money to be able to purchase something. When I was 16, he helped me but we both paid for my first car so that I could go to my job, because I worked all through high school in addition to doing all the different activities. I was always that kid who was involved in a million different activities. I think that there was just that natural curiosity that is the blessing and the curse as I said.

[0:25:08.6]

FT: Well, I know he is super proud. [Inaudible 0:25:11.6] he not. Your sister, you're both – That's such a gift that he gave the two of you that you were able to grow up so close. I think parents play a big role in making sure that the siblings are – well, you can't always guarantee it, but it's always – I'd like to take the credit if my kids grow up to like each other. Better believe it. That's such a great relationship, because you work in conjunction with your sister on this.

[0:25:37.9]

CR: Yes. My sister has been working for me for a really long time and she's been involved in a whole slew of different things that I do, but she's been very involved with Future File. I think that part of the reason we get along so well is just that we've gone through so much tragedy together that our parents actually got divorced when I was in high school and she was in junior high.

Then we had all these deaths to contend with. I think that those kinds of things either bring people together, or tear them apart.

In our case, it was like well, we have each other and fortunately in many respects we're very similar and have a chill attitude towards things that aren't important. It's a really good relationship. I would say my sister is probably the most laid back person on the planet, like very rarely does anything bother her. We have that good symbiosis going too.

[0:26:38.1]

FT: It's a nice combination. Well, I'm sure you have some financial habits.

[0:26:43.6]

CR: Yes.

[0:26:45.2]

FT: I mean, you know something like a habit person. I feel like you just do – I mean, you do things very well and you know what you want and you get things accomplished. I wonder if there is a system, or some habits behind the success that you have built for yourself, but specifically financial habit. Is there something that you practice outside of course the Future File in making sure that you have your ducks in a row there. Daily habits, something that you do with your spending or saving.

[0:27:15.7]

CR: Yeah, it's funny. It may seem like I'm all over the place, but I'm actually towards each goal extremely intentional about everything. I am a very habit-driven person. I'm the type of person who has everything calendared. I've always had financial rituals and that has included Sunday as the day to pay bills and to check up on what's going on with my financial situation.

Back in the day, before there was all of these online automation for bill paying, every Sunday I would sit down and I pay the bills. I check my checking account. I tried and figure what was going on with them. My just general balance sheet, personal balance sheet and that continues on where Sunday is the day that the mail gets opened, and obviously some of those bills are scheduled on a – yeah, recurring monthly basis, but I always check my credit card purchases once a week to make sure that there is nothing on there that seems wrong.

My husband and I have a household balance sheet, so we keep track of our net worth and our assets on an ongoing basis and continue to make those refinements. Having control over sort of a process to look at everything on an ongoing basis and continue to make decisions is something that I incorporate into my weekly routine.

[0:28:44.1]

FT: It's easier than ever to do that, right? I'm sure a lot of these is all electronic, on your phone.

[0:28:49.7]

CR: Yeah. It literally takes maybe 15 or 20 minutes. Again, I think that one of the issues that people have is that they put things off for so long that by the time they go to look at things, it's incredibly overwhelming. There's so much information, it's very hard to process. If you make the habit of doing it on a regular basis where you're devoting 10 or 15 minutes once a week, or that's too much for you every other week, or even once a month, it's a much easier thing to stay on top of.

It's easier to identify the red flags and the issues and to make decisions. Than if you're like, "I haven't done this in a year, and now I have to figure out what's going on." That's when you get overwhelmed and I feel like that's when people retreat and don't get empowered by the process.

[0:29:43.3]

FT: Amen to that. For sure. All right, Carol we have a few minutes left. I would love to end with some So Money fill in the blanks. Just really quick one-liners, one-words.

If I won the lottery tomorrow, the first thing I would do is _____.

[0:30:01.1]

CR: I would just – fortunately, it would not be very life-changing. It may sound strange, but I would just continue to give and invest in people and organizations that help other people take control of their lives and make the world a better place.

[0:30:18.3]

FT: When I splurge, I love to spend money on _____.

[0:30:22.7]

CR: Spa services. I am a professional spa goer. I'm not at a spa I don't want.

[0:30:28.3]

FT: You don't mess around.

[0:30:29.5]

CR: No.

[0:30:31.9]

FT: You're not getting those \$15 massages after they – after they do your nails.

[0:30:35.1]

CR: No. Mm-mm. No.

[0:30:36.5]

FT: No. One thing that I spend on that makes my life easier or better is _____.

[0:30:41.8]

CR: First-class travel. I travel so much it actually is a mental and physical benefit to me to be able to get that little bit extra room.

[0:30:52.6]

FT: I actually just interviewed Barbara Corcoran and that's one thing she refuses to spend her money on is first-class travel. I don't even know how to picture this in my head, but Barbara Corcoran sitting in coach. Okay, that's what you say.

[0:31:07.2]

CR: I mean, God bless her. I traveled 200,000 in domestic miles in 2016 in over a 110,000 domestic last year. I would literally go crazy. Again, different buttons for different people, but just for me just my entire body and mental outlook by spending that much time on an airplane is just a necessity. Plus most of the time, I travel for business. Some percentage of that it goes back to taxes anyway.

[0:31:35.6]

FT: True.

[0:31:36.0]

CR: Well delta isn't a bad thing.

[0:31:39.1]

FT: All right. One thing I wish I had learned about money growing up is _____?

[0:31:43.3]

CR: Risk-taking. I was far too conservative for far too long. Certainly had the means to take better and informed risks earlier. I learned to be good about spending the money, but I didn't learn enough about the risk-taking early enough.

[0:32:02.2]

FT: When I donate, I like to give to _____, because _____?

[0:32:06.2]

CR: I have a few charities that I love. Bright Star Community Outreach and the Chicago Land Area, which helps with things like controlling violence and providing opportunities on the south side of Chicago. The North Lawndale Employment Network who creates jobs for those who were formally incarcerated and who are looking to enter the workforce. BCRF which is the Breast Cancer Research Foundation. They do 91 cents out of every dollar goes directly into research grants. That research helps fund breakthroughs and not only breast cancer, but other types of cancers as well.

[0:32:46.2]

FT: I think it's so smart when charities tell you exactly how much per dollar they invest back into the charity, because you want to know that. That's where you are putting your dollars. 91 cents is a lot. That's really remarkable.

[0:33:00.5]

CR: It's amazing and I think that a lot of the reason that they don't is that too much of the money goes to overhead and to marketing. When you have an organization like BCRF where you're saying 91 cents on the dollar, which is unheard of. That it's not just going towards awareness, but it is funding research directly. That's where I feel like my money is making a direct impact.

[0:33:24.6]

FT: Last but not least, I'm Carol Roth. I'm so money because _____.

[0:33:28.6]

CR: I am so money, because I control my finances instead of letting them control me.

[0:33:36.7]

FT: Bravo. You can do a mean improv.

[0:33:42.6]

CR: I love it. It's my favorite thing to do is play off of other people. Monologuing not so great, but when there is somebody else it's just so much fun.

[0:33:51.5]

FT: I love it. So inspirational. Thank you so much, Carol. We'll make sure to put all the links for Future File at somonypodcast.com. Of course, if you want to just go straight there, everybody go to futurefile.com. Carol, we'll be looking out for your next adventure.

[0:33:59.9]

CR: Thanks so much Farnoosh and thanks for all you do to help with financial education.

[END]