EPISODE 716

[ASK FARNOOSH]

[0:00:35.4]

FT: You're listening to So Money, everyone. April 13th, Friday the 13th. That just hit me. Yikes. Welcome to the show. It's a good thing. Let's say that it's actually our luckiest day yet. It is actually my nanny's birthday. Jenny Yu, happy birthday to you. She has the day off. As you may know, I can't do my job without support and she is my number one individual outside of my husband who is very much our support system; keeps the wheels turning in the Torabi dues in your household.

Someone actually asked me the other day on a Facebook Live, how do you manage with two kids and a career? Well our days, I have messy days, but the fact that I can show up for work and show up for my kids and show up for my family is thanks to having a network and a community and support, whether that's Jenny who comes every day at 8 AM, or my husband who leaves work early sometimes, or my mother who flies in from California to be with us when we don't have child support, my son's school which allows us to extend his day if need be. We haven't had to do that yet, but it's nice to know that's an option.

All this to say that I'm very grateful. Actually we just surpassed 6 million downloads on this podcast and I'm recording this actually on the 6th – sorry on the 5th of April and I just wrapped a Facebook Live and an Instagram Live answering your money questions, celebrating 6 million downloads, giving away prizes. It was a lot of fun. I think I should do more of those. What do you think?

It's been a really incredible ride with the podcast; 6 million downloads, cheers to 6 million more and very excited to bring on the show today. A friend of the podcast – if you listen to this show, you know who I'm talking about. If you're in the money space, you really enjoy personal finance, you've probably come across Belinda's work.

Belinda Rosenblum is a certified financial planner and a wealth expert. She shares all of her advice and her programs at ownyourmoney.com. She's here with us now live. Belinda, welcome.

[0:02:47.0]

BR: Thank you so much, Farnoosh. It's great to be here. Just to be clear, I'm actually originally a CPA, so I have the accounting background.

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FT: I knew that.

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BR: That's okay.

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FT: My eyes did a cross and I read CFP instead of CPA, so that's bad.

[0:03:00.0]

BR: No Problem. I just don't want to come off like I'm going to be your investing guru. I'm more of the financial therapist, financial coach, wealth expert that can really guide you through the inner game and the outer game and making sure that we win both of them for you.

[0:03:16.6]

FT: Well, I think that and thank you for correcting me. What's really exciting in your world right now is you have this big launch, the step by step plan to get your money in order. Tell us a little bit about the program that you're kicking off.

[0:03:30.6]

BR: Sure. It's a free online workshop. It's called Enjoy Extra Cash Every Month. When I really step back and I was like, "Where are people struggling? What help do they need?" What I find is that most of the people that come to us find that they're making good money. Maybe they're under earning, they want to make more, but they're making some money and yet, they struggle and stress about their bills.

I truly believe that we are working way too hard to stress as much as we are about money. I am committed to giving everybody this four-step plan to be able to manage their money and to feel really powerful. To make sure that you own your money and control it, instead of feeling so controlled by it.

We're we're excited to be kicking it off. It's a three video series. It comes with downloads; they'll be a live webinar. It all kicks off on April 19th so everyone is prime time to be able to jump into that. That we're putting at ownyourmoney.com/farnoosh, right? Is that your preference Farnoosh?

[0:04:30.5]

FT: Yeah, that's great. Farnoosh is easy to spell-ish. Yeah.

[0:04:35.7]

BR: Or I can do So Money. You can pick. I think I'll do both, just to make sure you have everything you need. We'll do both.

[0:04:40.2]

FT: Okay, we'll do both. I'll put those links on our site. We'll put those links in somoneypodcast.com, in case you're jogging or whatever you're doing as you're listening to this show and you didn't write that down. We'll provide those links for you.

Tell us a little bit about some of the case studies, Belinda. I actually watched a video, a woman who went through your program and had this massive money transformation. You're changing lives.

[0:05:04.7]

BR: Thank you. I truly believe that I am and it's a lot of what gets me up every day and what had me start this 11 years ago. I started back in 2007 when and – as did you around then, I believe, when it wasn't so sexy to talk about money. People were very skeptical when I was starting this up.

I just could see what was coming on the horizon that we didn't have control of it. We’re very unconscious about it and at the time didn't have a lot of stress until the recession in 2008, and then it started and hasn't really stopped. The case study that I shared with Farnoosh is a woman named Jen. She actually first heard about me from Farnoosh’s podcast when I was on with you a couple of years ago, which was awesome, back at October 2016.

Everybody listened to the podcast, started to take action. She'd reached out at that time we were doing a different free workshop that she had stepped into. She was she was turning 40 and she was just really looking at it like, “You know what? I’m working –” like the person I was telling you about before. She was working hard and she just felt she was struggling, she was getting herself in a credit card debt, and really wanted to create something different for herself.

She just got, that she couldn't keep going the way she was going, because it wasn't a life that she wanted to lead. Sure it looked good, she was in advertising sales, a big media company, she lived in Denver, but she wasn't really happy in it. She had it together in so many areas, but she really needed help.

What we did was she's had started with the free workshop and then we're actually going to be opening enrollment which is what Jen did too for our Money Makers Academy. This is our monthly program where we really teach you the step-by-step skills, to take control of your money and to handle both the mindset side and really get the practical skills you need.

What she was able to do was to start to recognize where she was in her own way, where she had been procrastinating, where she was settling right and really tolerating things that weren't working, but she wasn't sure had a fix. She had bought a timeshare years before and she had big monthly payments for it. It was just stressing her out and she wasn't really using it and was just all very scary and out of control.

S0he started tracking her money. I don't teach a budget in the normal formal sense, but I teach and I actually included this in the free workshop too, I believe that it's possible for you to track your money, automate as much as you can, and then focus on if you think of the rule of 80/20, right? 20% of the items are causing 80% of the stress and variation in where your money goes. I want to have you focus on those three to five areas.

We had her start to do that and then had her look at the income side as well. Essentially, over the year period she was able to generate an extra two thousand dollars for herself every month, in terms of on the income side, in terms of getting out of her timeshare, in terms – then there is another little ad about it –

[0:08:11.9]

FT: Well, she also fell in love with a great guy, I saw.

[0:08:14.7]

BR: Exactly. Right.

[0:08:15.6]

FT: That helps. When you're feeling good about your life, you have confidence and you have support, yes that goes a long way too.

[0:08:22.3]

BR: Yeah. Where I was going with it is that I think that people don't realize the weight and the burden that debt and that a lack of control around your money creates on you. When she felt she was actually a worthy candidate to meet somebody, because I can't tell you how many women particularly in their 20s and 30s feel they don't have their money together and they're afraid to get in a relationship, because then they're going to have to show the man that they want to be with what a mess they are.

It will literally either not date, or not really be their best person. Once she got under control, then she really got like, “I'm a rock star. Someone's going to be really lucky to be with me.” She met a man, she ended up moving to California with him now, and is beyond happy that she's living this life now that she'd put on hold for so many years.

I want everyone to get that is not just about, sure the extra cash every month is nice, but it's also about what it does for you in your whole life, when people lose weight, once they get their money under control, they meet the person of their dreams. It's all possible for you to – once you're able to take control.

[0:09:27.5]

FT: Yes. All right, let's help our listeners who've written questions, help them get more control of their lives. A lot of these questions actually came in through Instagram. Belinda, you've actually brought over a couple questions from your community. Thank you. We wanted to help as many people as possible.

Let's start with Ellie. She writes, “My self-employed husband spends 33% to 35% of his gross income on business expenses. Is this a lot? What are your thoughts?” I mean, Belinda we're both self-employed. I mean, that doesn’t like a lot to me, especially if that also includes his salary. Is he paying himself a salary? I don't know what his business structure is. If it even has incorporated or if this is just freelance money that's coming in and he hasn't structured it. I think that doesn't seem alarming to me. What do you think?

[0:10:23.6]

BR: Yeah, I agree with you. The way that I read it was if there's if there's revenue or income that is bringing in, and then 33% to 35% of that income is going to business expenses, then he gets what's left, so the profit of the business. That's 65% to 67% profit. I would really encourage her to flip it the other way, so instead of looking at the glass is half-empty, look at the glass as half-full.

Take home 65% to 67% is actually, I think quite good. I mean, it does depend on certain factors like how long he's had his business, what his business is in, what the expenses are for, because a coaching or consulting business will have less expenses generally, but a product-based business will usually have greater expenses and a smaller profit. [Inaudible 0:11:08.8] information, but I think that that's actually not so bad. I don't think it includes a salary though. I think he’s taking that –

[0:11:14.1]

FT: No, probably not. That's okay. I really appreciate her question though, because I think that when you're married to someone who is an entrepreneur and you are not, or you have a nine-to-five, or you're not working, it's hard to really understand and maybe even empathize with how the business is structured, how the money comes in and goes out. It's worth it if you have an Ellie to have a conversation with your partner about what are these expenses? How are they helping in supporting the business?

That way you can start to see this not so much just expenses, but in some cases maybe they’re investments. These are systems that he's paying for, or vendors, or –

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BR: Or coaching or mentors.

[0:11:51.9]

FT: Coaching, or whatever that it's going to pay off. That said, maybe there are areas where he can be more conservative, and I think as the partner of somebody who's an entrepreneur, it's important that even though maybe you're not involved in the business that if you care and you're concerned that you're looking at the cash flow and I think that's just being in partnership in some way with with your partner over this business, even though maybe you're not directly contributing to it. Because you might bring some really good ideas to the table in terms of how he can save, or how we can better invest.

Try to, like Belinda said, look at this as half glass full, but also as an opportunity for you to engage and talk and learn and maybe even contribute to some extent. I have friends who run businesses, women and their husbands eventually came on board as the budgeters and the financial CFOs, so to speak, of the business. That's a way for everyone to be involved and for there to be transparency ongoing.

[0:12:56.5]

BR: Right. I love that. I will say, so my husband has come on to our business now about nine months ago. Bringing him into some of the finances and the extent of business expenses that we have was pretty shocking for him, because I handle money, he just figured I had it handled. I did, but it is interesting when we bring our partners into the choices that we're making and the investments were making in our business and the team we have and how much they cost and really letting them see the whole picture and just to look at, if you take a step back from the personal side, like look at how you've separated out your business and your personal to make sure that his business is being tracked separately.

Then look at the household's contribution he's able to make from the business interpersonal and then have a conversation like, "Is that enough? Is that what you want to then be able to fuel the goals and dreams you have for your family?" It couldn't generate a really great conversation. Totally agree with you.

[0:13:52.2]

FT: That's a good point. If it would make you feel more comfortable Ellie, to know that every month, or every time he gets a project and gets paid, that a certain percentage, it's irrefutable, always gets paid into the household income, or household savings bucket. That might be more reassuring, because then you know that no matter what, his business will support the family, no matter how much it makes, or how much it doesn't.

Okay, this is another question about couples. Lisa asks, “My husband and I are ready to start looking into financial planning and we don't know who to hire. We have a friend that's been doing financial planning for about 10 years and is doing well, but then she says my dad also uses a financial firm that has done very well for him over the long run. How do you decide between two financial planners?”

It looks Belinda at this point, she's just going off of word-of-mouth and recommendations, which is a great place to start. Just because your dad really likes his financial planner, doesn't mean that that person is the right fit for you. No matter how well this person has done for your dad. This is a personal question and solution, right? You have to meet with these people. I actually went to high school with Lisa, so I know her.

[0:15:10.5]

BR: You probably know her dad too.

[0:15:11.8]

FT: I probably know her dad. Well, I don't think I met her dad. I think her dad is wealthy and done well, but I think, I would say to Lisa and you can definitely chime in, it's really about first, figuring out why you want to work with a financial planner. If it's for someone, because you want something to come in and level the financial playing field, come up with a holistic plan, identify maybe some areas for better management, like maybe you're behind on certain insurances, your retirement needs catch up, you haven't saved for college for your kids and can tell you give you a priority checklist, that's what we did in our early days of our marriage.

My husband and I, we hired a financial planner who was able to from a broad objective perspective give us some really concrete steps, action steps that we did, that we accomplished. After a couple of years, the only thing that was really left to maintain was our portfolio. At that point, I felt it would be better to migrate over to an automated investment platform to reduce our fees, because we're in the camp and we talk about on the show all the time that we don't believe in actively managed portfolios. We don't think that they necessarily do better than just passive investing, index funds, ETFs, things like that. In the long run, you save so much money in fees.

We thanked her for her services and she understood. We moved over to an automated investment platform. My advice to Lisa and her husband is if all you need is the investment stuff figured out, there are other ways to do that more effectively and cost-effectively than working with a CFP who's going to charge you 1% to 1.5% every year of those assets.

If you're looking for some hand-holding, some guidance, some objective voice, then a financial planner, a good one who understands you and your goals and works with couples like you in the same boat, with kids and assets, I think that's a good way, a good reason to then maybe look into talking to planners. You got to interview them. Get a good feel. Your gut will tell you.

[0:17:18.4]

BR: Right. I totally love that. I love that question about the why, because I think sometimes we think, "Okay, it's on my checklist. I need to look into financial planning, but until we know why we want it, then it's hard to find the right fit for the person that's going to fill that role," because I don't want it to just be something that you do because someone told you to do it. Like I should from somebody else.

I want it to be them, or Lisa in this case being clear and all of our listeners being clear on why they want the support in the first place. Understanding are they looking for a one-time plan, or are they looking for ongoing assets under management? Because oftentimes those are different people that are going to be serving in those two roles.

I like the idea of a referral and we definitely want to have you interview, and ask important questions like – Forbes has a great article on this and I can send it to you if you want to include in the resources, but ten questions to ask when choosing a financial advisor. Usually have people ask something like these questions once they're clear on why do they want it, how much money do they need help with, what's the education, or comfort level that you're looking for getting from this person, because you really have to make sure that you have a comfort level with them, so you can ask your questions and that they have a respect and interest in you and your goals and dreams, so that you're on the same page.

Here are some questions that people can think about asking when they're doing this interview. Is it okay with me to run through them real quick, Farnoosh?

[0:18:46.3]

FT: Have at it. Go for it.

[0:18:47.5]

BR: Okay, great. How do you charge for your services? I think that's an important. How do you charge than how much do you charge? Two, what licenses, credentials or other certifications do you have? Because there is a difference between a CFP versus CFA versus someone who does this for fun, so you want to be really clear on the certifications that they have and they do have different fiduciary responsibilities, and then responsibilities to you as the client based on that.

Three, what services do you or your firm provide? Four what types of clients do you specialize in? Could I see a sample financial plan, so that you can get an idea of the endgame, like what they'd be creating for you and is that really what you're looking for? Six, what is your investment approach? Seven, how much contact do you have with your clients?

On that one, when I've worked with an advisor, I like to have at least annual, even quarterly meetings. That if it's going to be actively managed, I know where it's getting managed. I think that's important for you to think about, what do you want and then what does this person do and how do they fit?

Eight, will I be working with you or with your team? Nine, what makes your client experience unique? Then 10, really think to yourself did they ask you questions and seemed interested in you? When you're choosing a planner, we want to know why and then we want to make sure that it's really the right fit.

[0:20:05.9]

FT: Thank you for that comprehensive checklist. I think she's got way more than she asked for here, but Lisa, good luck to you. I know that this is something that's on a lot of people's minds.

This next question comes from Michaela. Do you want to take this for us and read it off, Belinda?

[0:20:22.0]

BR: Sure. Michaela asks, "What is the priority ranking for a double income, no kids, or dink household? I'm sure it varies, but general ranking in your opinion." For me, number one we save six-month emergency fund, number two we paid off the remaining balance on our student loans, number three, what should we do next with excess savings? Invest in property, increase 401k, open up a Roth. Yeah, so that was her question.

[0:20:47.6]

FT: Yeah. I mean, I think that obviously she doesn't have some of the expenses that families normally would; paying for college, raising a kid in the United States from 0 to 18 is an average of a quarter of a million dollars and that – it doesn't include if they're going to private school, that's public school most of their life.

You have in some ways more money to work with all things equal. I think first, you want to look at what are some of the needs that are lacking that aren't maybe fully satisfied yet. Areas like you talked about your 401K, Roth, how is your retirement plan? Have you run the numbers? Do you feel like you're in a good place with retirement? If you have excess dollars, that could be something to prioritize.

If that's all taken care of, then maybe it is your insurances. Do you think that you need life insurance, or disability insurance? Those are also important areas that we often forget to visit. We take them for granted. "Oh, well work offers me some disability." If you work for yourself, or you find that your work plan, your work disability plan is limiting, maybe you want to up that coverage.

Then if you've figured out you have the foundation, she's got the emergency fund, she's paid off the student loans, she has now excess savings, I think this is an opportunity to at this point if you've taken care of a lot of the needs is to think about what do you want? I'm not going to be the one to tell you that you should invest in property.

I think there are a lot of benefits to that, but that also has to make sense for you and in your family. Is this an endeavor that you want to participate in, because when you become a landlord it's – there's responsibilities that go with that. There's definitely some money to be made there, but I like where you're thinking. I like that she's now – Belinda, thinking about how can I use this money to get money back? I want an ROI on this.

It could be that you just put more money in the stock market, you could put money in real estate, you could put money in alternative investments like art, or some people are really into cryptocurrency. I'm not.

This is where now you have the wiggle room to take more risk with your money, but hopefully in the long run, earn more than you would if you just kept it in a bank account. What would you recommend, Belinda?

[0:23:22.4]

BR: Right. I think you made a really good point that I think sometimes we'll think about the emergency fund and we'll think about paying off our debt. I think in this case, it's particularly credit card debt. I would have want to see her payoff, which I'm sure she did, but for all the other people listening, sometimes paying off your student loans may not necessarily be the best thing right away, like if you don't have some of these other things handled that you mentioned, like some of those key foundational things.

I think my answer varies a little bit based on her age. Michaela's age, even where she lives, the size of her income and the goals that they have for themselves, because she didn't touch on some of those things. I think that's why when I do my Q&A's, oftentimes the people are there, so it's a little easier when you can ask the following questions. Because when she said property, I wasn't sure if this was her first home, or it could be a second home, or a rental property that –

[0:24:13.0]

FT: Yeah. I took it as a rental property. I don't know if she owns a home, but if she doesn't maybe that's a priority before you become an investor.

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BR: Yeah, it could be. For her to really think through what are her goals, and making sure that not only does she have some emergency fund, but also a fund for those expenses that aren't regular, but frequently happen; the ones that are more quarterly or annual. Maybe having a pool that she sets aside for travel, or property at some point, or even something a house hack, like a two-family. I did that for years. I bought a two-family at age 28. That was very useful for me, because I lived in one, I rented out one. Then once I got married, I moved out now I rent out two.

That's just tremendous income. If she's in a position where they can save some money for that and consider that as an option, I think that could be great. I would absolutely like to see her max out a Roth IRA if she hasn't reached the income limits yet, because she may as a double income household potentially. Just for those listening, you can contribute to a Roth up to $5,500 under age 50, and then at $6,500 over 50.

What happens is that, I think because it's such a nice vehicle if you're single at $120,000 the amount that you can contribute starts to decrease, and then it phases out by the time you get up to a $135,000. Then for a double-income, it starts to phase out at 189. Then totally phases out at 199. If she's still underneath that, I'd like to see her put away to the Roth now. Do you agree with that, as a possibility too?

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FT: Yeah, take advantage of it before like you said it no longer becomes an eligible vehicle.

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BR: I like that. That’s a good option for her to max out a Roth IRA, to max out her 401. I think that was one of the biggest things that literally as soon as I started work, I made sure I was maxing out my 401K and I just had to adjust my daily life and my spending to make sure that I could keep that up. That's something that I'd like to see her do.

Then potentially start to build other investments and invest pretty aggressively if she's on the younger side, because she wouldn't need the money for a little while. I think that's one of the mistakes I see people make that they're in their 20s, 30s, even 40s, but they invest like they're 60. You know what I mean? They're going to need the money in five years, or ten years. The reality is that you're probably not. I think that – I like that you touched on that. I think that that could certainly be a possibility for her as well.

[0:26:48.7]

FT: All right. Let's tackle a question from your community, Belinda. There's a question here, I guess an anonymous person, or maybe you know the name. She says when she was growing up her parents barely had enough money to pay the bills. Now she finds herself repeating that pattern. We talked about this earlier, how your – well, maybe before we’re on the air, that your seven-year-old self sometimes is managing your money as an adult, because your past plays out in your current life.

How does she get out of this cycle, this mindset? I mean, well good news, she recognizes it, right? That's a first step is realizing that your habits have context and have history and it's not inconsequential. I think that just being aware sometimes helps to mitigate the bad behavior. She is from your community and if she were to go through your program, what would she learn?

[0:27:46.6]

BR: Right. This did come up, so I'll change her name because a it's a personal story, but we'll call her Sarah. She had come to me, because her parents were had struggled. Her father passed away when she was young, so then it was her single mom that was struggling. What she found is that she was essentially still living in the struggle that her mom was, like the stealing from Peter to pay Paul and she just watched all that stress and she took it on literally, like from when she was seven, she has essentially stayed stressed about money.

She's the oldest. She helped to take care of her brother and sister when they were growing up. Yes, we want to first notice it and then we want to source it. We want to think about where did we first see this happening in our life and reconnect with the reaction and the beliefs, or the conclusions that we drew back then.

This is where I get teased a little bit that I'm like a money shrink. Not officially, but I wrote my book, the *Self-Worth to Net Worth* book with a therapist actually, with a psychotherapist, so I could really understand and learn all of the behind the scenes and the psychology for us around money. Because what happened was that, yes she had this growing up where there was struggle around money, but what she chose to decide at the time is that it meant she always had to struggle with money.

What I want people to start to do, I take people through a process where we help you rewrite your money story and I'll just give you a few of the highlights that I helped Sarah through, so that if you feel there's an incident in your life, or in this case even a series of incidents, you can start to think about this for yourself.

First thing you do is you think about the conclusions that you reached. Usually what happens is the more basic that they are, the easier that they lock-in. She decided money was stressful, very basic visceral reaction. It was almost like she can still hear the things that her mom said around money like, “We can't afford that. That's too expensive.” Money was just stressful all the time for them.

Then the next step is to look at what were the facts of the situation. The facts were that her dad passed away, he was an alcoholic, she had a single mom with three kids, she was trying to make it work, she actually ran a business and she was trying to raise the family, but she was never taught about money, and she never really had the chance to be independent with money until she had to be, because her dad had handled. The single mom hadn't had that chance.

Then the next step is to think about, well what else could it have meant? Now instead of the seven-year-old, let's use our 37-year-old, or 47-year-old, 57-year-old mind to draw a different conclusion and get that her mom was learning to do everything.

The reality was that Sarah never really wanted for anything, like the mom found a way. Most importantly, what I helped Sarah realize is that her mom really loved her kids. She wanted to provide. She was doing the absolute best she could and that she had a lot of courage to persevere the way that she did.

She could start to reframe the fear and instead look at her mom as having a huge amount of courage, whatever it takes I'm here for you and I'm going to be the best mom I can be. Then the last piece of it is finding the place of gratitude, like finding the place of how is my life better because this happened to me?

Then she could recognize how she actually found her own strength at an early age, and had this modeling of the courage and this whatever it takes attitude. The last piece for Sarah was also a piece of forgiveness, a piece of forgiveness of her mom for modeling the fear, forgiveness for her dad for passing away young, and really cutting the cord that loving her mom didn't mean that she had to also accept and continue the legacy of fear, and recognizing that really if she takes a step back, her mom believes in her, loves her, and really wants the best for her.

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FT: The forgiveness piece is so important. We are so hard on ourselves. I think that it's so nice to hear that that is not only allowed but it's essential to the process.

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BR: Yeah, it really freed her. I think there was a lot of blaming that was happening and it wasn't intentional, but it was the only thing she could – she felt like she could do, but she just didn't understand how to get out of it. I think the Money Makers Academy gave her enough insight to say, “Wait a second. There's a problem here. I need to rewrite the story,” then because it was so deep and she was so in it, she raised her hand and asked for help and I was able to coach her through rewriting the story and really being able to create something different for herself.

There were a few tears in this conversation, but that she could really rise through it and she literally sounded lighter by the time we were done with this conversation. I hope that everybody listening can go through those same steps and think about where they are repeating a pattern from their parents, or repeating a belief that they formed when they were young. Because usually what happens is we're forming this belief when we're young, and then we keep proving ourselves right as we get older, so it ends up creating a pattern of that same belief happening again and again.

It's important to take control of that cycle right now, and I think that's why so many people stay on this paycheck-to-paycheck hamster wheel, because this is what they saw, and they just never learned how to get out of it. We really want to help them rise off of that to be able to live within their means, to save more and to really enjoy their life more.

[0:33:29.8]

FT: Belinda Rosenblum, changing lives. Thank you so much for coming on this episode, helping me tackle these money questions. Thank you for the work that you do and the website. For all of you listeners who'd like to participate and enjoy extra cash every month, free online workshop, go to ownyourmoney.com/farnoosh, or ownyourmoney.com/somoney, both will work.

Belinda, thank you so much. I can't wait to have you back.

[0:33:59.1]

BR: Thank you so much, Farnoosh and congratulations on the 6 million downloads and for all of the change that you are bringing to the world too.

[END]

