EPISODE 790

[INTRODUCTION]

[0:00:33.2]

FT: Welcome back to So Money everybody. October 3rd, 2018. If you've been following me on Instagram, or maybe get my newsletter you might know that I recently took stand-up comedy classes here in New York City at Manhattan Comedy School. It was just something I always wanted to do. It scared me, so I had to try it and I didn't bomb. Actually, I have a performance tonight. I've been doing a couple of performances here and there at Gotham Comedy Club at 7:00 p.m. If you are in town, would love to see you. A little last-minute notice, but I would love to see you IRL, in real life.

I thought who better to have on So Money today than my comedy schoolteacher from Manhattan Comedy School, Karen Berg Green. She is a comic and over the past decade she's been keeping audiences rolling in the aisles all across the country. She's been on Comedy Central, Oxygen Network, VH1, The View and she performs all over the city, including Live at Gotham.

She's also an author of two fiction books. She keeps very busy as a mom of two. Her books are called *Perfect is Overrated* and *Following Polly,* a novel. She and I discuss all the highs and lows of being a female stand-up comic, growing up in New York City. She says when people didn't want to be labeled as rich. Karen's transition over to comedy – she graduated from Harvard, she went to law school, worked in law for a few years, but then she changed course; how she pivoted, why she pivoted is where we begin.

Here we go.

Here is Karen Bergreen.

[INTERVIEW]

[0:02:14.1]

FT: Karen Bergreen, welcome to So Money. It's so nice to invite my teacher on the show.

Welcome.

[0:02:20.6]

KB: Hi Farnoosh, who is so talented and funny and I'm sure your listeners know that already.

[0:02:25.9]

FT: Oh, my gosh. Thank you for saying that. I mean, we had our little graduation and it's an

unparalleled audience, right? It's all your friends and my husband and everyone else's friends

and family. If you don't get laughs like you're doing, you're just, I don't even know what's going

on.

[0:02:43.9]

KB: I know, but I happen to have had a friend in the audience that night who was blown away

and she particularly mentioned you. That came unsolicited, that little couple back there.

[0:02:54.0]

FT: Oh, thank you. Well, props to you Karen for carrying us to the finish line in some ways. Is a

six-week program that we all embarked on and the class did eventually shrink in size, but you

said that's pretty typical. The remaining students I felt we all grew and I think we all – we came

for a reason and we felt maybe we had some funny things to say, but stand-up is such an art

form. It's not just telling jokes to your friend at a dinner party. It's really it's about -

[0:03:23.3]

KB: Absolutely.

[0:03:24.6]

FT: Yeah. You really got gave us the mechanics, but also a lot of good framework for telling

good jokes on the stage. You are a professional comedian. You didn't start out as a comedian.

Let's go back in time -

[0:03:38.7]

KB: I did not.

[0:03:40.3]

FT: Let's go back in time a little bit. Tell me about Harvard and your law experiments and

ultimately, what brought you to comedy. Way back when? Young Karen, like younger Karen, 20s

Karen.

[0:03:54.8]

KB: Young Karen.

[0:03:55.8]

FT: What were the hopes and dreams?

[0:03:59.2]

KB: Well, the hopes and dreams of young Karen I mean, I just wanted something to – I actually

wanted to do something that was fun and relevant. I didn't have any idea beyond that. I never

thought to go to a guidance person back in the Dark Ages when I was little, like parents didn't sit

down with their kids always and say, "Here's what you should do." I ended up - I'm at Harvard

and frankly, all I did at Harvard was watched TV. A friend of mine said to me, "You should do

something in television."

I was like, "No. I thought that was not intellectual enough." I also was afraid of what my parents

would think, because they're a little snobby that way. I just didn't really focus on it, so I last

minute, I went in with a paralegal on a big law firm, which I didn't really like and I actually tried to

do doing stand-up secretly at night. I didn't tell my family, I didn't tell most of my friends and it

was very – it was a lifestyle that grossed me out. There's a lot of drugs. I didn't relate to any of

the people.

I mean, back then people, there was nobody and stand-up that I met who had gone to Harvard.

There was no way you really want to call it. I mean, the difference at least in the open mic jerk of

the night scene, which is I felt very alone. I was immature. I didn't have enough of a hunger for

it. It threw me. Then I went to law school. Didn't even love law school, but I'm somebody who

even though I don't love things, I like them, so I was fine with all this stuff.

Then I went worked in a big law firm and it was fine, but I looked around at the people who

worked in the firm and there was nobody who I wanted to be. You know how in every job, there's

somebody you want to be? Up until that point, like in high school when I was in ninth grade,

there was the senior I wanted to be. When I was in college, there were other students I wanted

to be, our professors. Even in law school a little bit, but in the law firm and there was just - it

was very disheartening.

Then I started to – then I went backwards and I clerked for a judge and prefer your listeners who

know the law, that's something you usually do right out of law school. It was a great job. It was

really fun and I thought, "Oh, my God. I'm never going to get a job that's this much fun." I

interviewed at a bunch of places and I even interviewed in a network doing contract walk, do

contracts for the network thing. I walked in and there were posters of the sitcom stars of the

time, which were the most famous people. I was like, "Oh, my God." I actually harbored this

weird fantasy that I'd be funny in the wall part. Suddenly, somebody from the creative part would

be like, "She's hilarious."

[0:07:17.2]

FT: Let's cast her.

[0:07:18.2]

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KB: She's in the wrong – Yeah, she's in the wrong place. I actually had this fantasy that that was going to happen. It was so deranged and in denial. Then I sat with six of them, I was like a third interview. I sat with six of them and they were too – and they couldn't have been nicer, but they were so opposite of me. They were very buttoned up and perfectly pressed. They said, "Do you have any questions for us?"

I started to picture that all I would be doing is stuff I'm not good at, which is proofreading and little details and stuff. I was having an anxiety attack and I said, "You know what? I think I'm in the wrong place. I'm going to go pursue my career as a stand-up comic." I'm sure when I left, they were like, "Oh, my God. We dodged a huge bullet."

I left and then I just started doing open mics. I'd been doing a little bit of that and some improv stuff for fun. I've got cast in some strange little thing on USA Network during that time. I remember somebody saying to me, "You have to treat this as a job. You have to treat you're learning about stand-up as the – you get up when you get up for work, like get up at that hour." It was a really good advice and I took – I had money, some money saved from being a lawyer. I took some acting classes. I also kept working as a lawyer, doing contract work, like writing. I worked at a law firm doing writing briefs for them and saved up money.

Then – sorry, a call came through and I lost my thing. I wrote briefs for these people and then I started to – within a couple of years, I started getting on television commercials and stuff and then I finally said goodbye to the law. At that time, I was actually – I was making a pretty okay living doing on TV commercials. There was more money to be given out at comedy during that time doing certain kinds of shows. I had a development deal at HBO.

[0:09:38.3]

FT: Wow. All by yourself, or did you have a team at that point?

[0:09:41.4]

KB: I had a manager. I had a manager that discovered me pretty early on, like maybe two or three years into it. He introduced me to a lot of people. In fact, I would say I was

probably too passive. I should have been more – I should have relied less on him, but at that point I am a little bit of a rule follower. I did what he said. He gave pretty good guidance at that point.

[0:10:11.9]

FT: Did you feel you had a community of other people supporting you? What is the climate in the comedy world in terms of people's supporting you, like as an entrepreneur, I feel there's all these networks especially for women to support each other. In comedy, is it just super competitive? You're really in your own silo? How does it work?

[0:10:32.6]

KB: I had a couple of friends at that time that I was really close to before I got married, like really close to. We would go out and do open mics together and hang out. Every night we would go to the open mics and then maybe go to the diner for dinner, or something like that. There weren't a lot of women and there was never – you would never be on a show where there was another one. You didn't really have – the only way to be on a show with another woman –

[0:11:02.2]

FT: There was too much estrogen for the audience or what?

[0:11:05.8]

KB: Oh, yeah. They'd be like, "We already have a woman."

[0:11:08.6]

FT: Oh, my gosh.

[0:11:09.9]

KB: Or they'd be like, "We have a black person, so we can't have a woman."

[0:11:13.5]

FT: Oh, my gosh.

[0:11:14.6]

KB: It was very different. Yeah.

[0:11:16.1]

FT: What year was this?

[0:11:18.7]

KB: This was in the early 2000s. Late 90s. They would say stuff and it's very behind. It's very behind all of the stuff that was – it was really weird for me coming from a legal background. Not just legal, but I was working for a federal judge where I was doing cases about sex discrimination. What's it going to help me going like, "Yeah, I had [inaudible 0:11:48.0]." Nobody would you, you know what I mean? You just have to keep your head down a little bit.

They would sometimes put on all women shows and then women would be happy to perform together. Very competitive. They were different – some women were very supportive of each other and some were just like there's not enough spot for everybody, so they were a little bit cutthroat, which I see less in the male comic community, because there is often room for more than one guy in the show and guy at the top. It was definitely, I didn't have this huge sense of community.

Now there may be another comic from that time that disagreed with me, but that was not my feeling. I sense much more now from just being on Facebook and stuff, I'm in a lot of female comic groups and there's so much support out there. There's a lot more opportunities to perform. There's more of a desire to see female comics. Still it could use some more.

[0:12:55.5]

FT: Yes. Yes, I agree. A lot of boys' clubs industries, I think that it's going to take time, but there's a lot of sea change happening, whether you're looking at places like the comedy world, or the film industry, financial industry, they're usually male-dominated. I think bad behavior is less is not going unnoticed.

[0:13:21.5]

KB: The funny thing to me is with TV, with comedy, with movies, with novels, the audience is women. It's women who say, "I want this TV show." Women are the ones who binge watch the TV shows. Women are the ones who say, "Let's go to this movie." In the relationship, I think in generally not always, but generally. In in fiction writing, I think it's 70% of novelists are women and it's because women read novels. I think if women start supporting shows that have more women on them, that's when it's going to be the change. I think just this thing with I'm having a blank with Greta Gerwig movie, that adorable movie that was up for an Oscar last year? Do you know what I'm thinking of?

[0:14:16.1]

FT: Yes. It was about her high school comeuppance and her – I watched it. Yeah, it was great.

[0:14:22.9]

KB: The fact of the matter is I want to see that movie all the time. I like those little character study. I saw Peppermint, because I have two children. Nothing on Jennifer Garner, but Jennifer Garner was not the executive producer of the movie, she didn't write the movie, she didn't direct the movie and all that money came in. It was just fantasy. This [inaudible 0:14:47.2] that they were – she's so strong and everything, but it wasn't really – it didn't really have a feminine voice to it.

I do think if – and I went with my husband and kids and my kids were young and they liked it, because it had violence in it. My husband was like – my husband didn't mind it. I mean, he didn't

think it was good, but he didn't - For me I was like, "Why is this movie being made?" I'm not

here to bash Peppermint, but I'm just thinking it's just the kinds of things where if women are

more aggressive about the movies and the TV shows and the books and stuff and the comedy

that they want to see, this is all going to change, because the people who book the comedy

club, all they care about is money.

They're not sitting there thinking like, we got to - Right, they're not thinking like, "We got to keep

the male patriarchy happening." They don't even know what that is. They're like, "We need to

sell tickets."

[0:15:46.7]

FT: Right. I think to your point what Frances McDormand talked about this inclusion writer at the

Oscars, where she was like, you want these movies made and yeah, great that we have these

female-driven stories, but we also need the people who are writing the stories and directing the

stories and just all the production people. We need more women there as well, because that is

ultimately what does lend itself to that feminine voice, met feminine framework that you were

talking about.

[0:16:20.1]

KB: Right. I love that when she did that.

[0:16:23.6]

FT: Yeah, It was so -

[0:16:24.2]

KB: I forgot that they did that.

[0:16:26.4]

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FT: Yeah. I didn't even know that was – that you could even request this. Yeah, if you're a Hollywood actor is you should ask for this in the movie that you're being cast in. The movie that you were mentioning, the Frances McDorman movie by the way is Lady Bird and was really, really great. Okay, so just wanted to I know some listeners is always latch onto those things. They want to know and I wanted to know too.

You've mentioned briefly how you supported yourself financially as you transitioned from law to comedy. It seems you straddled both worlds. Then even still as now a full-time comedian, you also have a very successful writing career writing novels. Tell us about how that became part of also your career in your ecosystem.

[0:17:15.6]

KB: Well, and also to be fair, I'm also married to somebody who makes way more money than I do. I would be living a different life, so I want to make that very clear. Also because I got married and had kids and I was home all the time and I have a husband who was a workaholic and who is a traditional guy. He's let me. When I had my kids, especially after the second kid, a lot of the work dried up. In fact, my manager or who I'd been very close with jumped me without a thought. I didn't even get an e-mail. Nothing. It was very weird.

I think he just literally didn't know how to say, "I don't think this relationship is going to be lucrative for us anymore." Instead he ghosted me, but it was a very long relationship that just ended. It was upsetting and I just – The work dried up. More than that, I was home all the time and I went through what I diagnosed myself as having a postpartum depression. For many reasons, I don't think he was like a Brooke Shields. I was tempted to throw myself down the stairs, or throw the babies down the stairs or anything like that. It was more like, I just felt this weird identity thing where I thought, "Oh, my God. I'm a mother now." That's my whole thing. I'm not a comic anymore.

People would come up to me. They'd be like, "Hey mommy." That was my new thing. I was the same person, but I had kids, but suddenly this new identity was thrust upon me and I didn't really know how to integrate that into my life. I didn't have as many opportunities to just keep the comedy muscle going. I didn't see the justification for working. I do a lot of work for free. The

idea of paying 50 bucks to a babysitter to go out and perform for free, then maybe have to take cabs because I felt bad about leaving the kids. Or I would work for a small club money with nothing. Even if you're getting a real spot at a comedy club, which is your way to get other work, I still had a hard time with it.

I got very depressed. I remember at that time, my friend of mine had said to me, "You should really write a novel, because you think like a novelist and you read a lot." I started to write a novel and I wrote a novel. I wrote my first novel, which is really about somebody finding her hopes and dreams as you put it. Did you read my first novel? Because it was funny that you said that.

[0:20:27.6]

FT: I didn't read your first novel, but just really good.

[0:20:31.9]

KB: Oh, just like that was the whole thing. It was a whole thing. The whole thing is like – I'll be just a comic romantic mystery. It's not meant to be anything else. In order to support the story, and have to have a little oomph to it. It really is about finding your hopes and dreams. Then and then after I did that novel, I wrote a novel where I explored the whole postpartum depression thing about the self-identity of women after they have children. Again, not the chemical stuff that some people are talking about, but this identity stuff.

When I went on tour with that book, so many psychotherapists and psychiatrists would say to me, "Oh, my God. You nailed this." I just did it literally, I said I just really wrote from my own experience. That was it. I do think stand-up isn't a great career for somebody who has small children, because unless you really have a terrific partnership with somebody, because and it's not that my husband – my husband is a great partner, but he wasn't a good partner when the kids were small, in terms of taking on half the work thing.

It's a lot to deal with. My stand-up changed. I used to be a completely – the comedy that you saw me doing at your graduation show was not what I used to do. I used to do very dry

observation. My idol had always been Jerry Seinfeld. I didn't do Seinfeld stuff, but I did – it was a little bit stuff that I was very removed from. Like the stuff I would talk about was – I talk about the –

[0:22:20.4]

FT: Which is really hard by the way, because sometimes the lowest-hanging comedic fruit is the stuff that you have a lot of your –

[0:22:29.2]

KB: Experience.

[0:22:29.7]

FT: Experience with. Right. That triggers you.

[0:22:32.9]

KB: I was much more into like this – Yeah, I was really into the word puzzles. I was into the puzzle of writing a joke.

[0:22:42.3]

FT: Right. The intellect on you.

[0:22:44.8]

KB: - hung with those effects. Yes, I liked that.

[0:22:46.5]

FT: The academic.

[0:22:48.5]

KB: Then I wasn't motivated by that once I had kids. That was another thing that happened to me. I was like, "Why am I talking about Starbucks in my act?" I had so much this huge well of emotions that were going on. I wasn't doing any of them.

[0:23:08.3]

FT: Do you think that if you had gotten pregnant at this stage in your career, let's say your – because I'm looking at women like Ali Wong. Even although Tina Fey and some of the others were already famous before they had children. I do think that there's more of an acceptance, or and more of a curiosity even, and interest in women who are going through real life things and also telling jokes.

[0:23:37.5]

KB: Yes. I remember three nights before I had my first son, I was at the comic strip on a Friday night. It was on 10:00 at night and there was a girl who must have been in her early 20s in the audience. She stood up during my act and I had a pregnant belly, although it was weird the way I got pregnant, I just looked fat. She stood up and she said – I said, I had one joke about being pregnant. I had a joke – it was something like we want a boy. We want a girl, but if we have a boy, we'll raise it as a girl, which is totally an inappropriate trip that you could never tell now, but a joke that was my ice – that was my throwaway joke for the audience to let them know that I knew I was pregnant, but I didn't even like telling the joke. I was just wanting to do my stuff.

This girl stood up. She said, "I think it's disgusting." She was, "It's disgusting to be pregnant and you look disgusting." She was wearing a t-shirt. I mean, I slammed her, like she was wearing a t-shirt that said, "Sex, drugs and cocaine," or something and then I made fun of the fact that drugs and cocaine were redundant. I was completely mean to her, but it was the thing that nobody now would say. I don't think a heckler would say that.

That and nobody from the club tried to – nobody from the club said, "Ooh," like went over to her

and said sit down or anything. There's a different feel now. It feels like right now women feel like

they're under attack, but women are way less under attack.

[0:25:28.9]

FT: Right. I do agree with that. That's a good thing. Maybe men some more are under attack

now, but that's also - we're trying to level the playing field everybody, okay? Some people are

going to get more affected than others.

[0:25:45.1]

KB: I do. I feel men probably do feel they were under attack, because there were never – they

could do things without any consequence and now there is like -

[0:25:54.3]

FT: Now there are consequences.

[0:25:57.2]

KB: It's like, there's nothing in it for them, except for a feeling fair to let women have a seat at

the table. There is going to be less for them, less room for them at the job. There is going to be

more accountability. I can understand why they might feel threatened. I really do, but it's like,

"So what? That's the way it is. That's the right thing."

[0:26:20.8]

FT: Right. Welcome to our world.

[0:26:23.1]

KB: Yeah. Right.

[0:26:25.6]

FT: Karen, tell me a little bit about growing up in New York City. I always find that fascinating, meeting people who actually lived here since childhood. I got that from your bio. I don't know

how true that is in terms of whether you're born here. Okay.

[0:26:41.6]

KB: I've never not lived here as a non-student. I -

[0:26:46.8]

FT: How does that impact your lens through which you see the world of money and things that of value? Because I feel like living here, I have such a jaded sense of what things should cost and what things are worth, because I pay so much for milk and everything else.

[0:27:06.0]

KB: Well, the dirty little secret is that when I grew up, New York was actually not expensive. New York was really cheap when I grew up. Suddenly everything happened. Everything happened around the – I think there was some in 90s, I think things got out of control. You could really live any people – you could have a very low-paying job and live in Manhattan. You might not live in a nice area, but you could live in Manhattan. You didn't have to have a roommate or anything like that. I mean, I remember I lived in right out of – when I was a lawyer, I paid \$800 a month for my apartment and I had a big apartment on Park Avenue, a one-bedroom apartment.

[0:27:53.2]

FT: Wow. You can't even get a parking spot on Park Avenue for \$800 a month now.

[0:27:59.0]

KB: Right. No. I mean, you can't get a go to Starbucks for that, but as a joke. I do think that, but I did. I grew up. I went to a private school and I went to school with very rich people, but the

view of money was very different and this is less about financial advice than just the way people

- the culture of money how it's changed. When I grew up, talking about your wealth and

showing off how much money you had was considered in such bad taste, so that nobody would

ever – people didn't even wear – people didn't really wear a designer bag that has a big logo on

it. I mean, if you did you were considered "low-class." It was just a very different world.

People in New York didn't dress up for everything and people didn't have to wear, put on a full

face of makeup to just leave their house, the way people feel that they do now. Again, that's

something that happen, I don't know, with reality TV and stuff like that where suddenly the

showing-off thing with money became not only acceptable, but that's what people did. People

want you to know.

I mean, I remember there was a girl in my school growing up who had a car and driver and no

one knew if she would be dropped off like a block away from the school. It was embarrassing for

her. It was humiliating for her.

[0:29:36.3]

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FT: That is really interesting.

[0:29:38.0]

KB: Now that's not the case. Now when people have it, they want everybody to know. It's a very

different feel.

[0:29:45.2]

__ . . .

FT: Interesting. I wonder -

[0:29:47.7]

KB: I do think it was you didn't – there wasn't that feel of the haves and have-nots around

money the way there is now. Things were affordable, like private school was affordable. I mean,

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things just – it was a different world. Now, New York wasn't as nice as it is now. It wasn't as pretty. Central Park was a dump and there was crime. It's a very city. I think Chris Noth said on

some interviews that New York was like Dubai now, like it's a big mall.

[0:30:27.3]

FT: It's like Las Vegas, yeah. Or it's all about the exuberant showing you off. I do think that

something, in over maybe it was – I don't know exactly the decade, but it was a lot of – I think

the internet has definitely – we now can see how everyone else is living. We know how much

people paid for things. All that is more transparent now and I think that that has changed

behavior and changed value systems. I think that companies that want to make more money,

they are also targeting people more precisely, like social media. They're really tugging at our

purse strings and our emotional strings too like, "You need this, whatever."

They're equating it to things that that suggests that if you don't have this, or if you do have this

and it says something about your character, or your devotion. I know as a mom, there's so much

stuff that is being marketed to me and others, that if I don't buy this certain whatever then I'm

like -

[0:31:34.9]

KB: A stroller.

[0:31:36.2]

FT: Yeah. Like the \$800 stroller, I'm basically endangering my child if I don't get it.

[0:31:43.0]

KB: That's true. Well, even things as simple as the cable bill. I mean, I remember the cable bill

being like \$8 or \$9, because you didn't have a lot of channels. Suddenly, I don't know, literally

overnight one time was like a hundred something dollars for TV. When I grew up, there wasn't

even cable, so you didn't have to pay extra for TV. The phone was basically - I mean, you had

to pay for the price for long-distance phone call was expensive, but the phone was really – the phone bill was nothing.

Now, everyone's forced to buy these expensive phones where you have their kids are addicted, so you have to buy a lot of data so you have a several hundred dollars a month in a phone bill. Your kids are still small, but my kids if I didn't do the unlimited data plan, we would be paying twice as much on overages.

[0:32:38.8]

FT: Phone though is everything now though, right? I forgot my wallet last night. I went to a comedy show in fact with some girlfriends and I forgot my wallet, but I could still get by because I could pay everybody back using my Chase Pay or whatever. Then also I had Uber, so I could get home. I don't really need my wallet anymore, I guess.

[0:33:02.7]

KB: Well, life is definitely more convenient now. It's easier, I guess. It's just everything is so expensive. It doesn't seem to be that people's salaries are going up to meet that, to meet the cost of what we're being given and the stroller thing. The one thing I was thinking when I was talking about – this goes back to the money thing about how people don't – didn't used to talk about how much things – how rich they were. I think there's also a value now in getting stuff for really cheap that people get used to brag about. That's a the opposite side.

Now if you can find a fabulous dress for \$11, you tell everybody now. I don't know that that was true when I was growing up. I think that would be embarrassing, to get something for cheap, because people just really didn't talk about money. I mean, there was a little bit of that puritanical, like you don't talk about money.

[0:34:10.5]

FT: Complex, which is I think why I think it's so fascinating. I'm grateful now we can talk about it to an extent. Yeah, there's still people that I have on this show that don't want to answer some of

my questions, because they're like, "It's not how I was raised, Farnoosh." I think that's interesting too.

[0:34:30.8]

KB: Right. Well, it is really complicated because it does – because also the what you're being paid for certain jobs and stuff seems arbitrary. I mean, I know it's not because it's all about – but it does seem to not necessarily measure up to how hard you work.

[0:34:48.5]

FT: Net worth, self-worth. There is that relation I think that people have. Interesting. Well, who knew we were going to talk so much about this stuff with having you on the podcast? I mean, I thought we would, but we didn't get to this and during class.

[0:35:04.6]

KB: I feel bad, because I have not said one funny thing on this podcast. I said negative funny things.

[0:35:09.7]

FT: Well, I would never put you on the spot like that. You have been a delight. We can obviously tell you have a good sense of humor. Tell us how we can learn where you will be performing next. This is October 3rd this episode is airing. Do you have anything that's happening that you know about in the month of October that we can –

[0:35:31.6]

KB: There's nothing I can think of right now, but do – you know what? One of my goals is to be very update myself all the time on Facebook. You can be friend me on Facebook, or follow me on Facebook, Twitter, Instagram, all that stuff. I also have a website karenbergreen.com.

[0:35:50.5]

FT: Yes, which we will put as well on our site. We mentioned it in the intro and will remind people at the end. Last but not least, let's do some So Money fill in the blanks, Karen. Just finish the sentence. This is where you can like, do a little improve.

[0:36:05.2]

KB: This is where I could be funny.

[0:36:06.2]

FT: This is my So Money improv opportunity for everybody on the show.

[0:36:11.1]

KB: Psychologist. Typically frame all the touch.

[0:36:16.4]

FT: All right. Okay. If I won the lottery tomorrow, the first thing I would do is?

[0:36:23.2]

KB: Get a masseuse on hand, like on staff.

[0:36:27.6]

FT: On demand. Yeah, like -

[0:36:29.1]

KB: On demand and somebody to you pass around hors d'oeuvres on demand.

[0:36:34.8]

FT: Yeah. Like an au pair, but you also are very handsy.

[0:36:37.8]

KB: Right. Yes.

[0:36:39.8]

FT: Okay. The one thing I spend money on that makes my life easier or better is?

[0:36:47.3]

KB: Ooh. Kettle jalapeno potato chips.

[0:36:53.0]

FT: The Kettle?

[0:36:53.2]

KB: Kettle jalapeño potato chips. The reason why I spent money is this is from Duane Reade, which is an overpriced pharmacy. Like \$7 for – they call it seven servings, but it's one serving.

[0:37:07.4]

FT: Oh, come on. Seven servings? Are you chipmunks. Like I don't -

[0:37:12.0]

KB: Yeah. Seven servings if you are anorexic. Just going to say something totally on top.

[0:37:19.1]

FT: You're a Hollywood actress. Oh, my gosh. That's terrible. Okay, we didn't really mean that. When I splurge, like really you go for the Big Kahuna, I like to spend my money on?

[0:37:36.9]

KB: Restaurants. I spend my money on restaurants. I love eating out. I'm having like a little too much wine.

[0:37:45.6]

FT: Yeah. I mean, I love -

[0:37:46.4]

KB: A little. Just a little too much.

[0:37:48.5]

FT: I had one glass of white wine last night and I'm paying for it this morning. I don't know if it's like –

[0:37:55.5]

KB: Got to drink more. You got a drink more.

[0:37:57.6]

FT: I got to drink more, I guess. But oh.

[0:37:59.8]

KB: Yeah, because it's like exercise. You have to exercise a lot -

[0:38:02.8]

FT: I got to flex the wine muscle.

[0:38:04.0]

KB: If you drink a lot, you get good at it.

[0:38:06.4]

FT: I got to flex the muscle. Okay, so just – that was not the answer I thought I was going to get. I thought it was like, "You need to drink hydrate and sleep more," because –

[0:38:14.9]

KB: No. Just drink more. That work really help you.

[0:38:16.9]

FT: Okay. All right, I'll work on that. All right, so one thing I wish I had learned about money growing up is?

[0:38:27.1]

KB: You should save it. You should save your money, not spend it on Duane Reade.

[0:38:33.5]

FT: Oh, my God. Those jalapeño chips. They got rid of the – I feel sour cream is escaping the market. That's my favorite flavor. Now it's being replaced by Sriracha.

[0:38:44.0]

KB: Never. I mean, I'm all about spice.

[0:38:47.4]

FT: Yeah, the sriracha, the jalapeño.

[0:38:51.1]

KB: Yeah. I like the combination of sweet with spicy, so there's one that's sweet chilli that I like.

[0:38:55.4]

FT: Oh, man.

[0:38:56.7]

KB: I'm a chip expert, if you have a podcast to that.

[0:38:59.3]

FT: You should do jokes about that. That's hilarious. You should write some jokes around that.

[0:39:04.1]

KB: I have a gift.

[0:39:05.7]

FT: I have a gift everyone. I'm so good, I can eat a whole bag in one serving, instead of seven.

[0:39:15.5]

KB: By the way, that's not – it's not like that's a substitute for any of the other meals, or snacks in the day. That's like a filter.

[0:39:22.0]

FT: How are you so thin, maybe I ask? Is it just the genes?

[0:39:25.0]

KB: I exercise a lot.

[0:39:26.0]

FT: You exercise a lot. What's favorite exercise? Running, or -

[0:39:29.9]

KB: Elliptical, elliptical, elliptical. You know why? Because you could do it in front of the TV and I love TV. That's the everything's full circle.

[0:39:39.1]

FT: Oh, you've come full circle. You're right, you can't really run. I don't really understand these treadmills with televisions. I'm like, I can't enjoy this Ally McBeal episode right now. I'm dying at six miles per hour.

[0:39:52.0]

KB: When are you watching Ally McBeal? What channel is that?

[0:39:55.8]

FT: I think it's on Hulu.

[0:39:58.0]

KB: Hulu?

[0:39:58.5]

FT: Yeah.

[0:40:00.6]

KB: I belong to New York sports, where they don't have Hulu. I belong to – one thing I don't spend money on is my fitness regime. I belong to New York Sports, which is a subway with an elliptical. Discuss that and I hope you don't have a New York Sports feed, or anything like that.

[0:40:20.5]

FT: No, we just got this Chelsea Piers.

[0:40:22.2]

KB: The new paradise suck.

[0:40:23.6]

FT: I live in Brooklyn and which is I love where I live. We have all these great restaurants and we have Duane Reade. We also have this um Chelsea Piers.

[0:40:36.5]

KB: By the way, Brooklyn was not a thing.

[0:40:39.3]

FT: No, it wasn't.

[0:40:40.4]

KB: Brooklyn was sort of yeah.

[0:40:41.6]

FT: It just became a thing like four weeks ago. It wasn't – No. I was here before it was cool.

[0:40:47.1]

KB: It's still not a thing for me. No offense.

[0:40:49.1]

FT: No, I know. At least I live on the Upper West Side. I miss it.

[0:40:53.7]

KB: Yeah, Brooklyn it's like the Upper West Side, but in another city. I mean, if you're from New York City, unless you're from Brooklyn, like if you're from Brooklyn it's all about Brooklyn. If you're from Manhattan going to Brooklyn, seems like you're – I don't know, demoting yourself.

[0:41:15.3]

FT: Yeah. You need your passport.

[0:41:17.7]

KB: I'm going to get a hate mail, but Brooklyn people are very into – Brooklyn people are very into Brooklyn in a way that Manhattan people are not into Manhattan. Manhattan people just assume Manhattan.

[0:41:31.0]

FT: Yes. Also you raise there too, so this – you have a strong allegiance to it. I get it. Totally get that.

[0:41:38.2]

KB: Right. It also just makes more sense. I love the way the streets are laid out, everything.

[0:41:44.2]

FT: Yeah, it's a grid.

[0:41:46.6]

KB: It's like city – Yea, city for dummies. It's so good.

[0:41:50.3]

FT: I know. One time I got in a cab and I said I'm going to 3rd Street in 6th Avenue and he was like "How do I get there?" I was like, "Are you serious?" We're at 4th Street and 2nd Avenue, so just do the math.

[0:42:06.1]

KB: I mean, that is a guy who really – why he probably needs you to go 4:30 to 6th Avenue, because he does everything on the GPS. He doesn't understand the way the grid works.

[0:42:17.0]

FT: Yeah, he doesn't understand the grid. That was frustrating, but that was also before I think really GPS were a thing. All right, and not last but not least, I'm Karen Bergreen. I'm so money because?

[0:42:33.7]

KB: Oh, my God. That's a hard one. Because I have a great dog. That's pathetic. That's a pathetic –

[0:42:46.8]

FT: You have a great dog. Dog or job?

[0:42:50.0]

KB: I do. Dog.

[0:42:50.3]

FT: Dog. It's the only other woman in your family, right?

[0:42:54.4]

KB: Yeah. She's so good. She's standing right next to me. She's looking at me, staring at me. Wish I'm like, do I wanted to do something that I felt good about myself for and it's really – it's not my kids, it's not my husband, it's not my work. The fact that I have this endless affection towards much –

[0:43:13.9]

FT: A great investment.

[0:43:15.9]

KB: I know. You know what? You should just – I didn't like that answer. I'm not really sure what a good answer would be, but find an answer that somebody else gave you and just –

[0:43:24.4]

FT: Just splice it in?

[0:43:25.1]

KB: Approximate my voice.

[0:43:27.0]

FT: You're going to sound like someone else. No, I mean -

[0:43:29.8]

KB: I am so money, because I have great boobs or something, which I would never say, but I think that's the right answer. I have really great boobs.

[0:43:39.4]

FT: That is a first time on the show. I like it. I mean, So Money it's just this open-ended definition. It's like, whatever. It could be a real money oriented answer, or could be I have great – do you want to do a makeover, or should we keep it?

[0:43:55.8]

KB: No. I think it's funnier like that.

[0:43:57.4]

FT: Yeah. I think so too. I think so too.

[0:44:00.5]

KB: Just like, well maybe paranoid by giving a wrong answer.

[0:44:04.3]

FT: Have you started fall classes yet? Do you have a new class for your Manhattan's full comedy?

[0:44:08.7]

KB: I have a new class starting October, I think it's October 8th.

[0:44:15.2]

FT: October 8th. Okay, so you do have time to sign up for Karen's class at the -

[0:44:20.7]

KB: Manhattan Comedy School.

[0:44:22.3]

FT: Manhattan Comedy School. That's where I went. It's six weeks.

[0:44:26.3]

KB: I also do private coaching. I do private coaching. If you don't want to deal with a class. Although, this isn't in my financial interest, which is as you know I'm not good at that, but this is not in my financial interest, but I do think if you've never done stand-up before, you're better off taking a class. If that doesn't fit you, I'm a good private coach too.

[0:44:46.7]

FT: All right, Karen. I might take you up on that. I need to do more Persian mom jokes.

[0:44:51.9]

KB: Please do.

[0:44:52.5]

FT: I have a lot of material that has -

[0:44:54.6]

KB: The Persian mom stuff is so money. That's so money.

[0:45:00.4]

KB: It's culturally relevant. Everyone's talking about their culture these days and I feel like I got some stuff to add to that conversation. Thank you so much for coming on. This was a blast.

[0:45:10.8]

KB: Thanks. This was fun.

[0:45:12.3]

FT: Jalapeño chips in your future.

[END]