

**EPISODE 1891****[INTRODUCTION]**

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**DB:** *Yeah. Be vulnerable. Be weak."*

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**FT:** Welcome to So Money, everybody. I'm Farnoosh Torabi. Money touches every part of a relationship. From who pays the bills, to who feels free to spend, to how things like faith and privilege. And even family expectations shape the way that we see our financial roles. But for many couples, these conversations, they don't go deep. They stay on the surface. We focus on budgets or account balances rather than the deeper emotions and power dynamics underneath.

My guests today, Heather and Douglas Boneparth, set out to change that. They're the husband-and-wife duo behind the new book, *Money Together*, a guide that goes beyond financial planning to learn the real forces that drive how couples handle money. Things like caregiving,

identity, gender, faith, and generational wealth. Heather is a corporate attorney turned author and financial advocate. Douglas is a certified financial planner and founder of Bone Fide Wealth.

Together, they spent years interviewing more than 60 couples and experts to unpack what really happens behind closed doors when money meets love. And what we'll learn today is what they discovered. Why traditional money advice often fails couples. How gender roles and caregiving reshapes financial power. How to talk about privilege or family wealth without resentment. And why sometimes the healthiest financial decision is saying no to money that comes with strings attached.

Let's get into it.

[INTERVIEW]

[0:03:11]

**FT:** Heather and Douglas Boneparth, welcome to So Money. The duo is in the house. Authors.

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**HB:** We're so happy to be here.

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**FT:** I'm so happy you're here. I'm so happy you wrote your book, *Money Together*. What a great book for families, really. Couples, I think that was your avatar. But as I was going through it, I was like these are issues that I think I want couples, but also their parents and their children. A book that you want to just keep on the coffee table during Thanksgiving. Because what you do is –

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**HB:** Here you go, mother-in-law.

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**FT:** Centerpieces on the Thanksgiving –

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**DB:** Grandma, get in here.

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**FT:** Grandma. Why I say that is because you tackle these moments in a couple's life, the journey, right? There's just so many moments that are intertwined with our finances that we don't often read in a couple's money playbook. A couple's money playbook. Honestly, I was expecting to open the book and be like, "Yep, this is how you talk about money. This is how you do the bank accounts." But you get into it. You talk about things like faith and finances, privilege, ADHD, inheriting money, generational wealth, and sometimes the strings attached to that. You guys really go there. How did you figure out how to organize this book, *Money Together*? And which, by the way, Heather, you wrote, right? But Doug was in the back, in the kitchen.

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**HB:** We are comfortable with saying that he sprinkled his financial expertise throughout the book, but this was a project that I wanted us to take on and that I was going to spearhead, and I mostly did.

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**DB:** Real quick. Let me compliment you real quick here. Let's be very clear on something. Heather is a talented writer. There was no shot and no reason you would want my written words, whether they're good, bad, or otherwise, on the pages of this book. You certainly have, and readers will see this. I just wanted to pay you that compliment, and that was part of this.

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**HB:** Thank you. I appreciate that. No, I think it's interesting. I approached this project with an open mind. I said I want to learn what couples are really bothered by when it comes to money. I want to go underneath the proximate issue that you hear your girlfriends complain about or that even like you might bicker about when you're getting ready for dinner with the kids and everything. And I want to understand these deeper feelings and these deeper emotions.

And I'm going to start by just talking to as many couples as I can. We sat down with more than 60 couples formally and spent several hours with some of them, and just really talked about all of it. Not even so much the numbers, but really got into some deep dives as to how people feel. And I allowed myself to be guided by what we were learning. And then after we got to a certain point with that, we started speaking to best-in-class experts, financial therapists, financial advisers, policy advocates, and folks like that. The structure came over time. I didn't want to go in with too set of an idea. I said, "I want to be a student of this idea of understanding the way that couples approach money better."

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**DB:** Absolutely. Those initial interviews took hours and hours per person, sometimes over the course of multiple days, and that needed to happen in order to figure out where people were squirming in their chairs, what the hot buttons were, so that as we got further through those interview processes, we knew where to drill down, I think, by the end of it. But there's no way that could have happened up front. And it allowed us to see those five sections taking place to ultimately form the organization around the book. It's really cool to see that.

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**FT:** Yeah, it was really well done. You start the book with a question, which is how can you marry the expectations you've set for your own life with the person you love? And you follow up by saying no actions are harder to harmonize than how two people approach money. These

folks that you sat down with and you interviewed, money was the hardest thing in their relationships by and large?

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**HB:** I don't really know if we could say that money was the hardest thing in their relationship. I think you deduce as much from what people weren't saying than from what they were. What we were observing, too was which partner? Is one partner doing all the talking? Is the other partner, like Doug said, squirming in their seat? We talked about things like caregiving and contribution. It wasn't just limited to this idea of let's talk about spending. And the questions that we asked weren't like, "Are you comfortable with the way you spend every month?" The question I asked was, "Are you free to spend?" And it's a different question.

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**DB:** Pretty open-ended.

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**HB:** For me, I was incredibly interested to hear the answer to a question like that, especially from a partner who didn't have much to say in the early part of the interview. We really were hoping to really start to understand a little more behind the hood of what necessarily – what Doug may not have gotten from, let's say, a client sitting across the table from him earlier in his career.

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**DB:** Yeah. Or would have taken a lot of time and a lot of meetings to get to after you do a formal planning process, the ones and zeros. No one's going to open up to you that way. Interestingly enough, when you talk to them about being in a book, all kinds of answers and things flow out. And Heather's actually – whether it's just her –

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**FT:** She's the attorney. She knows how to get what she needs from the guy on the bench.

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**DB:** No question.

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**HB:** I'm pretty good at a deposition. So, I think that I used a little bit of that skill set here. Yeah.

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**FT:** I want to offer readers a little BTS behind the scenes of what they're going to get and all the various sections of the book. You do organize this with the beginnings, the mistakes, the contributions, power, and risk. But I'm curious, what did you learn about how we look at money, whether we're men or women? What were some of the gender associations and gender narratives that you discovered that surprised you maybe even as you were talking to couples? And I assume you've talked to couples who were hetero, same sex. But still, I think gender, however you identify, plays a role in your relationship with money sometimes.

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**HB:** Gender definitely plays a role. There was one interesting study that I came across that ended up becoming a part of a chapter about losing your job for a period of time. And I wish I had the details right at my fingertips. But what I could tell you is that the study said when a male loses his job, the family is much more inclined to try and do everything they can do to maintain their lifestyle. Not have to make any changes or give anything up during that period of unemployment. Whereas when a woman loses her job, they say, "We have to cut back on some things. Maybe it's a good time for you to take a little break. Maybe there's really no rush for you to look for another job." And that you could see that and talk about the embedded gender norm in that, right? My ego as a man would not allow for anyone else to see that we've had to make any changes in our lives. Let alone, sometimes the couple we interviewed for that chapter in

depth, they didn't let their children know that he had lost his job because he was working from home. And look, there's lots of different reasons for that. And you don't want to worry your children and things like that. But even he was willing to admit, "I didn't want my kids to see dad, the provider –"

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**DB:** Yeah. Be vulnerable. Be weak.

[0:10:44]

**HB:** – be vulnerable or not be able to do what he considered, and what many gendered – what many folks call a gendered idea, consider being the provider for a family.

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**FT:** Yeah.

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**DB:** To take it in a different angle and maybe even a more positive one here. As much as those gendered scripts are true, and they are very true, we have been inundated with this for decades in mainstream media, the shows we watch, all kinds of media, and even more so in social media. One takeaway that I saw was there actually being more and more of a willingness for both partners, in this case, females, wanting to be a part of the conversation. The issue was no one had the best methods of getting that attention and bringing that conversation to the table in a way that worked for everybody.

And a classic version of that is if I sat down at the table with a spreadsheet and numbers and all this stuff in front of me, for most people, that's a complete turnoff. That's what we got to do right here at the beginning. As opposed to talk about a goal that you both want for each as that back door into then saying, "No, we got to look at the numbers to make this family vacation happen."

Or perhaps you start with talking about what you did. And people go into conversations around money thinking we're going to first focus on what we did wrong or where we need to improve, and being critical about what's happening. That's nine out of ten times where people think it's going. What if you flipped that on its head and said, "Let's go talk. Let's have a toast to what we did this month, this week," and then get to the things that you can improve upon." And it was basically fundamental communication. What I saw was couples are interested in this. It's just the things that they bring into it really prevent them from taking those first steps.

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**FT:** Yeah. Noted. This really brings us to the beginnings part of your book, where you get into a lot of the communication stuff and the backstory stuff, and how everybody comes with a story. And you may want the same things, but how you communicate around it could be very different and very challenging.

A personal story I read about the two of you in that section was, I believe Heather, you were going through a crisis of identity as you were becoming a mom for the first time, and Doug was making multiples of your income. And it was like you had feelings about this. How did you communicate this ultimately as a couple? And what's the takeaway for others who feel disconnected around earning and contribution? Because I think, for me, this felt very personal. I want to be that contributor, right? I want to make the money as well.

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**HB:** I think that it is very easy to get caught in that age-old trope of the only way you can contribute is by contributing money, earning. And I was unable because no one had really modeled to me that a caregiver is also a provider in a way that is equally as important, right? To really embody it. And I will say that from my end, when I first became a mom, man, becoming a mom in corporate law, it's not easy. It's not easy.

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**FT:** I saw Sex and the City. I know what happened.



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**HB:** And when you pair the way that you're feeling in the workplace, which honestly still came as a shock, I think – oh my god, I could go on a whole rant about this, about how I feel like my whole life I was taught like Beyonce, "Who run the world? Girls." It's true. More women are graduating with higher education degrees. More of us are entering the workforce. But what is happening between the time that we're entering the workforce and who gets promoted and who gets put in that corner office? Why are our numbers down in 20%, 30%. It just so happens that the time when that's happening happens to be around when most of us are having a child, multiple children. And we cannot discount the fact that institutional failures to support families, and young mothers, and caregivers. I think a lot of times we internalize those failures as failures of our own.

I will say it's not that he wasn't like a willing participant and a super involved father from day one. He was better than most, I must say. But I was telling myself a lot of stories about what I deserved at the time that I became a mother. And it just so happened I was reaching this plateau at work in my career, as I refer to the Bermuda Triangle of my own career, the 5 years that I had small children, which also happened to be right around when the next unprecedented time happened when COVID started.

And at the same time, suddenly, Doug's career, his firm's taking off, and he's making three times the amount of money that I was when I was once the bread-winner in our relationship. So you start to tell yourself these stories about whose time is worth more? Where am I going to add value here? And I think that those messages were really damaging to the balance of time and power, and ultimately, what led to me checking out of our family finances, which I think is one of the main things that led to us writing this book. And something that really resonated – and I'm sorry I've been going on for so long. I knew we were going to open up a can of worms with this.

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**DB:** Let it rip.

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**HB:** But something that really came across in our interviews was when I said I think a lot of women in particular really feel because they are holding such a huge amount of the mental and physical and emotional load of the family, sometimes the personal finances feel like the only one thing they're not responsible for. and they don't check out for any other reason than that.

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**FT:** One more thing. Really? One more thing I have to also care about? I get that. Yeah.

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**HB:** And I will say that you can put me in that category for a while there because, at peak COVID, I was working a full-time job as a corporate lawyer. I was taking care of both of our children all day, all night, when everyone was home. And I was always moonlighting as Doug's business consultant for the firm since we founded the firm. And I think we got to a point where I started to experience a feeling that I'd never felt before. I've been angry. I've been overloaded. been overwhelmed. I've never resented my husband. And I've known him since I was 18 years old. And so resentment, that is a scary feeling to bring into your relationship.

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**DB:** Yeah, super damaging.

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**HB:** And that was the catalyst. That, and the fact that I will also mention that my job at the time had said, "Hey, surprise. We want you back four days a week in the office."

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**FT:** Ooh. Brutal.

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**HB:** I think that the external nudge and the internal breaking point collided in me, saying to him, "Something we're doing is no longer working for me. And we've got to make a change here because I'm not going to continue on like this."

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**FT:** And what was the next thing you did after that?

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**HB:** I joined Bona Fide Wealth.

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**FT:** Oh, okay.

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**DB:** I have to give Heather a ton of credit because I'm sure I could have kept doing what I was doing, watching and experiencing growth, and having truly a good time building this business. And if Heather had not sat down with me to say something has to change here, and of course, I was like, "If this is how you feel and this is what's taking place here, we have to address this, and we have to figure out what the pathway forward looks like." And we put all options on the table.

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**HB:** Um, and this goes into this idea about collective ambition, right? Which is a really important concept, I think, in the book when we talk about power. And from our standpoint, everybody should get a turn. There's a time for me and there's a time for you. And when your partner

comes to you and says, "Hey, it's been a time for you for a really long time. Now I think it's my turn."

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**HB:** Yeah, you got to pay attention to these things because the goal here is to find fairness in your relationship. It's one of the key parts of this book. And fair is not necessarily equal. Be that as it may, things have tilted so far one way or the other. So, we put all options on the table here and really took stock of what do we want to do together? How can we get Heather those wins that she's looking for professionally? I was provided that opportunity from the stability that she gave me to do what it is I was able to. I was in a good spot. How do we get her in that good spot? Because I'm not going to feel like we're winning unless she's actually winning, too. And that's how I think a lot of couples need to think about that.

What we see a lot of couples do when they get in trouble with this area is start to not be collective with their wins. They start to think that as long as I'm making more money and we can do all of these cool things, it doesn't matter what's going on over there. And that once again shows you how you're tying contribution to financial earning power. And I say this every time we have a conversation around this book, particularly around contribution, is that I would not have been able to do what I've been able to do without the sacrifices and things that she has done for.

Anyone who's, "I make four times more. I make five times more," the only reason you make four or five times more is likely because of what the other person is letting you do. Once you figure that part out, you realize how absolutely silly and nonsensical it is to simply tie contribution to earning power. That earning power doesn't come without the other person either providing some sacrifice or some level of work. Often more work, more taxing emotional, mental, and often physical work than even the person going to work five days.

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**FT:** There's that famous study now that finds that married men are happier than married women and more successful because typically the woman takes a backseat professionally and

financially. And it's not happening in a vacuum, guys. You're successful because someone's at home doing your laundry and making sure you get all your vitamins and what? I don't know what else.

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**HB:** Keeping you man-kept. I heard that term for the first time recently, and I'm like, "Oh my god."

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**FT:** A kept-man. Wow.

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**DB:** I won't lie, sounds awesome. But not when being man-kept results in resentment and actual fractures in your relationship that need not to be there.

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**FT:** I'm going to say amen, which transitions us nicely into faith and finances. Another dedicated portion of your book where you write as a couple sharing the same philosophical principles can be a guide, but you might still struggle over how your principles play out in the financial choices you need to make here on this earth. Tell us why. This came up probably a lot in your conversations, I'm guessing, which is why it showed up in your book. And it's true. I don't know why it's taken us so long to say this out loud that your faith can be problematic sometimes if you take it word for word into your financial life. Because I have been across a table from someone, a woman who was in debt, in credit card debt, and her first thing every month when she gets paid is she gives to her church. And I'm like, "I think we need to balance this." Right?

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**HB:** You hit the nail on the head. This is such a hot potato. That's the best way I can put it. I think the reason people don't talk about it is because it is taboo. It is super sensitive. It is difficult to talk about. But the way that it arose in the interviews fascinated enough that I spoke – we went out and we sought more couples to speak with about it because sometimes it would come up – like you just said, it would come up in the context of someone who is in a financially dire situation. And they would say something like, "But I have faith. We'll get through it." Okay. And you still need to swim.

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**DB:** Yeah, you have to save yourself sometimes.

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**HB:** You have to sometimes – when your faith throws you a life raft, you still have to swim to it. And that's why we gave the example we did, right? Your values can guide the decisions you make. Big picture, when we're painting with broad strokes. But you still have a personal responsibility to the people in your life, to your family, to your children, to find a way to still be prudent, responsible. Look, various religions, they have you sit down and have these conversations before you get married.

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**DB:** As a matter of fact, when you're doing your research for a book and you're putting a book proposal together, they want to know what are competing titles or other books in this area. And there really aren't a lot of books on love and money, number one, which is kind of, "Hey, this is great. We're going to do something that's not really explored." But when we did find those books, they were very much religious books. They were based in faith.

And yeah, at first we were like, "That's interesting." And then I was like, "Okay, this makes sense." Because the more you stay committed to the holy union, the more you're going to be attending. And therefore, round and round we go with faith, whether it'd be charity, donations, all that kind of stuff.

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**HB:** And I think that's why it's so interesting because you could feel the exact same way, right? Your values that are guided by your faith could be completely aligned with your partner, and you still might not be aligned on the way that you put them into practice. We gave giving as an example, which it's interesting that you just brought that up as well. What does it mean to give generously? What does it mean to give philanthropically? And how far should you put yourself out to do that?

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**DB:** The last thing I'd say about faith is just how hardcoded and attached to people's values. This is something that's been going on likely in your life for the devout since birth all the way through. And to really –

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**HB:** Which is why we put it in that section, because it can feel like an affront to your values. When somebody says, "I think we're doing too much, or I don't agree with the way you've done this," and they're like, "I do this because my faith tells me."

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**DB:** Yeah. It's a real about-face, and it's very uncomfortable for a lot of people that are devout to challenge the way that they've been conditioned to handle, particularly money, in the context of their religion. And that's why again it is the hot potato. Heather did a really good job on that one.

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**FT:** Absolutely. Just calling it out is progress, is progress.

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**HB:** Absolutely.

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**FT:** And it's for every couple to figure out. But I think you're giving people that permission by calling this out and saying, "This is not healthy sometimes," this overemphasis of your faith in your financial life when it's to your detriment, right? Something's not working.

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**DB:** By the way, people get together with different faiths. You're going to have to reconcile that one. Not only understand your own identity and your own faith, but then you got your partner's faith to contend with.

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**HB:** And I think it's just the ultimate illustration, especially in that first section about beginnings, about examining why you feel the way you feel about certain things. And when there is room for change and improvement, to be open to it, and that it's not an affront to your religious values and principles to reexamine as an adult and as a couple the way you want to put that into practice. It's just like the ultimate example of that.

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**FT:** Yeah. I want to talk also about your section on privilege, marrying into money, but also maybe growing up in a culture that had different value systems around money, what it represented. I highlighted this line, Heather, because it made me laugh, because I think I probably experienced this in my family, too. You said, "I didn't know why I never received birthday cards, but I was supposed to always say thank you for tax strategies I would someday benefit from."



And this idea that when family give you gives you money, that's how they show love. And when they withhold money, that's how they show disappointment. It's just so messed up. I went through that. And I want you to now talk about how couples can be more collaborative around these differences, right? These are fundamental, deep-rooted psychological differences, as now we're talking about our relationship to money. How do you unearth these things in a way that feels like not – like you have to hire a therapist to manage the meeting?

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**HB:** You may have to hire a therapist.

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**FT:** You might have to. Okay, fine.

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**HB:** But I think when we talk about family wealth and privilege, that's why these conversations about your beginnings and the early years of your life are so important to have. Because you don't just need to know the facts, you need to know the stories. And when I look back, however you felt, and we're trying to create some level playing field between you and your partner, even though you may have grown up completely differently. So this was an important concept for me. I definitely grew up with some privilege. And at the same time, I struggled. I had some difficulty in my family system. And I think it's really important to understand that however I felt like my story is my story.

And first of all, you can't be in a race to the bottom with your spouse who had it worse. You can't be like, "But you still had a check for college. So you know what, Heather, we're going to ignore the fact that you were treated X, Y, Z way for this many years." Because that is discounting a huge piece of my identity with money today by not acknowledging that.

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**DB:** Yeah. You can't really explore how your partner feels and reconcile those things to come together unless you allow that person to express their own feelings.

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**HB:** But when it comes to family wealth, I think the bigger question is, "Are you going to take it?" Because I believe it should be a choice and a discussion between two folks getting together when one of them has received perpetual financial support from their family and maybe has a disparately larger amount of wealth than the other person. There needs to be a discussion as to the lifestyle they plan to live and whether they want to incorporate the family wealth as part of their lives. You see this all the time in your actual practice.

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**DB:** All the time. The question is, "What strings are attached here?" Very rarely do I see someone say, "Look, this money is mine. My parents have told me to my face. Go off. This is for you."

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**HB:** It's possible.

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**DB:** Yeah. No, I'm saying I rarely see that. That's certainly possible, but oftentimes it's a control mechanism. You see it play out when grandkids start getting involved and everyone's going on family vacations. There are expectations now that those parents have of their children or grandparents of their grandchildren when this type of privilege is out there.

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**HB:** And I think have to ask yourself when you are marrying into the family.

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**DB:** Yeah. Is this what you guys want?

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**HB:** Is this what you want? Or are you looking to build a more independent family of your own? I think it's really –

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**FT:** Well, this goes back to what I was saying earlier. I think your book also maybe grandma and grandpa should like, because now you're inviting them into that. You can't have these conversations to some extent – at some point, you have to confront. I don't know if that's the right word. You have to engage your in-laws or your parents if you do decide we're not taking the money. Or we'd like to take the money, but here's how we'd like it to play out. How do you have that conversation?

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**DB:** I think people are inherently afraid to have that. Put taboo of money conversations behind. There's an inherent risk that you have or a concern that if you do even bring up the topic, right? By the way, how dare you sit down in-laws to talk about your life and your happiness. How dare you bring that up? But in all seriousness, think about that for one quick second. If you have in-laws or parents or a generation above you that is going to take the track of being offended that you would talk about your life, I think that says much more about them than it says about you. Please put that fear aside and realize you're talking about your life with your partner and your happiness. That is something that is very difficult to do, and it's made even more difficult when those strings are a lot of bucks coming your way, or this notion of financial security that you're receiving at the benefit of parents or in-laws.

And more times I see, and you see this play out, is that when you say no to that, and it might come at the consequence of not receiving those gifts or the down payment on the house or an

inheritance, those people live happier lives than those who have been perpetually under the thumb of their parents. Talk about what kind of memories are you going to have? "We finally got the money, hon, after 20 years of listening to them talk about whatever." That's awful. Would you rather say, "You know what, we did it our way. And we may or may not have received something, but we're good. We're happy. We have what we have. We did that." And that, I think, is far greater than just feeling like you need to be controlled by someone because of money.

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**FT:** And you can be controlled even when they're no longer on the earth, right?

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**DB:** Yes. Oh, yeah, totally.

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**FT:** Because we have these assumptions and these feelings that even if you didn't have those conversations with them about their expectations, you assumed things.

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**HB:** And you know what's interesting? There was another statistic I wish I had at the top of my fingertips, but most inheritances are five figures or less.

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**FT:** Yes, I read that in your book. Yes.

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**HB:** Yeah. So, these are not –

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**DB:** Life-changing amounts of money.

[0:32:24]

**HB:** These are not life-altering, forever sums. And yet, even those sums of money are infused with so much emotion, to your point. Even after life, we are still asking ourselves, "What am I supposed to be doing with this? How can I continue the legacy of the person that chose to give this to me?" It's a really heavy – I'll speak to my own experience. I received a small inheritance from my mother's parents when they passed away, and I was so emotionally – it was emotional to think about what I would do even with just enough money to refurnish our backyard, to buy some backyard furniture, that I sat at the table and I cried. And I'm like, "Mama and papa would love this table." People really feel this way.

[0:33:18]

**DB:** People are assigning an entire life of someone or some people to a sum of money. That is the biggest round peg hole that I've ever seen.

[0:33:30]

**FT:** That's very special, though. I feel like you were grieving. Maybe the lesson is that like you do give yourself some distance, right? It's too soon to spend the money. And I get that. Whether you inherited it from your grandparents or you won a lottery, people are like, "What do I do? Don't do anything, actually, because you're too emotional. Too many thoughts."

[0:33:50]

**HB:** I think it's just another illustration that money isn't just money.

[0:33:54]

**FT:** Yeah.

[0:33:55]

**DB:** Absolutely. And we have a whole chapter on inheritance. It's the words you cannot hear. And you'll read an amazing story about a couple that ultimately found their way to healing and leveling it out and figuring out how to make that inheritance worth something for their own lives.

[0:34:10]

**FT:** Yeah, you're right. It's a journey when people inherit money.

[0:34:13]

**HB:** Sure.

[0:34:13]

**FT:** Heather and Douglas Boneparth, thank you so much. I'm so excited for your book. And please come back. We didn't even scratch the surface, potentially, because I want people to pick up your book. But really appreciate you coming on. And congrats. Congrats to both of you.

[0:34:31]

**HB:** Thanks so much for having us.

[0:34:31]

**DB:** Thanks, Farnoosh.

[0:34:35]

**FT:** Thanks so much to you, Heather, and Douglas Boneparth. Their book is called *Money Together*. Thanks for tuning in. If you enjoy what you're hearing, please leave a review, subscribe, and share the podcast with your friends. I'll see you back here on Wednesday. And I hope your day is so money.

[END]