

EPISODE 396

[SPONSOR MESSAGE]

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FT: My So Money team's recently become a fan of a company called Realty Shares that's disrupting the real estate finance industry with their crowd funding platform. Here are some investment advice brought to you by our April sponsor, Realtyshares.com. Haley from New York writes:

H: "How do I invest in real estate in California?"

FT: Well, Haley, one easy way to invest in any one of the 50 states is through a real estate crowd funding website. There are a few but realtyshares.com has the lowest investment minimums. Realty shares allows accredited investors to invest as little as \$5,000 per transaction in residential and commercial real estate projects across the US.

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[INTRODUCTION]

[0:01:44.1]

FT: Welcome back to So Money everyone, I'm your host Farnoosh Torabi, how are you? Thanks so much for joining me, this is so nice to know that you like coming back to the show. A lot of

you have been writing in recently, talking about how the show has been changing your life, you've been encouraged to negotiate your salary, transition your careers, save more, invest. So I feel like we're making progress here on So Money and I really love hearing from you because it's validation that this show must go on.

Today, we're going to talk about how you land a career in social media or better yet, how to be your own boss in the social media landscape. I mean think about it, be honest, how many hours a day do you spend a day on Facebook, plus Twitter, plus Instagram, maybe a little Snapchat. If you could get paid for all those hours to be on all of those channels, that's So Money. Today's guest has figured it out.

She's an audience engagement specialist who is also the cofounder and partner at AVG. It's a creative studio that works with media companies specifically in media brands to help them redefine their digital futures and that for her and her team means guiding them to the social media landscape and world, and they spend a lot of time themselves on all those familiar platforms. Facebook et cetera. Kate Gardiner is our special guest today. She is also, very cool, the executive director of The List.

Have you heard of The List? It's a platform for women in business, technology and media, it's very popular in New York and Kate has worked with big media names from Al Jazeera International to News Week, Voice of America, New York public radio, among many other major outlets. She's a member of the 2016 Forbes 30 under 30. Congratulations Kate. A 2015, 2016 next J fellow for the radio television and digital news association. She's also a young leader on the national committee for US, China relations. She's a busy woman.

With Kate, we want to learn how to clean up your mess on social media when you say the wrong thing and hopefully none of you have experienced this but a lot of important people with important jobs and a lot of audiences namely media companies, executives at companies have made boo boo's on social media. How does she recommend they go about repairing that? Turning a journalism degree which Kate graduate from Dill at Northwestern into an entrepreneurial career and the challenges that come with teaching people especially women, how to negotiate for more in the workplace.

Here is Kate Gardiner.

[INTERVIEW]

[0:04:22.9]

FT: Kate Gardiner, welcome to So Money, I cannot wait to learn from the genius that is your brain. Welcome to the show.

[0:04:31.0]

KG: Hi Farnoosh, how are you?

[0:04:32.1]

FT: Good. A little background listeners. Kate and I met when I think it was a rainy day in New York at the Soho house because that's how you roll. You invited me there for tea, we've been connected through mutual friends, she's like, "I think you would like Kate, you should meet her." We did and I thought you were fabulous and I was so impressed, I had no idea you were as young as you are.

I mean I thought maybe you are like I don't know? Because you have such an impressive resume. I'm like, "She's at least 30 and meanwhile, a 30 with an amazing skincare regimen. You didn't look 30 but I was like, "She has to be at least a contemporary and little did I know you are like still in your 20's killing it. Let's start there, killing it. But not so morbidly.

You are an entrepreneur which is phenomenal and more so, you are just recently named a Forbes 30 under 30. Media transformer in the world of media and technology. Many companies, big companies and powerful companies trust you to advise them on their digital strategy. Why did they come to you? How did you develop such a reputation for yourself at such a young age and wielded so much power for yourself?

[0:05:55.3]

KG: I guess I was a journalist, I wanted to be a journalist from when I was in high school I think. I graduated from college, went to a tiny newspaper, the newspaper went bankrupt because it's the newspaper. I ended up going to grad school and when I went to grad school I was at Medill in Chicago and a startup called Twitter started to happen.

For a good little while there I was @medill, which is the Twitter handle for the school, much to their chagrin which is kind of funny and then for a while after that I was using it to meet people and I think Twitter really helped me to reach out far, far beyond the reaches of my hometown which is Chicago.

When I was at WBEZ, the Chicago public radio, it turned out that I like to do digital more than I like to do city desk recording. And then it just kind of spiralled from there. I ended up working with a lot of major brands. I have a very traditional perspective on sort of the way news should be made. It's the way news stories should be made I suppose. Not the way that the platform should be made.

The platform sounds pretty unorthodox, go where the people are kind of person, but it takes a minute for new organizations especially those who have sort of the infrastructures to just change and I started working with PBS News Hour and then I went to Al Jazeera and then it's a mixture of networking I think and just a sort of a confidence in the fact that the power of the old branch should carry across to the new platforms and those two things don't need to be separated.

So I spent a lot of time going to the conferences, being in the right places and talking to a lot of gentlemen who probably thought it was kind of funny that somebody at 24, 25, 26, 27 thought that I could advise them on the way that their legacy media organization should run. Then I kept proving them right or rather I was right and that they needed to shift their strategies. We've worked out 80 something companies since then.

[0:08:32.5]

FT: Wow, what do you proving to them that makes them go, “Oh yeah, she’s on to something.” What are they not understanding that you’re able to come in and really be the turnkey operator for and have them see the results?

[0:08:47.9]

KG: What they’re looking for most of the time is someone to be able to tell their C suite that yes, they need to make an investment and digital distribution or yes they need to make an investment in a new technology that’s going to facilitate reporting and reporters. I think my focus is on getting the technology out of the way of the news room or making it an asset to the news room rather than making it something totally onerous or very difficult. For reporters who are essentially are very good at their job, but who may not have had that resource.

And I think mostly what I do is I speak in a very logical way to enter the jewel who want to win a Pulitzer but also want to reach the contemporary millennial or someone even younger and we’re very pragmatic about ways to do that. I think that that’s what they’re looking for, they’re looking for, “Okay, you have this huge brand, you have this tiny budget, what can we do with those two things that’s cheap and effective and facilitates traditional story telling while keeping with our ethics and morals and all that good stuff and the new devices in the palms of everyone’s hand or in centralized hubs online?” It’s that kind of stuff but it’s also being super aware of platforms like Facebook and the impact that they’re going to have online as well as thinking about new ways to do storytelling on those platforms.

[0:10:28.0]

FT: Your job really demands that you’re on the cutting edge of not just media but technology and social media specifically. Where do you see social media headed? Today, 2016, it seems like the big important platforms to be on; Instagram, Facebook, twitter and I’m seeing more brands on Snapchat, it’s not just 16 year olds texting boob shots.

It’s like actual legit and valuable companies on there engaging. Gary Vaynerchuk is someone I’ve been reviewed and he talks about you want to go where you can achieve audience

arbitrage where there's a lot of audience but not a lot of marketers there yet. So where is that next frontier?

[0:11:14.9]

KG: I think it depends, I think we're getting more and more narrow. I want 13 year olds in New Brunswick, Canada or I want 100,000 women who are active in their rotary club. You know, things like that are more of what you stop looking for now and I specialize in developing a hyper connected niche audience. For example, we might not have a million readers but we'll have a hundred thousand and every single one of them will come back to the website every day.

We're looking to build long term, committed audience around subject areas specificity and then we're looking to do that across vertical. That can be anything from a personal brand, specific reporter whose tone or character you enjoy to specific topics. Anything from knitting to race cars. Then we're looking to figure out ways to use technical mechanics to replicate that across platforms.

[0:12:21.7]

FT: Gotcha.

[0:12:23.9]

KG: It's really listening to what the audience seems to want and then providing them resources in the places that they're going already. A lot of the times they'll look like sensible partnerships, a lot of the times that looks like sort of branded content relationships with specific organizations.

Sometimes it's about building a space where the people feel safe enough to communicate honestly and civilly and we focus really heavily on making sure that from the beginning, the news organization or the nonprofit or whoever is facilitating relationships between its members in a way that will reach longevity and sort of depth of relationship.

But I think people used to think that they had, at least with their hometown papers or their hometown radio stations, but have kind of gotten lost as we seek these giant numbers as opposed to sort of the more focused and loyal numbers. That's a very different way of going about things.

[0:13:36.0]

FT: Yeah, I think when you think of social media, there is an inherent sense that, "Oh, well I can talk to the masses," and obviously you can but that isn't what you're saying, it sounds like that isn't necessarily the best strategy when you're trying to come across as authentic and come across as engaging and really connect and tell your story in a meaningful way.

What about the boo-boo's that sometimes companies make and media companies and telling their story online and you are limited down social media, you have only say 140 characters on Twitter. So how have you sometimes helped companies clean up some messes and what's the best way? What's the best way to kind of get on the other side of a mistake or something that comes across as like distasteful or confusing?

[0:14:31.1]

KG: It gets really complicated, it depends on how flexible the company is and whether or not they have a relationship with sort of experimentation and cultural movements. I've had a variety of clients who probably would hate it if I brought up their past blunders but one in particular I'm thinking of, we had a huge issue with a story that went viral.

There's a limit to what you can do in terms of crisis coms in the face of the internet because stuff goes everywhere instantly and I think sometimes what you — in the immediate after math, what you have to do is go out of your way to just kind of get your mouth shut and your head down and minimize the amounts of engagements you have with a story or with a situation.

Then the second thing that you do is this very strict post mortem, "Okay, what happened, how did it happen, who was involved and what happened?" Then we go through a rubric, "Oh, if this is how this happens, how do we deconstruct it so that we have safe guards in place of this

happening that are practical?" I think there's a lot of hifalutin and sort of posturing that happens after a debacle.

You kind of have to step back from the debacle and be like, "Okay, on the one hand, we could make it so that every story is 17 people. On the other hand — or every tweet," that's a popular one. "Every tweet should go through two or three people before it can get published." The meaning of a tweet in general, a mediocre tweet, even a decent tweet, if it's correct, doesn't make much of a difference. It's when it's incorrect that you have a problem.

[0:16:22.0]

FT: Right.

[0:16:24.2]

KG: So in those cases, what I'm trying to do is to make it so that there's a trusting relationship with the staff and the staff has an inherent understanding that anything that they publish is on behalf of the entire company and reflects other incredibly well on them or incredibly poorly on them. How do we deconstruct that into a policy that's practical and allows for some experimentation across platforms, but never reflect really on the brand? And we go through that exercise that doesn't happen until everybody understands sort of what the perspective should be and how we can live with it going forward.

[0:16:59.7]

FT: That raises a really good point because we live in a culture now where everybody believes that they have a personal brand and I think that's a good belief if you know how to really nurture that and build that up. If you're associated with a company that has its own brand, how do you have a social media image that is yours and people won't think that they're going to read a tweet from you and it's necessarily an opinion or belief of your organization. I mean you obviously could put that in your bio, "Opinions or my own, my tweets are my own," but is that enough?

[0:17:37.6]

KG: I think it really depends on how actively and how you use social media. If you're using social media to engage with your friends, that's one thing. If you're using social media to engage with others to cover your beats or who are in your industry or are whatever related to that that's quite the other. It varies a lot company to company. My first step is always people read your corporate guidelines if you have a company handbook that if you have a social media editor that if you have some other grand tuba who really cares.

Just figure out what they have in terms of that expectations. Especially if they're aware of you on social platforms. The next step is just to have that consciousness and acknowledge that it's possible that it might not be appropriate for you to comment about politics in a public setting. You are choosing, when you participate in social media, you're choosing to be a part of a public forum and whatever you say will be used either for or against you over the course of your career.

Now for the most of us, as long as you're very carefully non partisan, then that doesn't really make a difference or as long as you're not very clearly criticizing your employer, it won't really make a difference. But the people who are going to get their feet to the fire the most often are people who are casual or incautious about the way that they post things in a public setting. After say...

[0:19:17.3]

FT: A few drinks.

[0:19:19.6]

KG: Well there's that too. One of the most important things that I ever taught people to do is if you have a loose tongue when you drink, leave your phone at home.

[0:19:31.4]

FT: Google before you tweet.

[0:19:33.8]

KG: That's also a good idea. I think that the one other thing that I've always been cautious about is if I have — I'm very rarely critical of anyone else, which makes me kind of boring on social media but at the same time it will never be held against me in the context of a possible client relationship or in the long term if I went into a political situation or if I wanted to be an executive director or something that's bigger than my own company. It's good to proceed thinking that your grandma's going to read everything.

[0:20:19.3]

FT: Yeah, well that's a good point. You have to think about where your goals are, where you're headed, where you want to head, potentially how your social media history could — wow. Now people run for president, we look at whether sometimes we look at their taxes, sometimes we look at where their donations come from, sometimes they look at your tweets from 13 years ago now or however long, five years ago, someday 13 years.

[SPONSOR BREAK]

[0:20:47:0]

FT: You know I'm always looking for ways to save time, so I'm really excited about our next sponsor, Prep Dish. Prep Dish lets you enjoy whole foods based meals that are thoughtfully crafted to make the most of your budget, save you time, and surprise your taste buds. Prep Dish is a healthy subscription based meal planning service that takes the guesswork out of grocery shopping and meal prep when you want to eat well but you're short on time.

Each week you'll receive an email that contains a grocery list and instructions for prepping your meals ahead of time. It only takes two hours to prep a whole week's worth of meals. But it gets even better, Prep Dish is offering So Money listeners a special offer of \$4 for the first month of meal plans, it's only a dollar a week.

Just go to prepdish.com/somoney and use my code "somoney", one word, when you sign up. Special diet? No problem, they also specialize in gluten free, dairy free and paleo meal plans at no extra cost. That's prepdish.com/somoney and use my code "somoney" for \$4 for your first month.

[INTERVIEW CONTINUED]

[0:21:49.0]

FT: How often does money come up in your day to day? I want to talk about money with you because this is the So Money show and all of our guests are subjected to all these uncomfortable money questions but you're brave so I'm going to ask you some things about money starting with your money philosophy. Do you have like a financial philosophy much like you have one obviously a philosophy for business and entrepreneurship and your clients?

[0:22:14.6]

KG: I wish I was as conservative with money as I am with my social media, that would be how I would put it. I had a fortunate upbringing and I think that depending on how long you followed me on social media, you probably have learned that. I enjoyed a lot of traveling and my family has a farm in the country outside of Chicago and I'm there about half the year.

My parents were also very good with money but they come from two different backgrounds. My dad is a save everything and lived in a shoe box and my mom is a "well we have it, so we should enjoy it" type of person.

[0:23:02.6]

FT: Live at the moment.

[0:23:04.4]

KG: I think it doesn't say this but my relationship with money is you have to spend some of it to make it, you should be in and it's always worth spending money on experience that you'll remember more so than it is to spend money on stuff. But I think that my relationship with it is not as sophisticated as I would like to have it be, so that's actually something in the midst of exploring.

Like, "What should I have been doing all this time and can I fix it?"

I think it's interesting, one of the reasons that I chose one of my partners on my new ventures basically because he is so anti-me in terms of the way he relates to stuff and the money and resources and budgeting. It leads to a lot of push back between the two of us on what we should be spending money on. But at the same time, for me, I'm always, "Okay, this is the budget for the project, \$10,000. Let's spend \$10,000 on the project," and he's like, "Well what if we cut it to eight and kept two?" I'm like, "But project cost's \$10,000."

[0:24:25.2]

FT: Right.

[0:24:26.4]

KG: It's an interesting conversation to be having. I'm a single woman, I've always, almost always been — been in a situation where I was financially independent since college. It's just a bizarre to me and have someone who actually cares about how I spend money.

That's been a fantastic new relationship in a lot of ways, even when it's like pushing every button I have because there's nothing as sensitive as being told that you shouldn't spend or we should do it this way versus that way. Especially when you just haven't had anyone care in a long time.

[0:25:05.4]

FT: So when you were growing up on the farm, what was your first memory of money as a tool, a means to an end, a cool thing you could earn? What was a good childhood memory around money?

[0:25:18.4]

KG: So we moved to the farm actually until the end of high school. Before that I lived on the south side of Chicago in a suburb called Homewood. Before that even we were in a suburb called Glenwood, which is actually my uncle's now the mayor of Glenwood. Dad would take us on Saturdays to go get his shirt and he would force us to be the person who went into the dry cleaners and got the shirts, this would be a huge exercise in camping.

I think we were like four and so part of the problem that we would have was after you go into the dry cleaners and you have successfully procured the shirt, you're too short to carry the shirt. At that time, it was like a big thing because it was definitely teaching that simple chore, how do we go get stuff. And then what is the dollar related exchange for stuff that we want? Be it shirts or my infamous library fines, which often seemed to be something that would inhibit my college education, given how many library fines there were.

[0:26:32.3]

FT: Wouldn't it be free if you found it at the library?

[0:26:35.4]

KG: Well, the book was free but when you don't return it on time.

[0:26:40.4]

FT: There's the truth, right? It's the late charges. Right, got it.

[0:26:46.1]

KG: That was a big thing.

[0:26:48.8]

FT: You know that goes on your credit report. Sometimes the library can choose to report books and materials that never got returned and I guess they attach a dollar value to that and it does happen sometimes, it's rare but it can happen.

[0:27:03.7]

KG: You know that I particularly have that much revenge against 12 year old me. I think really that's probably why my apartment is so full of books and why my rooms back at home are full of books is because I'd rather buy them and just figure out that paying the ticket price is the better.

[0:27:22.4]

FT: Yeah.

[0:27:24.7]

KG: Solution.

[0:27:26.0]

FT: That was cool. Money wasn't really something that you had to worry about which was cool. I think you recognized that and then as you got older, this leap to entrepreneurship as a journalist, trained as a journalist but then to be bold and brave enough in your 20's and say, "I'm going to start my own thing." They don't teach you that in journalism right? At least not I took in Columbia and Midell is a phenomenal school and how did you feel brave to do that? Why did you think that was something that you could be successful at doing?

[0:28:02.7]

KG: It's funny to think of it as brave to me. It was just kind of what was going to happen? My dad's an entrepreneur, he runs a law firm that's moderately successful in Chicago. From age 12 to about age 20 I worked for dad in his law firm and we were kind of infamous for how I thought things should go and how he thought things should go and how I was willing to argue with him versus a lot of the stuff.

I was kind of running the marketing and stuff like that for him at that time and then I started freelancing and I discovered that freelancing for a multiple journalism outlets both led to having more experiences that also led to having more money. When I was in Grad school at Midell and even before that when I was freelancing in Hawaii and working for the Malachi times which is my former dead newspaper. I discovered that you could really supplement your income, if all you had to do was go out there with an idea and the subject area that you knew.

It just became, it was just kind of to figure. Every full time job I've ever had, and I've had a few over the course of the years, I have been freelancing on the side and one of the sticking points for me with full time jobs has always been, I won't shut down my side business just to work for your company because it ends up causing me more money to take a job working there than it does if I work in house or if I work out of house.

It was just something that kind of happened. The other pieces that was when you graduate from journalism school in 2008, 2009 which is when I did. The infamous Midell alumni was served which is one of the reasons you actually go to the school because it's the directory of all graduates in Midell in history have ever — it basically was silent because there weren't any jobs. There were jobs in a sort of super startling way for someone who assumed okay, I'm the best journalist schools in the country, I did this at Kellogg's and media management, I'm a super qualified graduate and they keep telling you that you're a super qualified graduate, it's going to be perfect and wonderful.

Then there's no job. So you're working on a \$50 story or \$100 story for a bunch of little tiny newspapers and you're kind of aching to have living but it's not all the fun and games that you ever imagined that it would be. After my fellowship at WBEZ expired and I think we kind of mutually decided to live together anymore.

I ended up at News Hour in one of their more interesting roles working on social media and it came to my attention if I freelanced on the side, I can make quite literally twice as much money as I could sitting on a social media desk at News Hour. It just kind of snow balled into the thing where one of my skills is networking, one of the things I do that I know a lot of people who are looking to fill a lot of small, medium and large sized jobs and as I learned how to do the right jobs and how to be in the right places where I kind of just kept doing that over and over again.

[0:31:44.7]

FT: Let's talk about the bidding. That's a good one, I want to talk a little bit about — and you had kindly asked me this served on a panel about women making, negotiating and making their worth. How did that go by the way? I'm so sorry I missed that.

[0:32:02.9]

KG: The negotiation workshops always are interesting. We're about to do another one sometime very soon.

[0:32:09.1]

FT: That's loaded, interesting, what was it — was it mostly good or?

[0:32:15.1]

KG: I think I love doing them because I think it really helps women, it helps women to hear from someone else that it's okay if they're super pushy, it's okay if you have terms in your head and you agree to them, it's okay if you decide to turn down a job because they won't meet your number.

I think a lot of it is a permission slip and a lot of it is also just teaching women how to ask for what they want and get it. I think that scares the bejesus out of people and even me, depending on the relationship I have with a client, it can give me shivers. But on the other hand, sometimes

what you want is something that you have to ask for and I think learning how to ask for it is really the key.

It takes a lot of practice and that's why we did a role plays, that's why we do very specific activities that are targeted at figuring out how to go to meetings with them with money or how when they're offering you a job and negotiate for a higher pay level.

One of the stories I always tell is about this girl. I had a team of three people on a news organization and they ended up being paid small, medium and large and it was the reverse responsibility. The person being paid the least was a woman who had chosen not to negotiate her salary. So she has the most responsibility and technically the biggest job title and the biggest audience, but she's being paid the least of my money.

Conversely there was a man in the middle who had negotiated a little bit and felt comfortable doing that and then there is a woman whose skill was negotiation and who was earning the most money for that particular budget and I was just like, the girl who didn't take the opportunity to negotiate left \$20,000 that could have been hers. I know she needed it which I know she also just — she freaked out and yes it's a job offer and then signed it immediately without even thinking about it.

That's kind of why I keep doing these negotiation workshops because the women who are in their early to mid-20's or who might not see themselves in a position to push just don't sometimes. I'm like, "Well but you also are complaining to me about not affording subway tickets and you could have solved this problem."

[0:35:07.8]

FT: If you add up all the days that you complain about your subway fare and everything else that you feel "broke" paying for, the 15 minutes, the 10 minutes that you could have spent on — it takes not even 10 minutes, it takes one minute to ask for more. The conversation will go on for a little bit longer but look, you're not going to always get the raise.

But I think for me and I didn't get the raise right away, having just had that conversation and being, just holding my breath and going into the room and doing it. Coming out, even though I didn't get the money, I felt so much more relaxed and more confident that next time I could do it better and I was just going to do it next time, there was no hesitation.

So I agree with you, a lot of it is just the fear of getting the basking. Which you can't blame them for. We haven't been working as long as guys have, we haven't been — we don't feel as powerful as a result because we've never really been given that power for many years. So it's not natural, it's not innate in many people, especially women. It is something that just needs to be continuously taught.

[0:36:21.8]

KG: I think also for some people doing little courses or role plays with their friends or at the very least or in a more formal setting we need to be more brave and the conversation. Yeah, it's five minutes but you spend like a month building up to it in your head and there's often all sorts of undercurrent of resentment. "Obviously I should have been paid this way already but you guys just aren't paying any attention to me."

Or it's even something more complex or complicated where you're not sure if you really deserve that much money but if you somehow found out that guy X on your team who has the same job title as you and being paid 20% more than you and on the one hand you believe that you've seen that chart on the Internet but you didn't believe it would happen to you because it wouldn't happen to someone you know, much less you.

Then you're looking at that fact and you're like, "Okay, fine, now I have to have this really awkward conversation," and if you're familiar with any budget responsibilities you almost feel kind of guilty about it because that's going to take money out of whatever it is that your project needs. On the other hand you shouldn't feel guilty about it because you haven't — explicitly asking to be held to the same standard of the other guy is completely reasonable and sort of almost an expectation.

I mean the other way that they could go about it really to make it bear with me to cut the guy's salary, they would never do that because the majority of people quit but that would also be reasonable in an environment if you have an unequal wage situation.

[0:38:07.6]

FT: True. Yeah, wouldn't that be, "Maybe you don't pay me more but just cut that guy salary. Thanks."

[0:38:15.2]

KG: "If we need more budgets for this project then..."

[0:38:16.8]

FT: "I have an idea."

[0:38:17.5]

KG: For cut.

[0:38:20.7]

FT: "Forget that he negotiated it and actually did, maybe he did ask for it and earned it that way." Yes, it's an ongoing learning curve. Kate, let's wrap here with some So Money fill in the blanks, this is how I like to sometimes end the show, start a sentence, you finish it, first thing that comes to mind. Ready?

[0:38:40.7]

KG: Sure, go for it.

[0:38:41.1]

FT: All right, if I won the lottery tomorrow, let's say a hundred million bucks, the first thing I would do is _____.

[0:38:47.7]

KG: Pay the seed bills of my horse.

[0:38:51.9]

FT: How long have you been riding horses?

[0:38:54.3]

KG: I've had my horse since I was 17, I'm 30. 13 years of 10, I started when I was about 10. Did long distance endurance rides across country.

[0:39:06.0]

FT: Wow, my gosh. All right, how about this. One thing I spend on that makes my life easier or better is _____.

[0:39:15.8]

KG: Katie Commidorie, my personal assistant who is a magician and a wonderful human being.

[0:39:20.6]

FT: Nice. I love my assistant too. I couldn't do my job without her. One thing you splurge on, my biggest splurge, guilty pleasure but I wouldn't have it any other way is _____.

[0:39:32.2]

KG: Stuart Weitzman.

[0:39:33.5]

FT: Yeah?

[0:39:34.8]

KG: The shoe designer. Oh my goodness, yes.

[0:39:37.5]

FT: It's kind of one of mine too. I'm trying to lay low though, I'm trying to wait for a sale.

[0:39:40.9]

KG: Me too. I really don't like this season and I'm hoping it stays this way.

[0:39:45.6]

FT: Yeah but, it's one of those things that you never like it and then it's like, you just do end up liking it because that's how he's so magical with his shoes, you know? At first you're like, "Oh I don't know, that platform is a little too," — but then...

[0:39:59.9]

KG: It's too chunky. Yeah, no I'm like, "It's too chunky, I clearly don't want those."

[0:40:02.3]

FT: Yeah, I know what you're talking about too.

[0:40:04.0]

KG: In the summer.

[0:40:04.9]

FT: Then I'm like, "Oh, but Jenifer Aniston's wearing it and she looks so cute. Maybe I should give it a second chance?" I know that feeling. Okay, one thing I wish I had learned about money growing up is _____.

[0:40:18.7]

KG: More about taxes and IRA's and saving.

[0:40:23.7]

FT: I think it's okay we don't tell kids about taxes and IRA's. I'm okay with that.

[0:40:30.4]

KG: Well I started my first company when I was 16.

[0:40:34.3]

FT: Oh well then in that case okay, never mind. I have to remember who I'm talking to. When I donate, I like to give to _____ because _____.

[0:40:51.6]

KG: Depends on the mood. Very often either animal rescue type groups or environmental groups. So I've worked with a bunch of them. But also these days I'm into education and women in power type situations.

[0:41:08.2]

FT: Awesome. Last but not least, I'm Kate Gardiner, I'm So Money because ____.

[0:41:14.9]

KG: I'm So Money because — I don't know how to answer that question.

[0:41:21.6]

FT: It's okay, you're not the first.

[0:41:25.0]

KG: What does that mean?

[0:41:27.1]

FT: Well, it's open ended. So Money, it's like so fabulous, so financially empowered, so — you know, it's just So Money baby.

[0:41:41.1]

KG: I'm Kate Gardiner and I'm So Money because I support women across the spectrum trying to make a name for themselves.

[0:41:49.4]

FT: I love that. Indeed you are. Thank you so much Kate, it's really nice to finally connect a little bit more with you and congratulations on 30 Under 30 and we look forward to seeing you everywhere including social media.

[0:42:04.1]

KG: Well I'll see you again soon sometime in New York.

[0:42:06.6]

FT: Will do, have a good one.

[0:42:08.2]

KG: Yes, you too. Bye-bye.

[END]