

**EPISODE 654**

[INTRODUCTION]

[0:00:37.4]

**FT:** You're listening to So Money everyone. Welcome back to the show. Monday, November 20<sup>th</sup>. Getting ready for Thanksgiving. Who's traveling? I am. I'm not sure when to leave. When is a safe time to leave New York City so you're not going to be stuck in the 16 hours of traffic? I don't think there's a good answer for that. I'll let you know how it goes. Hope wherever you're headed, that your travels are easy and safe.

All right, today we welcome JJ Ramberg to So Money. She is the host of MSNBC's Your Business and also the coauthor of a new children's book called *The Startup Club*. A lot of people ask me and my husband how we plan to teach our children about money. They are little too young right now to understand the concepts of money, although we do have this really coin jar in the living room, and Evan typically is grabbing pennies and dimes that he finds around the house and knows to deposit them in this coin jar. He knows there's a place for money in the house.

Really, as they get older, how are we going to teach them about money? Yes, I think that it's going to be a conscious effort to teach them things like delaying gratification and saving and their needs versus wants. I know that this year, for the first time, Evan is starting his Christmas list, which we didn't do before, but he's asking for things now and we need to put them on a list, and he gets excited about that. He actually thinks he's getting everything on the list. He's not, but the act of putting things on a list I think helps to delay the gratification and also really think about what it is that you want. Do you really want it? Do you really need it?

At the same though, and this brings us to our guest today. I think it's important to teach children the benefits of entrepreneurship. I didn't really get this growing up. I think that I wish that I had been raised with an entrepreneurial mindset. This is something that I ask my guest often; what do you wish you'd learned about money growing up? My answer to that is I wish my parents had told me that you can be your own boss, that you can create something and actually make

money from that creation. Emphasizing the benefits of generating ideas, executing on those ideas, creating a plan, learning how to sell, learning how to negotiate. All of that are not just great financial and business goals. Those are great life skills.

JJ Ramberg who herself is an entrepreneur and an award-winning financial journalist and the host of the popular MSNBC show, *Your Business*, has a new book called *The Startup Club*, which tells the story of two school-aged friends and the up and downs of running a business together. Will their friendship prevail? Dun-dun-dun!

It's a wonderful book that really brings to life all of the benefits of entrepreneurship, and also the hardships, but really why at the end of the day it is a great thing to experiment with. JJ is a mom of three and has lots of personal advice on how to engage children in discussions around money and business. When she's not writing books and hosting her TV show or managing a household of five, JJ also operates goodsearch.com, a company that she cofounded with her brother.

GoodSearch is a search engine that donates half of its revenue to the charities and schools that its users designate. Here we go, here is JJ Ramberg.

[INTERVIEW]

[0:04:05.8]

**FT:** JJ, welcome to the show. It's great to connect with you finally on my podcast. We've been friends for years.

[0:04:12.7]

**JJR:** Thank you for having me on. I'm so excited.

[0:04:15.1]

**FT:** It's great timing. You obviously do so much. We could have interviewed you at any point with all that you have going on, but this is now really special time, because you have a new children's book, and I want to start there. It's called *The Startup Club*. Tell us about it and what inspired it.

[0:04:33.5]

**JJR:** Thank you again for having me on. I'm so excited about this book. It's probably a thing I'm most excited about that I'm doing right now, but it's a book for elementary-aged kids and it is a fiction book, really fun to read, a fun, kind of page-turner story for kids that's about a group of friends who start a business. Through it, your kids learn what the difference between revenue and profit and what is marketing and what you do when you're in a fight with your cofounder and social responsibility. We kind of dig all these business lessons, put it in an age appropriate and fun way and teach it through characters.

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**FT:** You have elementary-aged children yourself. Did you test drive this with them?

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**JJR:** I did. My three kids, they're now 7, 8 and 10, and the two older ones were my copyeditors. I paid them each \$10 to read the whole book and copyedit it.

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**FT:** Fabulous. Oh, that's so great! What was their feedback?

[0:05:32.0]

**JJR:** They liked it, but I expected them to like it, because I have to say so because I'm their mom. Actually, they probably are the most honest ones. What I was most excited about was when I gave an early copy to their friends. They have started a business with their friends called

American Extras, but I gave an early copy to their friends and then I overheard them when they were talking about how to divide the profits. I overheard them referring to what the characters in the book did. Then I thought, "Okay. We've got something here."

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**FT:** It's working. You interview so many entrepreneurs as the host of the long running successful show, Your Business, on MSNBC. Is it common for you as you're interviewing so many people to learn that when they were young they got the tools and the education at a young age? Is there a correlation between getting the skills or the understanding at, say, age 8, 9, 10, and then someday becoming your own employer?

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**JJR:** I've read this book from Warren Buffett that said the most successful business owners or sort of the indicator of who's going to be really successful is how old they are when they started their first business. I saw that article somewhere. I've never been able to track down or confirm that it is from him or not, but I love the sort of ethos of it, right? To start teaching your kids this when they're young. Give them that entrepreneurial attitude even if they're not going to start their own business, but just to have that kind of feeling of, "I'm going to go take the bull by the horns. I'm going to find problems and solve them," and start that young and that carries on through life.

[0:07:08.4]

**FT:** One of the best tips I've heard on this about allowances is to incorporate some entrepreneurial aspect with the allowance process. Rather than just paying your kids \$5 for doing X, Y, Z, they come up with the responsibilities that they want to perform, the task they want to perform. Ideally, it's like they go around the house and they identify problems, like, "Mom, your office is really messy, or the basement needs organizing. I want to do this."

Then to another layer to it, they negotiate or they request their pay and then they negotiate kind of the deal. Parents listening, you don't have to have a business. You can just incorporate some

of these entrepreneurial aspects, skillsets through things like allowance and even just day-to-day conversation, asking kids to problem solve and when they get that babysitting job, to negotiate their rate.

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**JJR:** I love that idea. I'm going to go home, because my kids are always asking for money and asking for jobs. Go tell them, "Go identify the problems, the holes in our house."

[0:08:15.1]

**FT:** It's a win-win, right? Because then you get your dirty work figured out, assigned, and the kids feel I think more empowered about it. The Startup Club, what's been the reception from readers outside of your own household? What are some of the feedback you're getting?

[0:08:34.9]

**JJR:** It's been so fun to hear what the kids — Every kid has loved it, and I was nervous. I'm not a children's book writer. I just have this passion about teaching these ideas to kids from an early age. I did partner with a woman who is an actual children's book writer and my sister who cared about this too. Still, this is not my skill. I don't know anything about this.

I've just been so thrilled to see how much kids like it. It's been really, really great. I've gotten a lot of feedback saying, "When is the number two coming out?" I'm glad that it's worked out.

[0:09:12.0]

**FT:** You wrote this with your sister, illustrated it, right? Is that what I —

[0:09:15.7]

**JJR:** Nope. My sister and I have the idea and then we called a friend who's a children's book writer and said, "We need your help." So she wrote it. I put on Facebook, "Does anyone know a

good children's illustrator?" A friend of mine from business school said, "My wife is," and so she became our illustrator.

[0:09:34.9]

**FT:** I want to talk about your path, your career and figure out what came first; your entrepreneurial bug or your journalism bug? Because like you said, you went to business school, but then you became an anchor and you host your business show on MSNBC, and through that show have been exposed to so many entrepreneurs. You yourself have a business as well, goodsearch.com, which is a way for people to save money and also give back as they shop online. What came first?

[0:10:07.0]

**JJR:** That's a good question. I come from a family of business people and entrepreneurs. My mom and my brother started a company together. My dad started a company. Both of my grandfathers started companies. I think that is a little bit kind of the heir for me, or not where my blood maybe.

When I graduated — And all of my siblings went to business school and did business. I was the real rebel. I went to journalism after school. I always had a penchant for business and socially responsible business, and so I think I always wanted to start something even when I was a journalist. I just didn't know what it would be, and that's why then I went to business school and then worked in business and came back to journalism and started my company. It's both in there.

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**FT:** What has your job informed you most about starting a business? You've, again, talked to so many successful people who are out there doing it. What has been the biggest inspiration?

[0:11:13.4]

**JJR:** Oh my God! When I started doing this show on MSNBC — I left CNN. I started Goodshop, and then I came back to MSNBC six months later and started hosting Your Business. For 12 years now, I've been running Goodshop. We now hired a CEO, but I've been a founder of Goodshop and hosting this show, and there're just a thousand little things that I get inspired by every single day by the people that I interview.

Sometimes it's very practical, like what percentage of healthcare should I pay for for my employees? Sometimes it's big and it's more self-helpy on, "Okay. I'm experiencing this challenge in my business and I'm waking up at 3 in the morning every day. How do I actually deal with tough times?"

[0:12:05.3]

**FT:** I mentioned earlier this site, it's called Good Search, but Goodshop, Good Search, interchangeable, right?

[0:12:11.7]

**JJR:** Exactly.

[0:12:12.1]

**FT:** I just want to clarify.

[0:12:13.0]

**JJR:** Yeah, we started out as Good Search and then we changed the name a few years ago to Goodshop.

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**FT:** You can go to either URL. I'm on there now.

[0:12:18.9]

**JJR:** Exactly.

[0:12:20.5]

**FT:** How do you have time for everything? I know that's maybe an over asked question, but I really am curious, because you have a busy household. You have a busy day job. You have this online company. You also have written a book. How do you manage your time and what's any advice you can give, other very busy people?

[0:12:42.6]

**JJR:** Sometimes I manage it very well and sometimes I manage it very poorly. I think what I try to do is not beat myself up over it in general and just — I literally just have an ongoing to-do-list that I keep crossing things off of. I have good people around. That's the number one key thing, is you need help. I have help everywhere, right at Goodshop, at MSNBC, at home.

I think what I do the worst is take time away from kind of the day-to-day to think a big picture about everything. I'm trying to set more time aside to do some of that strategic thinking, whether it's about the show or the company, the book or my family life.

[0:13:34.1]

**FT:** Yeah, that's so important, because — That's kind of why sometimes CEOs or founders don't become the CEOs. Have you found that? Because they're just like, "I can't be sucked in meetings all day. I need to be thinking about the direction of this company."

It sounds like you want to maybe not be so much the COO or the CEO, but like the visionary.

[0:13:59.7]



**JJR:** Yeah, for founders. I've founded my company with brother, Ken, and now we have this really amazing CEO, John Parks, who runs it day-to-day.

What's amazing about my brother is he is a real entrepreneur and a visionary and we are a good partnership, because he dreams it and makes it happen. We've been able to work really well together on that front.

[0:14:27.1]

**FT:** That's convenient. It's really special.

[0:14:31.8]

**JJR:** He's just great.

[0:14:32.5]

**FT:** That's really great. Let's talk about your finances, shall we? We talk about people's money all the time. Yeah, let's just get to it, as much as you want to share. Let's start with your money philosophy. Do you have a sort of like financial mantra that you lead your life with, that you manage your money with?

[0:14:56.3]

**JJR:** My husband and I are quite different. You deal with this. I know you do this all the time in your work. He's a little bit more, "Things are going to work out fine," and I'm a little bit more like, "Do we have every kind of insurance we could possibly have and are we creating as much as we need to?" I think that it is a nice balance for us to be able to talk to each other about this and kind of guide each other through here's where we can be a little bit more risky and here's where we need to be more conservative. I, for sure, am more conservative, and he for sure is less.

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**FT:** How do you find common ground? Because I think that's very normal for couples to have different money attitudes and context from which they think. How do you make it work?

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**JJR:** In the numbers, because I think that our attitudes actually — The Venn Diagram has actually a much more overlap than I just made it sound like, and it's because our general philosophies are different or kind of feelings about money are different. When we actually get down to the numbers, if we put a budget down there, it turns out we feel kind of the same way.

I think that in the abstract, people — It's too hard to make a big platitudes and I feel this way and I don't think we should do this. When you actually look at the numbers, it tells a story and it's easy — I find it just much easier to deal with actual numbers than philosophies.

[0:16:34.5]

**FT:** Yeah. The numbers don't like. Did you get a good education around money when you were a child or even around entrepreneurship? What's a money memory from childhood that has stayed with you that was very memorable and taught you quite a bit?

[0:16:51.9]

**JJR:** I would say, more than money, I got an entrepreneurship lesson, because I sat at the table with two parents who had started business. My mom started her company with my brother when I was in high school and I worked there. I watched this thing from ground-up, be just an idea into something they eventually sold to monster.com and really had a front row seat to the whole thing. I saw what was easy, what was hard, where they really had to work hard to turn this into something that was real. I think that was a really neat thing.

I also got as a child — I don't know how, but this idea of don't spend money on things that aren't important to you. Nope. That has carried on with me. Spend money if it's really going to make a difference in your life, whether that is — If you have it, obviously. Whether that is emotionally or

physically, but don't just spend money for the idea of spending money. Think about it. Is this really going to make you happier or do you need it?

[0:18:05.0]

**FT:** It sounds simple, but we often don't have that sort of realization or thought process when we're buying things, and I just read a quote the other day on Twitter, because I probably spend too much time on Twitter. Nate Berkus, who is a guest on our show, he said something like, "You may think that you can't afford a great life, but when you actually start to buy the things that have meaning to you, and solely meaning, like that really tell a story that capture the essence of you, you will realize you can afford more than you think," because we fill our lives with just stuff that we think will make us happy, because it made our friends our happy or we think it will make our loved ones happy, but really it's not. It's not the core what is important to us. It's a good principle.

[0:18:59.4]

**JJR:** Yeah. I also grew up with a family that really cherished experiences over things.

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**FT:** Y'all were ahead of the curve, because these studies are just coming out, that that is actually to buy happiness.

[0:19:13.7]

**JJR:** Yeah. I know. Just thinking about this when you said a lesson that you learned, it was really that. My parents really did put much more value on spending, relative to what we had, a bigger chunk on that on a good trip or experience versus some fancy pair of something.

[0:19:37.0]

**FT:** Yes. I think what impresses me a lot about you, besides obviously your career and all the directions you've taken, it is the amazing family that you and your husband have built, three children. Raising kids in New York is not easy. I have two and they're much younger than your children. Was it always your goal to have a relatively big family? Not only that, but to do it in New York I think is another layer of challenge. What keeps you guys sort of staying the course? I think that is very commendable.

[0:20:14.3]

**JJR:** Thank you. Yeah, I'm one of four. I probably would have had four kids if we had started younger, but I knocked these kids out really quickly. They're only two and a half years from start to finish. I always wanted a lot of kids. I feel like we're sort of like a walking party, because there's so many of us, and I just loved having so many siblings.

As far as — My husband and I feel the same way about family first. I know many, many people do and we're lucky enough to have some flexibility in our lives so that we can spend a lot of time with them. I really believe that quality time with your children is important, and if you have a crazy job and you can't spend a ton of time because you're working so that you can provide the life you need. Quality time is great, and we put our children — We just care a lot about them and care a lot about our family, and so we do everything we can to do things as a family.

[0:21:19.6]

**FT:** I want us to get to a place — I don't know. Maybe you're already, but for me I feel like whenever I get asked to go places and be places and do things, I want to do everything, but I can't just can't. It's not just because time is limited. It's because that means time away from my family sometimes. I could probably have something to do every night of the week, because I'm really popular — No. But because like you get all these invitations and a lot of my friends are still single or have older children, but I have young children and I like my family and I want to spend time with them and I feel like that's not — In response to someone saying, "Hey, can you join us for dinner tonight?" If I said, "No. I'd rather spend time with my family." That might come across as a little weird, but that's the truth. I need to be cognizant of how much time I'm

spending away from them, because they're not going to be at this age forever and I want to be able to enjoy it.

[0:22:17.3]

**JJR:** That's the thing with New York City, right? Is there is an interesting thing happening literally every night that you could go to. It's tempting, because it's interesting, right? There's a lot of great people and great conversations and events happening all the time. It's hard sometimes to turn it down in a vacuum of thinking like, "Oh, I really do want to go hear that person speak." I agree with you.

The fact is, is that, yes, there are tradeoffs. If you think about, "Okay. I could go to this dinner and it would probably be really good for my career," or networking or something, "or I can go home and be with my kids." People — You just have to decide what's important to you and understand that it's a tradeoff. You cannot have it all. You just can't. Which is fine.

[0:23:07.1]

**FT:** I'm totally fine with it. I do think though it's hard to sometimes bring that up, because I also understand that some people — Just to get really deep into it. Some people want to have a family. They're not there yet. So I don't want them to feel bad. That I'm like, "I'm very fortunate that I have this choice to go or stay home with my beautiful family," and I don't want to like rub it in. Maybe I'm just overthinking it. I'm just going to say, be truthful and be like, "This is not — I can't come tonight, because I have to — I'm out a lot this week and I need a time home with my family."

Rather than coming up with some excuse —

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**JJR:** Of you could just say —

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**FT:** I know. I just basically say like —

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**JJR:** Or you could just say I already have plans.

[0:23:49.9]

**FT:** Yeah.

[0:23:50.4]

**JJR:** You don't have to say what they are.

[0:23:52.4]

**FT:** I'm an overshare, and if you haven't figured that out already, I'm totally an overshare and I cannot just like make — It's not a lie, but I got to go. I got to give the details, because I think it's the journalist in me.

[0:24:08.3]

**JJR:** It's funny. I'm a little bit older than you and so I'm probably more friends with older kids. Particularly, this isn't — It is sort of — Actually, it's men and women, my friends. There's a lot more meeting for lunch or breakfast, because there is a general sense amongst a lot of people that I know that, "Hey, I want to go home after work and go be with my kids and husband or wife."

[0:24:33.6]

**FT:** I have been doing more breakfasts since the kids were born, and I like that, because I'm up anyway, because I haven't slept much.

[0:24:40.2]

**JJR:** Yeah, we had breakfast. You and I had breakfast.

[0:24:41.5]

**FT:** That's right. Breakfast is the most important meal of the day, so have a power breakfast.

[0:24:49.4]

**JJR:** Exactly.

[0:24:49.9]

**FT:** JJ, we talk about wins and losses on this show, financial wins and losses. Let's start with the loss first. What's a money failure that you learned a lot from? It doesn't have to be like something dyer, like a foreclosure, but something even regretting that you did recently or way in the past.

[0:25:11.3]

**JJR:** I think when I was single and living in L.A., I spent more money than I should have on rent, and this is long time ago. I had this really amazing house that I rented, and when I looked back — And it is so silly. I would have been just as happy in something not as great. Amazing is relative, by the way. You wouldn't look at it and be like, "Whoa! She's really living the highlife of —"

[0:25:35.1]

**FT:** How much of your take home pay was going towards rent? In New York, it's normal for a young person to spend their very first — Half the paycheck. Half the monthly paycheck on rent sadly.

[0:25:45.3]

**JJR:** God! I don't even remember. I just do know that I think back as I'm teaching my kids about compound interest, which we've been talking about a lot in my house. I just think, "Why didn't I just put that money in the bank or invest into something? Why did it go to Ms. Anderson, who was my landlord?"

[0:26:03.7]

**FT:** I know. Ms. Anderson's retired early. Thanks to you. Compound interest to nine and 10 year olds, is it working? Is it sticking?

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**JJR:** It is. Welcome to the crazy conversations in the Ramberg-Glass household.

[0:26:21.2]

**FT:** Take us there.

[0:26:21.4]

**JJR:** We are nutty talking about compound interest at the dinner table. Yeah, they get it. Particularly the 8-year-old and the 10-year-old get it. My 7-year-old is not — She's not paying as much attention yet.

[0:26:35.1]

**FT:** The study say that just talking about financial concepts to children is not nearly enough that you need to kind of pair that with an exercise or an experience, and it sounds like they're getting that too. They're not just like getting the lecture. They're actually getting to see it in action or experience it.



[0:26:55.6]

**JJR:** They have savings account, right? But we've also just put money into calculators online very simply. Just sort of a compound interest calculator so they can see how it grows. We always do. We try and place fun games with them around money and entrepreneurship. There's an empty storefront down the street from us and we've played this game of what kind of store would you put in there and how you made it work? Is there competition around here and what kind of price point would you need to have? Like sort of ask all of the questions.

Or we're at an Italian restaurant the other day and we were like, "Okay. Back of the envelope, what do you think it costs to run this place?"

[0:27:36.2]

**FT:** That's a great game. You're really using your surroundings to learn about entrepreneurship and money. That's brilliant.

[0:27:42.2]

**JJR:** Yeah. They like it. It's been far so far. One day they might have a backlash, and so they only want to talk about movies or something. So far, they've been interested in it.

[0:27:51.1]

**FT:** You have the captive audience and you're paying for your dinner. Get the education. My mother would tell me everything in the backseat of the car while I was strapped in. That's when we would have our serious conversations, and I remember that. I remember those moments.

Your so money moment; what's something that you're really proud of? The rent in L.A., not so much, but what's something that you felt was really a financial feat. An experience where the stars aligned financially, all was great.

[0:28:23.4]

**JJR:** Oh, did it happen yet? God! I should have prepared this ahead of time.

[0:28:32.1]

**FT:** It could even be like you got a discount on back to close clothes or something. It doesn't have to be — Again, not like the foreclosure.

[0:28:41.7]

**JJR:** God! I'm going to plug my own. I'm going to turn this around and plug gumdrop, which is — My brother have started, as part of Goodshop, this browser plugin. It's getgumdrop.com. Basically, what it does is when you get to the shopping cart, when you're online shopping, it automatically puts in the best coupon that exists in the universe.

The reason we started this is because I get that as many people do. That thrill of like, "Oh! I just saved \$20 on this shirt," or whatever it is that I'm buying. Because I hated getting to the checkout and seeing that submit coupon box and having no coupon. You just feel like an idiot. There are savings out there that I'm not getting it.

My so money moment is every time I shop online and gumdrop automatically fills in that submit coupon box. I do, even though it's my company.

[0:29:38.4]

**FT:** I use it.

[0:29:38.5]

**JJR:** I still get that like, "I did it!"

[0:29:40.2]

**FT:** I use it.

[0:29:40.8]

**JJR:** Good! You know what I'm talking about.

[0:29:42.6]

**FT:** I do. That little gumdrop. It's like you're in Vegas and you're like rolling the dice and you're like, "What's going to come?" or like the — Because you never know. You go on a site, whether it's Gap or Nordstrom or some place, and that little gumdrop button, it does the work for you and it's always a nice surprise when there's something to save.

[0:30:05.6]

**JJR:** It is fun. I know, when it shows you exactly how much you've saved. I love it.

[0:30:09.9]

**FT:** Okay. We're going to do some so money fill in the blanks. We're wrapping shortly. But before we go, I want to start off a sentence and then you finish it. This is how we make sure the guests at least stumble once on this show. That's my goal. No, I'm kidding.

All right. Don't overthink it. Here we go. If you won the lottery — If I won the lottery tomorrow, the first thing I would do is \_\_\_?

[0:30:34.0]

**JJR:** Spit it with my siblings.

[0:30:35.4]

**FT:** Oh, that's so nice. There're four of you? Right?

[0:30:39.9]

**JJR:** We've already talked it. Yes.

[0:30:40.9]

**FT:** Okay. My next question was; would they also have the same answer?

[0:30:45.8]

**JJR:** They would, yeah. Every time there's a big lottery, we talk about it.

[0:30:50.4]

**FT:** All right. Check. Do you play with them?

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**JJR:** Yes.

[0:30:54.7]

**FT:** Okay. Had you ever come close?

[0:30:57.8]

**JJR:** To winning the lottery?

[0:30:58.9]

**FT:** Yeah. Like off by a number or two?

[0:31:02.2]

**JJR:** No. I don't know, actually.

[0:31:03.3]

**FT:** Someone told me that 30% of Americans say that winning the lottery is part of their retirement strategy.

[0:31:10.4]

**JJR:** Oh my God! That is so frightening.

[0:31:13.0]

**FT:** I know. It's it's been so great, right? I wish it was like IRAs. No, it's winning the lottery. All right. The one thing that I splurge on that I'm not ashamed off is \_\_\_\_?

[0:31:28.3]

**JJR:** Vacation.

[0:31:29.1]

**FT:** Yes. The one thing I spend my money on that makes my life easier and/or better is \_\_\_\_?

[0:31:35.8]

**JJR:** Babysitting help.

[0:31:37.1]

**FT:** When I was growing up, the one thing I wish I had learned about money is \_\_\_\_?

[0:31:44.2]

**JJR:** Save more of it.

[0:31:45.2]

**FT:** Yeah. When I donate, I like to give to blank because \_\_\_\_?

[0:31:52.7]

**JJR:** Oh, God! There are a bunch of them. I give to FARE, which is Food Allergy Network, because I have a daughter who's allergic to nuts. I give to World Connect, which is this amazing development organization that I'm on the board of. A whole bunch of things.

[0:32:07.5]

**FT:** Great. It sounds like it's because you feel like there's a person connection or experience that you have that goes into it.

All right. What else is on this list? I'm running this off my memory, because I've done like 500 episodes. You think I already know what the next question is, but I'm trying to think what the next one is. Oh! I think we're at the end already. Here we go. I'm JJ Ramberg. I'm so money, because \_\_\_\_?

[0:32:35.6]

**JJR:** Because I'm on this show.

[0:32:38.7]

**FT:** That is literally why you are so money, because you are on So Money.

[0:32:43.0]

**JJR:** You have stumped me.

[0:32:44.3]

**FT:** Yay! Okay.

[0:32:48.3]

**JJR:** Because I'm steeped in entrepreneurship day-in, day-out from my own life, from my show, from everything I do with the new book. Everything.

[0:32:58.0]

**FT:** Yeah, from teaching your kids at the dinner table. Thank you so much, JJ. This was a lot of fun. I can't believe it's already 30 minutes, but that's what it's like spending time with you. You make everything better.

[0:33:11.5]

**JJR:** Thanks, Farnoosh. This was great. Thank you for having me on.

[END]