

EPISODE 406

[SPONSOR MESSAGE]

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[INTRODUCTION]

[0:01:29.8]

FT: Welcome back to So Money everyone, happy Monday. I'm your host Farnoosh Torabi, we have a two time Emmy award winning consumer reporter on the show today. You've probably heard about her, seen her work, somewhere out there. She's been doing the good work for many years now. Jeanette Pavini is here, she's completed more than 10,000 money saving news stories.

For eight years, she was the chief consumer reporter for CBS 5 out in San Francisco and her money saving segments became the back bone to her 30 minute consumer show called *The Real Deal*. Her Emmy nominated show ran for 10 years on both CBS and NBC and it was a recipient of eight press club awards for best program.

Jeanette is frequently featured as a guest, contributor to The Today's Show and also the Hallmark Channel's Home and Family Show. She also writes a column for the Wall Street Journal Sunday Edition and Market Watch and now she's a spokesperson and consumer savings expert for Coupons.com, which many of us know, we use coupons.com, offers online and printable offers and digital coupons.

Jeanette and I talk about how she got into the biz and what prompted her to become a personal finance contributor and correspondent. We also talk about all the sort of the brouhaha around couponing, right? There's like good couponing, bad couponing, terrible couponing and she sets the record straight, talks about when it's worth it to coupon and why we should all engage in a little bit of couponing.

It's not something that I really do and obviously if you listen to this show every day in my intro, I talk about how you're not going to learn about doubling your double coupons, that was my husband's line that he made up and we're not quite sure what it means but we thought it was funny. So none of that on this show today but we do talk about the market that is couponing and Jeanette's thoughts around that.

Here's our lovely guest, Jeanette Pavini.

[INTERVIEW]

[0:03:20.8]

FT: Jeanette Pavini, welcome to So Money.

[0:03:24.5]

GB: I'm so excited to be able to talk to you today. Thanks for having me.

[0:03:29.3]

FT: My pleasure. You're the ultimate guest for this show, we're talking all about how to live our best financial lives and you dedicated an entire body of your life's work to getting the good stories out there about how we can do exactly that. So curious to learn more about your experience sharing the good word about financial empowerment but also your own financial journey, Jeanette. I don't think I know that much about you personally.

[0:03:54.9]

GB: Yeah.

[0:03:55.7]

FT: I'm gonna ask you some personal questions?

[0:03:58.3]

GB: Okay good. Yeah, I kind of have that philosophy of to "help people to help themselves so they can help others". It kind of goes full circle.

[0:04:08.4]

FT: How did you get involved in this space? I know I've talked to some of our peers from Liz Weston to Jean Chatzky and I find that we don't grow up thinking we're going to — just can't wait to talk about money on a grand scale, we can't wait to give financial advice or pursue these types of stories. But maybe always wanted to be a story teller? I'm curious.

[0:04:30.1]

GB: Well, I definitely have always enjoyed being a story teller and it's interesting about over 20 years ago, I started doing segments for a local TV station on people that were doing good stuff that no one was ever hearing about. From that, it became a popular segment but then people started saying, "Well, what about saying it's for parents and saving money."

And so I started doing segments on how to save money living in the Bay Area, specifically for parents and it literally parlayed into, I worked with CBS in San Francisco for over 10 years and built a whole consumer unit and investigate unit and it just was because people really wanted to know this kind of information like how can I protect myself as a consumer, how can I save money, how can I live without having that debt monkey on my back?

I did that for many years and when I left news, I started freelancing more and I partnered with coupons.com because that was also their philosophy, even though their main business form is coupons to save money, they were also very concerned about helping people live their best life financially and going back to basics to save money. So we kind of developed this partnership.

[0:05:51.4]

FT: Debt monkey — that really puts a visual in my head. I never thought of debt as a monkey but...

[0:05:57.0]

GB: Oh it's the monkey on your back and it's there for many years and it cost you a lot of money.

[0:06:02.9]

FT: You've been with Coupons.com for as long as I can remember. That's a very impressive long standing partnership. What are some of the initiatives that you're activating this year?

[0:06:13.8]

GB: Well, one thing about Coupons.com is they've stayed very true to what their core has always been which was to make saving money very simple and very accessible. That said, over the many years that they've been in business, what we try to do every year is add new things into our arsenal of ways to save, whether it's coupon codes or card linked offers, keeping up with technology but with that main focus of saving money in a simple way.

We've grown in a lot of ways because manufacturers have jumped on this bandwagon of realizing that consumer demand, everything from organics to items that you would buy in a drug store to things that you order online are demanding to be able to have access to saving money. It's interesting how it's just skyrocketed. It's always with that simple thing of "let's just help you to help yourself to save money".

[0:07:13.2]

FT: What are your favorite stories to bring out into the universe? What are some of the topics that you're extremely passionate about in this space? I prefer to talk about making money than saving money. I just think that's more exciting, personally. What about you?

[0:07:28.6]

GB: Well I think, you know, obviously for a lot of people, they're in a set salary and unfortunately raises have not gone up in many years for a lot of people. In fact, a lot of people across the country have had to actually take paid deductions to keep their jobs and things. So for a lot of people, I feel like what I'm passionate about is teaching them how to give themselves a raise.

To look at their monthly budget, and you know Farnoosh, something's are set in stone. Our mortgage, our rent, our kid's tuition, our medical insurance. There's not flexibility there but to really be aware of what you have flexibility with and that would be things like groceries, entertainment, travel. To use things like that to save money so that you can give yourself a raise.

By doing one simple thing like brown bagging your lunch to work, and I've done this 10 times over to check the numbers and the facts, but on average you can save about \$2,500 a year.

That's like \$4,000 a year because that \$2,500 is actually after you've paid taxes, right? So it's like saving \$4,000 a year, giving yourself a \$4,000 a year raise. So in a way, saving money can allow you to also make money and then with that money, maybe invest it to make some more money.

[0:08:48.3]

FT: Yeah and the key is to save that money right away. Not just to hypothetical savings like, "Oh in theory I have saved this much because I stopped the subscription," or whatever but to actually at the beginning of the year just carve that money out and put it somewhere and actually save it is the real step that you have to take.

[0:09:07.8]

GB: Oh it really is and you know, another thing it's interesting is I grew up — my dad was a huge inspiration. My dad, Italian American, first generation, no money, seven mouths to feed and we grew up paying cash for everything. The only debt you had was literally if you had a mortgage and we had an envelope system and what he had Farnoosh that I feel we don't have today as consumers is he had a relationship with cash.

He held the cash in his hand, he turned it over, he allotted that and today, his favorite saying was, "You know, in my day I'd earn a quarter, we'd spend 15 cents and we'd save a dime. Your generation spends the quarter, borrows another quarter at 25% interest." It was true because today I don't think we have that relationship with cash.

So that's also something that I try to get across in my work is it's very easy for us to pull out plastic but there is a pain associated with when we turn over cash. If you start using cash and developing a relationship, you will have less debt, there's no doubt.

[0:10:15.3]

FT: What was your introduction to money growing up as a kid? What was that like?

[0:10:20.7]

GB: It absolutely formed my beliefs and what I practice today and everything that my father and mother taught me about saving money and the value of literally every dime has, it's still the same today, those same core values and they had, they didn't have a lot right? We didn't go without, we just — we had what we needed but we learned to value money and to work really hard for our money.

I mean my dad I, god, love him. Like I said, had seven mouths to feed and I don't think he ever, you know, made more than probably \$45,000 a year yet he retired, he just passed away this past year at 91 but he retired and they owned their home free and clear in the Bay Area, they had money in the bank. I mean, I'm not worried about my — he took care of my mom, she's all setup.

It was from his back to basics; you don't spend what you don't have, you make adjustments, we used coupons. I was introduced to coupons from the day I can remember. I mean I still go to my mom's house, she's so cute, she has an envelope for each of us kids with our names on it with little coupons that she has for products that she knows we use.

It was like free money, right? Why would we not use it? I don't think we bought anything if there was any coupon attached to it. So it was a natural progression for me to get into wanting to help people, and you know, even myself personally in my 20's. I made a lot of mistakes.

[0:11:47.9]

FT: Oh yeah?

[0:11:48.1]

GB: With credit card debt and things like that. Oh sure. You get out there, you're a clean slate, you're like prime meat for these kinds of things.

[0:11:56.0]

FT: I want to talk a little bit about that and probably my next, next question but right now, I want to just because you mentioned something really interesting about coupons and the value of saving money. Do you feel like today there is this stigma with couponing a little bit only because of what we see in the media portrayed on these crazy like extreme couponing shows and people like stealing newspapers to get coupons? I feel like there is a right way and a wrong way to coupon. What's your take on that?

[0:12:29.4]

GB: Yes. I absolutely — such a great point. There's strategic realistic couponing, which I recommend every single person, no matter how much money they have, they do that. Then there's that extreme couponing which is, it's really — it's a reality TV show right? I mean it's a very small percentage, people get obsessed with it. It's like the difference between what is a realistic type of way of saving money? The way that I teach people to do it, it takes less than 30 minutes.

But the extreme is something different, and I think what has happened is actually couponing, it's like the new black. It's kind of people expect to use coupons. That's why so many manufacturers — I mean let's put it this way, we have coupon codes on the Coupons.com site for Neiman Marcus, for Nordstrom, for a range of stores. Maybe 20 years ago, Neiman Marcus might not think of using coupons as a strategy.

[0:13:32.3]

FT: A coupon in Nordstrom? My mom needs to hear about this.

[0:13:36.5]

GB: Yeah. So it ranges in what kind of offers, but they offer coupon codes. It's kind of a new black and I think what has happened is, when we had kind of the downfall in the economy back in about 2008, people really had to start thinking, "Okay, wait a minute, how am I going to be able to afford things?" And it makes sense to buy things when they're on sale and then find a

corresponding coupon because nine times out of 10, especially if you're ordering something online, you're going to find a coupon code.

And a lot of retailers will also honor those if you go into the store and say, "Hey look, if I order it here, can you apply that coupon code?" They're used to be maybe that stigma of when a woman would come in to a grocery store and she'd have 18 paper coupons and she'd have to scan them. But nowadays, people don't pat a knife, anything, I think there's a bit of an admiration because it's become a savvy savings.

[0:14:32.6]

FT: You can use your phone now too. You can keep all — you don't have to bring physical coupons and you can pretty much all download them from your phone.

[0:14:38.8]

GB: Absolutely. We have a mobile app and you could just, it's a simple — some stores actually, you can save it directly, we have a link there, when you save it directly to your store loyalty card. I mean it can't get much easier than that when you swipe your card, you get the store rewards and you get the coupons or you can just print them up and then boom, boom, boom, they scan it. To me, nothing is more exciting than seeing that little ding, ding, ding when all the coupons are coming yet.

[0:15:11.3]

FT: So I have rewards cards at a few places where I shop frequently. Not credit cards but rewards card because I don't like to open up store credit cards. That for me is the easiest way to save because it just, you know, it adds up my grocery store across the street will give me \$10 off every time I spend \$100. Groceries, we spend that much, we could easily go through \$100 in food in a week and a half or so.

[0:15:35.4]

GB: That's really great that they give you \$10 at a hundred, that's wonderful. But I always recommend to people that the ads are both online of what the store has on sale. Sales usually start on Wednesday and they go till Tuesday. If you plan your menu for the week around what's on ad and then find like corresponding coupons to that, you can literally slash your grocery bills by about 40%.

One other point I want to make is, as I was saying, as you were asking about Coupons.com and how new initiatives and growing and every year, we grow in with what's coming on at the times and what's really popular now is drug store items. I mean there are higher value coupons for things like allergy medicines or shampoos.

So people should also take the time when they do their personal care shopping. Because I know I'll go into the corner drug store and \$100, I don't even know what I got. But to plan around that too, and those are the things you can stock up on.

[0:16:31.6]

FT: I was in line, I think it was a Walgreens or Rite Aid and a woman in front of me had her rewards card, I did not have mine. I think I was behind her or in front of her and I remember the order of it but she was like, "Can I, basically, like I'll give you my rewards card so that you can scan it, you get the points but I also get the points too. You can get the rewards but then I get the points." Like we were both tag teaming on line, brings the community together, what can I say?

[0:17:01.7]

GB: Yeah. There's a perfect example right? You were behind this lady and you were probably like, it wasn't bothering you that she was using her rewards or coupons, it was something that you were kind of excited about and then the next thing you know, you got to do her card. She got your points, but it was a win.

Yeah, coupon to me or saving money strategically is a win/win. I think it's a mindset though that people feel like what you were saying earlier that it's like, is it this big time zapper? It's just not. I mean not today, that's for sure. Not with mobile and tech and it just very simple to save.

[0:17:35.9]

FT: Right.

[0:17:36.7]

GB: I often say, if you're walking down the street and you see a \$50 bill which is kind of an average where people could save a week, would you just walk by? I mean no, it's free money.

[0:17:46.4]

FT: \$50, yeah.

[SPONSOR MESSAGE]

[0:17:48.6]

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.

What's great about Realty Shares is that all of the real estate deals are source and vetted by experienced investment professionals. Thousands of investors are using the platform to browse through deals and invest in minutes. Of course, keep in mind that all investments are risky and may lose value. Past performance is not indicative of future results.

For this month only, when you sign up at realtyshares.com/somoney and link a bank account, the company will transfer \$50 into your linked bank account. Visit realtyshares.com/somoney to begin today.

[INTERVIEW CONTINUED]

[0:18:58.3]

FT: Tell us about failure? You brought it up first so I'm going to just bring us back to it, but what was your greatest financial failure?

[0:19:05.1]

GB: Failure, I have two, I would say. Definitely one of them was when I got out of high school and started getting credit and credit card debt and I accumulated a lot of credit card debt, living in my 20's and then all of a sudden I was like, "Oh my god, I'm living for this payments and this interest." So I learned at a young age and I actually thought, "Okay, I'm just going to get a waitressing job at night and pay this off and be done with it."

So I worked for six weeks every night like after my regular job and just got rid of the debt. Cause it was just, it was killing me. I calculated, I was going to be in my 40's when I pay it off. I probably be still paying it off if I made the minimum payment.

So that was one but it was a great lesson, and then I would say the second one was I saved for a long time and I bought my first home in the Bay Area and when I refinanced it, I took money out and I wish I would have left that in as equity because looking back now, taking that money out, and I don't even know what I took it out for. It's not like I took it out to add on a bathroom or something to add value as an investment. I took it out to have it, right?

So I wished I would have kept that in because even though the property's gone up, it was 15 years ago. It's still I wish I would have had that equity because I don't know — that's the thing about credit card debt. You kind of don't know like, "What did I buy? What do I show?" You know? So those I say would be two of the ones that — but now I pay credit cards off. I just do, I hate to having any fees or anything like that.

[0:20:45.0]

FT: I bet your credit score is like a 900? It doesn't go up to 900, but that's the number one factor is paying off your bills on time.

[0:20:53.2]

GB: Yeah. Oh yeah. That's — it's huge. You use those debt calculators to see when you'll get out of debt and then I think that kind of motivates people to pay it off. But you know I mean, again, my dad was such a great example for me. I can't even tell you the lessons that I learned from him I will carry forever. I really — he just didn't, you know, he had no debt, he wouldn't buy something if he couldn't afford it and he just figured out ways to just live with cash. It was a great lesson.

[0:21:24.9]

FT: Was that a result of being part of the depression era you think?

[0:21:29.1]

GB: Oh yeah. Oh good point, oh yeah. He grew up in the depression, his mom — he grew up in the depression and then went off to the war. They just had a different — even like at the end. I'm like, "Dad, you guys can afford this, don't worry." I think he had like the same belt for like 10 years. I'm like, "Dad, I can get you a new belt." "Ah, this belt, it holds the pants up, that's all I need. I got two; a dress belt" — you know I mean he just still did that. Even though he had

money in the bank, it was part of that era and it was — I dunno? It was a beautiful era, I love that generation because they just worked so hard and they had such a great appreciation.

[0:22:11.9]

FT: Hopefully they had daughters like you too who would encourage them to spend a little bit sometimes because there was probably the sense of scarcity that ran rampant.

[0:22:21.4]

GB: Yeah. I think they just — my dad would say, “Look, your mom and I are happy and content,” I’d be like, “Why don’t you go travel here?” “Oh you know, we’re happy just going down the road to Carmel,” or it just didn’t wasn’t part of what brought them happiness. They enjoyed the simple things, they really enjoyed the simple things.

[0:22:41.2]

FT: They were right. I mean that’s kind of what studies show, right? Is that buying shiny objects never leads to happiness.

[0:22:48.9]

GB: No, it doesn’t. I mean, it really doesn’t. They taught me a lot about that. That’s why the whole debt thing. I encourage people to try to find a way to get out of it because, as I said at the beginning, it is like a monkey on your back and it’s hard to get rid of.

[0:23:07.4]

FT: Jeanette, what would you say is the number one habit that you practice on top of obviously being conscious about saving whenever you can. But is there something else that you do consciously, does it have to be every day but it’s very much a part of why your finances are in tip top shape?

[0:23:22.9]

GB: Yeah, I mean as I mentioned, I don't accumulate credit card debt and that's not to say I never did before, I did and I learned my lesson. I use coupons. I mean I know that it's because I do look at it as free money and it kills me if I pay full price for something and I find out I could have saved money and especially when I'm shopping online, I always find — so funny my husband was looking for a pair of shoes and he found these shoes and at the bottom of it, it said, "Coupon code."

So he's like, "Coupon code?" So he went to Coupons and he found a \$50 coupon, it was \$50 off if you spent \$200, these shoes were like \$200, they were dress shoes. He got so excited, he's like, "Jeanette!" I was like, "Have you not been listening to any of my news stories for 10 years? I talk about this all the time," but I do practice that and now he's practicing that because it just, I do build my groceries around what's on ad. I save a lot of money on my groceries and on personal care items. Because it's really the only place in my budget that I can save money.

I also do an automatic withdraw. It's funny, I setup an automatic withdraw from my checking about 15 years ago for \$50 a week. I still do it, I've never canceled it and I have so much money in there. So I mean anything that you do for automatic withdrawals I think is great. Because you don't notice that it's coming out of your account.

[0:24:46.2]

FT: It's the best plan. I mean I did that too way back when and especially when online accounts were really online, there was no ATM attached to it, they didn't send you a debit card. That was a perfect solution because talk about your habit, your impulse is to go and get the money, cash it out. But you just can't really when you have to make a few extra steps, take time, no one wants to bother with that. Three years, five, 10 years later, you've got a nice five figure savings. You don't know how that happened.

[0:25:16.2]

GB: It's like, "When did that happen?" It's great.

[0:25:19.0]

FT: The other thing about coupons is that, like you were saying earlier, there's coupons for almost anything whether it's a designer from a department store. What about like organic products? People are really now wanting to eat healthier and it seems like the bulk of coupons in the food category are for things that are manufactured, prepackaged, things like that. Where can we find coupons or where should we look, how should we strategize if we want to eat healthy, fresh but still save with coupons?

[0:25:51.0]

GB: Right. Yeah, I'm glad you brought that up because that has to be in the top two questions that people email me about or ask about because we are, a lot of areas are becoming much more organic or grass fed beef or, you know? So I have three strategies for that. The first thing is to look at your overall. So you have your produce and meat that you want to do organic but the rest of your grocery needs or drug store needs are usually staple items like toilet paper, or cereals or I don't know, you know, paper towels, I mean things like that right?

So Be strategic on items that are exclusive of organic okay? So be really strategic. For example, the other day, I waited for these paper towels that we use to go on sale. I had a coupon, and so I stocked up on those. I saved about \$32 doing that. Now that \$32 just from doing my paper towels that way, that \$32 I can now apply towards organic produce or grass fed beef. Be strategic in those other areas that are outside of that that you can save money. That's number one.

Number two is that what you'll notice is the demand is getting greater for these types of foods and some more and more grocery stores like I know where I live in California, this market I shop at, they now give a full page in their weekly sales ad to organic and both produce and meats. So the grocery stores are catching on. So keep looking for that, and then my last tip on that and this is something we should all be aware of is I think we become over zealous. I know on a Sunday I'll go grocery shopping, I'll say, "Okay, Monday morning I'm starting eating lots of healthy organic fruits and vegetables."

And then Friday comes along and half of them are still there. I'm wasting food, I'm wasting money. It breaks my heart. I hate that. I just looked yesterday in United States alone, 30 to 40% of the food supply in the country is wasted. So that's a lot of food that we're wasting and it's a lot of money that we're wasting. You really need to buy realistically and do things to preserve, as long as you possibly can, the food that you have.

[0:28:08.8]

FT: I love it. Jeanette. Let's do some So Money fill in the blanks. Are you familiar with this? Are you scared? Don't be.

[0:28:17.2]

GB: Ah! We already talked about my debt from years ago.

[0:28:20.1]

FT: We're beyond fearful, hard ball questions here. This is the part of the show where I start a sentence and you finish it, the first thing that comes to mind.

[0:28:30.9]

GB: Okay.

[0:28:31.7]

FT: If I won the lottery tomorrow, let's say \$100 million bucks, the first thing I would do is ____.

[0:28:38.5]

GB: The first thing I would do, I would do with that money is I would support some — two things. I would support some nonprofits that are very close near and dear to my heart. One is I would

help No Kid Hungry. Coupons.com is very involved with them also because I feel like no kid should be hungry, right? That and then there's another grass root Made by Survivors, an organization that helps with human trafficking, I've been involved with those too. I think if we could help them to make the change. That would be the greatest thing I could do with that hundred million. I'm perfectly content with everything else in my life really.

[0:29:20.1]

FT: I was going to ask you later what you like to donate your money to but I think this answers both questions or both fill in the blanks. All right, one thing I spend on that makes my life easier or better is _____.

[0:29:33.7]

GB: Okay, so I travel a lot and there's this, it's called Clear and you pay, I think it's like \$180 a year. You don't have to wait in any lines, you're clear, you just go straight through and I tell you, it is the best \$180 I spend a year without a doubt.

[0:29:56.3]

FT: What about this? One thing I splurge on — so Clear is definitely not cheap but maybe this is... I'm asking now for something that is like your guilty pleasure.

[0:30:06.2]

GB: My guilty pleasure? Massages. I mean I justify in my mind that it's good for my body and circulation and all of that but I do do massages and that's my guilty pleasure without a doubt.

[0:30:21.9]

FT: How often do you go?

[0:30:23.4]

GB: Weekly.

[0:30:25.0]

FT: Yeah? All right. You know, as much as I hear this from my guest, I don't really get massages and I'm wondering why this hasn't hit me yet. But I need to go because I hear it literally from, I would say one out of every 10 guest tells me this is their splurge.

[0:30:41.5]

GB: Yeah, well you know here's a tip, you can go to massage schools and you can get a student who is about to graduate and you get them for like \$25, \$30 bucks for an hour massage. So check out your local massage schools, it's a great deal and they know exactly what they're doing. I mean they're about to graduate but they have to have a certain amount of hours on real people. It's like a win/win.

[0:31:04.0]

FT: Awesome. All right, when I was a child growing up, the one thing I wish I had learned about money is _____. So your parents were just fantastic role models, but there has to have been one thing that maybe you learned the hard way growing up that you wish maybe you had an introduction to as a kid. What is that?

[0:31:21.6]

GB: The one thing that — that cash is king. That if you spend with cash and you save your cash, you'll be in great — it will put you in a much better financial position. I mean I definitely grew up learning cash was king. My allowance was 15 cents a week when I was growing up.

[0:31:41.8]

FT: What? How long did it take you to buy something with that?

[0:31:47.1]

GB: Well I mean, my parents would match, like if we saved. But you know, I grew up in the 60's so 15 cents was a lot of money back then. They would match if I saved \$5 to buy something, they would match it if they could and I would buy things. But we didn't buy a lot. I know with my son, it was kind of ridiculous. You're out and every time you're out, it seemed like I was buying him a Spiderman figure or this or that. I mean I grew up, it was like Christmas and your birthday, that was it. You know? But we never went without, I had a great fun childhood. We just got creative, that's all.

[0:32:24.3]

FT: Yeah, that's the key, that's the secret, it's the key secret. All right Jeanette, last but not least. Answer this, I'm Jeanette Pavini, I'm So Money because _____.

[0:32:35.9]

GB: Oh let's see. I'm Jeanette Pavini, I'm So Money because I get it, finally, at my age. I get it.

[0:32:47.9]

FT: I would say you've gotten it for a while now. I don't know if you've just got it. I think you've had it for quite some time Jeanette and thank you so much for sharing your wisdom on this episode of So Money. I'm sorry that it just took us this long to get you on but we'd love to have you back. You're a friend of the show, your advice is timeless, and we'd love hearing about your success and following you and thanks so much for taking the time.

[0:33:13.2]

GB: Thank you so much Farnoosh, it was a joy and I look forward to talking again, really.

[END]