

EPISODE 1663

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FT: So Money episode 1663, first-gen finances and overcoming survivor's guilt, with Jannese Torres, author of *Financially Lit*.

JT: *The world is still kind of patriarchal, right? For it would be ignorant for us to think that like we've dismantled all these systems that are in place. No, they've just made a little space for us to play. But we're not really in control of anything, right? It's like, okay, you guys can have the illusion of financial equity and equality, but you really don't when we look at the data. And I always tell Latinas like, yes, the American dream is harder for us to achieve because we've got half the budget."*

[INTRO]

[00:01:04]

FT: Welcome to So Money, everybody. I'm Farnoosh Torabi. Joining me today is my good friend and creator and host of the award-winning personal finance podcast, Yo Quiero Dinero, Jannese Torres. Congrats to Jannese and all her readers. Her book is out. Well, it's out tomorrow. But I'm pretty sure if you order it now, you'll have it tomorrow. The book is called *Financially Lit!: The Modern Latina's Guide to Level Up Your Dinero & Become Financially Ponderosa*. I wrote the foreword to this book because I believe so much in Jannese and her message, and I'm going to read it to you. I'm going to read you the foreword. Here we go.

My foray into the personal finance world began in the summer of 2001, before TikTok, before YouTube, before Roth 401(k)s were a thing. I scored a coveted college internship at Money Magazine, where I was tasked with reporting about credit scores, index funds, and private mortgage insurance. Before offering me the gig, the human resources manager called me to be sure I'd applied to the right magazine. "You know we also run Time, InStyle, and People," she said confusedly. Little did she know this was a stepping stone opportunity, a dream really for this

nerdy business major with aspirations of becoming a financial storyteller. Plus it paid \$500 a week and included free housing in New York. What fool would pass this up?

For 10 weeks, I sat typing away on the 30-something floor of the prestigious Time & Life Building, the newsroom abuzz with top writers who took the utmost pride in their clever stock columns and profiles of the next issues Millionaire Next Door, usually a suburban 50-something dad named Howard, who would quietly build a fortune running a pro bike shop or using his father's inheritance to buy shares of Amazon soon after it had IPOed. But back then, no matter how interesting our coverage was, we and the vast majority of the personal finance publishers had a terrible blind spot.

I remember my first day on the job when I discovered our target audience, mostly male, mostly white, and mostly soon-to-retire. The face of personal finance in the early 2000s was, how shall I say, womp womp. It didn't take long to hit me. Here I was, a young Iranian American woman, writing for a national financial journal who, despite inheriting her immigrant parents' work ethic and appetite for bargains, had an empty bank account and nothing to show for the thousands of dollars' worth of Visa debt attached to her name. Who was writing for me and my fellow struggling friends? We're the ones who really needed the advice after all. Why shouldn't we also be aspiring millionaires next door? Why shouldn't we become savvy investors like Howard?

If only I could just learn how to live within my means, figure out where to save, and why the stock market moved the way it did. If only I could learn how to make more money and build wealth. If only someone would invite me to the money club and tell me how it works and tell me in my love language. Like any woman who's stood in a room, wondering where her seat is, I dragged in my own chair from the outside. I began to write articles, essays, and books, and gave talks around the country for young people, women, people of color, children of immigrants, all equally deserving of financial freedom. I hosted financial programs on television. Today, I produce and host a long-running podcast, So Money, which has earned over 25 million downloads.

Throughout the years, one missing ingredient was a fellow financial expert whom I could lean on, look up to, and laugh with when the road upholding the financial dreams and values of women got rocky because it did. If only I'd known Jannese Torres then. If I'd had the privilege of

befriending the wise, talented, and so lovable Jannese all those years ago, I'm certain that we'd have been attached at the hip and that we'd have had a lot of fun. When we met a few years ago through the recommendation of a financial editor friend, I was instantly drawn to this radiant woman. I remember watching her live on Instagram in 2020 when she announced quitting her full-time job to pursue her podcast and financial education business. I remember thinking, "I could watch Jannese all day. She needs her own show." I texted that same editor friend who was mutually in awe of Jannese's ability to summon an audience, instill confidence, and show us the way forward. What can I say? I'm a gushing super fan, a deep admirer.

Jannese and I both understand the financial plights of the underrepresented, although she can break it down and serve up the facts better than anyone I know. She and I understand and respect the importance of building community and how when women make money, when they make more, we all win. The world truly becomes a better place. Perhaps what I love most about Jannese is the depth and honesty with which she speaks and shares. She does not mince words, as you'll discover throughout these pages and on this podcast.

Whether she's offering a key story from her own rich and layered life or encouraging us to earn up and close gender pay gaps; whether she's teaching us how to exceed, expel even cultural expectations, invest wisely or unapologetically forge our own rich paths, Jannese has our backs. She is our guide with big plans for us. She is our woman. With this book, I'm excited to learn and be inspired once more by Jannese. My chair is in the front row and happily now alongside yours. Here's Jannese Torres.

[INTERVIEW]

[00:07:02]

FT: Jannese Torres, welcome back to So Money. It's the interview I've been waiting for all year. The time has arrived. We can talk about your book, *Financially Lit*. Congratulations, my friend.

[00:07:14]

JT: Thank you so much, and thank you, especially, for writing the foreword to this book. It means the world to have your support, and I'm just really excited about what the impact of this book is going to be.

[00:07:25]

FT: Oh, it's going to change your life. It's going to change your life. You're already changing so many people's lives. This is just the beginning. It was my honor to be able to contribute to your success. I love helping people that are going to be successful with or without me because then I can take a little bit of credit, just a little bit. But, no, this is all thanks to you. You have been building this massive movement really to help people like you, first-gen, maybe even second or third-gen, primarily Latina, Latino, people out there who want to dream big. They have big dreams, but they don't see themselves reflected in at least the financial world, right? Which funny enough, in this country, I learned from your book that I should have known this probably the statistic, but the largest minority in our country is Latinos.

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JT: Yes. You would think somebody's noticed that at some point and, "Hey, maybe we should talk to them."

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FT: Yes. I mean, we kind of know Spanish is the primary language now in our country.

[00:08:27]

JT: Yes, at least the second. It's at least number two.

[00:08:29]

FT: It's at least the second, soon to be the first. You start your book, Jannese, by dedicating the book to your parents and writing pages about them, which most authors just thank their parents

at the end. Maybe we give them a sentence or two. But it was really important for you to address the sacrifices that your parents made from the start. Tell us why you wanted to begin there?

[00:08:55]

JT: Well, I think it's just kind of I have to sit back and realize how many opportunities I've been given, including being able to write this book, just by their sacrifice of leaving Puerto Rico, not knowing what the plan was, not having any support system, and somehow managing to create an atmosphere where I could pursue the real American dream, which is to become the most fully expressed version of myself that I can. I think that's something that a lot of first-generation kids can absolutely relate with is just knowing that a lot of what we have going on, whether it's being able to go to college or get a job in a big, fancy corporate office. So many of those opportunities were not even realms of possibilities for our ancestors. I know that I am where I am because of all those sacrifices, and I wanted to acknowledge them.

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FT: You also acknowledge that the dreams that your parents had for you and their children, different than what you eventually realized was the real dream for you. There is this maybe sometimes friction even. I've had other people on the podcast who say this. That with their immigrant parents, the narrative, the hope and the dream was very different than what their kids actually realized is what they were really wanting for.

How did that go? Because I know you did go down. We've had you on the podcast, and I'll put that link in our show notes, where you talked about your comeuppance going to college on a scholarship, but then landing this sort of dream job as an engineer but being unfulfilled. Then financial problems with owning a home because you thought being a homeowner was the next real adult move, and that backfired.

Now, as an entrepreneur, you've seen the error of your ways, but it was hard to sort of reconcile this with your family. How did you do that, and how are you doing that? Because I think it's probably an ongoing thing.

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JT: Yes. It's absolutely an ongoing thing, and there was a lot of sense of guilt of wanting to let go of what that dream was in their eyes. I think that's something that a lot of people can resonate with is just feeling like everything that I've accomplished up until this point was the script that I've been given, the script for success. Why am I miserable? It's that dichotomy of like I'm doing everything everybody told me I should do in order to get the success, the stability.

But for many first-generation kids, we're not really seeking stability. Our parents want the stability. We want freedom. We want the ability to have choices and options and not be boxed into what we've been told is supposed to make us happy. It was a gradual process. I think it's still an ongoing process for me. A lot of how my parents kind of came to the realization that I am actually on the path I'm supposed to be on is because of how they've seen me change and evolve and just become more confident and become more empowered.

That was something that I spoke with with my mom recently. She's just like, "I thought you were crazy, but I think we're all the crazy ones now. We're the ones that we need to start questioning what we've been told."

[00:12:14]

FT: Right. It reminds me of my mom when she learned that I was making more than my soon-to-be husband. She said she disagreed with that. She said – ironically, she was like, "I don't want you to struggle." I'm like, "Yes, exactly, which is why I am securing my financial life, and I'm willfully entering a relationship where I make more." For me, that narrative, that translates into not struggling because I saw the opposite growing up. It's like how one word can mean two different things to people in the same family.

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JT: It's so true, and I think that's one of the reasons why I talk so much about mindset and trauma and all of the mental stuff we have to battle when it comes to money because you can

give five different people the script of what to do, how to open an investment account, how to start creating an estate plan, all these things. But if we're not addressing the root of their money beliefs and their traumas and understanding why they move the way they do with money, all of that advice, all of those strategies are going to fall in deaf ears.

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FT: As I was thumbing through your book, I was putting this book next to, let's say, a book that was written 20 years ago by a white man, which all the financial books 20 years ago were mostly written by white men. They would never start their books by, A, thanking their parents. Let alone dedicating the first chapter to the money traumas that you get into and these false narratives that you think are so important to address upfront.

I think this is universal. Everybody has this. It's not just exclusive to children of immigrants, but thank you for calling this out. Your real target reader is someone like you. You call her someone who's carrying the weight of her ancestors and their sacrifices, crumbling under pressure to be the first in her family to do things they could only have imagined. You talk about how fear was so much of the drive that led you and others in your shoes to kind of get to where you are. I love fear, as you know. I get how a misunderstanding of your fear or just sort of a blind trust of fear can lead you down the wrong path. How has fear been for you a catalyst in helping you make financial decisions and other kinds of decisions that have made you feel more secure?

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JT: Well, I think we have a lot in common with the perspective of never wanting to rely on a man. That was something that I definitely saw growing up. The men in my family were always the breadwinners. So I always saw the women kind of being relegated to positions where they had to be subjected to potentially toxic treatment because they were just not in a position to be able to exercise financial power.

Very early on, I had this drive as a young girl, probably 11. By the time I was 11, I knew I need to have my own money. No man's going to tell me what to do. I think that definitely fueled my career path. I was a straight-A student. I always just had a goal to be financially independent,

and just that definitely made me pursue the high-powered career, get the two master's degree. I just never wanted to rely on anybody.

In one way, I think it was great because my career, even though I've left it behind at this point, it was a foundation. It was a great foundation for me to learn how to save and invest and learn that I could create my own earning power. But that same career was pulled out from under me with a layoff. That was the second part of how fear has now manifested. I saw how quickly everything that you've built can be taken away from you. That definitely led me down the path to wanting to diversify my income streams, create my own businesses, and just never again be put in a position where someone else controls me. I think that's the narrative. That's kind of the thread that weaves throughout my entire story is just I never want to feel like somebody else has more power than me.

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FT: Yes. On Instagram, I think you wrote something like, "My butterfly effect," which I love. It made me think like what was my butterfly effect, this occurrence where something starts off negative but then it ends up being this magical gift. I had a layoff story. You had a layoff story. You talk about financial abuse, though. You also have come forward about your own personal struggle with this abuse and financial abuse. Do you want to tell us that?

[00:16:50]

JT: Yes. Ironically enough, when I first put the book proposal together, the chapter about love and money wasn't even part of this whole narrative. I was still married, and there was no immediate plans to get a divorce. Then while I was writing the actual book, I ended up going through a divorce, found out a lot of – basically, I wasn't married to the person that I thought I was married to. There was situations of financial abuse that I discovered later. Credit cards being used. I didn't have any idea. It was just a lot of chaos.

I write in detail about the whole story in the book, but I thought it was really important for me because as a woman, that's not a topic I was ever taught about. It's something that I saw, but it wasn't something that we acknowledged. I think we're in a position now as women, especially,

to create a sense of financial security that previous generations could not. That being said, I wanted to dedicate an entire chapter about why we need to protect ourselves with money. It's not just about having money to go and buy nice purses. It's having money to get a security deposit on an apartment because your partner has become toxic or worse.

I think a lot of this book is really about kind of breaking the narrative, breaking those stereotypes, and opening up conversations that may have been taboo, especially for my community.

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FT: Does it ever occur to you that it's 2024, and why are we still having to say these things out loud? Why do we have to keep saying to women, "You need your own money."? Why is this not being immediately, readily, and excitedly accepted by women? We know kind of the answer but really the why. What is it about this message that isn't enticing?

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JT: Well, I think the world is still kind of patriarchal, right? It would be ignorant for us to think that we've dismantled all these systems that are in place. No, they've just made a little space for us to play. But we're not really in control of anything, right? It's like, okay, you guys can have the illusion of financial equity and equality. But you really don't when we look at the data. I always tell Latinas like, yes, the American dream is harder for us to achieve because we've got half the budget. If you feel like you're struggling, it's not an illusion. It's actually the way the system is currently set up.

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FT: Half the budget, not nearly as many opportunities, far less education, access. The list goes on. You talk in the book about how it's important to set boundaries with your money. Having spoken to other immigrant children who perhaps grew up with this expectation that they're going to support their families, their parents, their grandparents once they become earners, that's difficult, right? Parents don't foresee the student loan debacle or stagnant wages in your future

or layoffs in your future. They're just like, "Oh, you're an adult now. You're making money, great. You're now going to help us out as we've helped you out." I can see where that easily get very problematic. But how do you navigate that? How do you declare these boundaries while keeping the family relationship intact?

[00:20:15]

JT: Yes. This topic around survivor's guilt, financial survivor's guilt is something I dive into the book as well because there's a lot of sense of responsibility if you're the one that "makes it out," right? That can lead to a lot of self-sabotaging behaviors kind of at your own peril. For me, I think it's important to acknowledge that this is something that we want to do and not fall victim to this individualistic pick yourself up by your bootstrap narrative that is so rampant throughout the world of personal finance. I think that whole narrative kind of ignores the fact that we are so community-based, especially as immigrant communities and minority communities.

I like to tell folks it needs to be part of your budget. One of the methods that I talk about in the book is this idea of a family emergency fund. You know your family's going to need money, so let's plan for it the same way that we would plan for travel or for your car breaking down. That way, you have an actual number. You have actual financial boundaries around the support that you can extend because you have the number in your face, right? That's one method.

I think it's also acknowledging, yes, it's stressful. It's not fun. It's not fun to be a first-generation wealth builder. You are the foundation. That emotion that comes with that is something you might need support with, whether that's therapy or a financial trauma coach or something because it's a heavy load to lift. But I also want to remind folks, you can't give in earnest unless you're taken care of. You're not going to serve anybody if you can't help yourself. Putting some boundaries around the support that you can extend, whether that's earmarking a certain amount of money, having hard conversations and just acknowledging that you might not be in a position to do this. But maybe it's something aspirational. I think we have to be realistic about what we can do and just make sure that you're taking care of yourself as well.

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FT: Yes. You say take care of yourself first, oxygen mask on, me before others. Let's go back to that layoff. I think that's where so much of your life did change and where so much of this wisdom now that you have was – a lot of it arrived at that point. For those who right now may be in the middle of losing – this is a really weird economy. I mean, I get DMed like, “I lost my job. My husband lost his job. Everyone I know is out of work. They can't find work.” Now, yet the unemployment rate is so strong. But I think when you take a magnifying glass to the job market, it's a much different picture.

For those who want to, they really want to be you. They want to be their own boss. They want to be entrepreneurial. They want to create content. They're trying to see a layoff as an opportunity. How do you do it? How did you do it?

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JT: Well, I think there was definitely things that were in my favor, and one of those is I've always kind of spent less than I make. I've always had an emergency fund. When I got laid off, I knew I didn't have to rush back to work. If you're lucky enough to be in a position where you're still employed but maybe you're hearing whisperings that something could be coming down the pike, I would take this opportunity to start bulking up that savings just in case. What that's going to do, it's going to give you a little bit of a runway. Hopefully, you get lucky and you get a severance. That makes your runway a little longer, and you can take some time to explore those passion projects.

That's what I did when I got laid off. Instead of rushing back to another job, I said I'm going to be strategic in this job hunt, and I'll get into more of that in a second. But I also wanted to take the opportunity to test-drive entrepreneurship. What better time when I literally don't have to go to a job. Even if I knew it wasn't something I could do sustainably at that point, just being able to experience like what does it look like to create my own schedule, and work on the things that I want to do, and not have this pressure of trying to balance the job and the side hustle. Take those breaks as an opportunity to invest in your education, and don't see it as the world is crashing down.

I mean, the layoff feels ugly when it's happening, and you think like, "Oh, my God. The world's going to come to an end." Nine times out of 10, you're going to have this perspective that's like, "Oh, I needed to get out of this place," or, "I needed that break." Maintaining that perspective, I think, is useful.

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FT: I think for all – again, I experienced a pivotal layoff in 2009. In retrospect, in hindsight, oh, you have so much wisdom about it. In the moment, you're like, "Oh, my God. I'm going to watch *Bridget Jones's Diary* on repeat for the next two weeks and never leave my studio apartment." I think what we all really seek in those moments of uncertainty is certainty. What I love about your story is that soon after getting laid off, you leaned into something that was very certain, that was unshakable, that no one could lay you off from, which was your culture. You started a food blog.

I think that's a big lesson for us. I mean, you didn't have to go get another master's degree. You didn't try to learn a new tech technology. You were like, "Who am I? What am I good at? What comes naturally to me, and how can I leverage that?" Walk us through that a little bit because I think that there's so much to learn from your example.

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JT: Yes, absolutely. I have had this moment to reflect, especially during the process of writing this book, that this thread that is woven throughout all of the different entrepreneurial ventures that I've started have leaned into my leaned into my Latinidad. I don't know if that was a subconscious thing, or it was just the universe kind of guiding me. But I feel like I knew I wanted to create a business that allowed me to be the version of myself that I could never be in corporate, right?

I was usually the only Latina in the room, usually the only woman. I got so used to just being othered in that space that I guess I just wanted a place where I could be my authentic self and where better to be that person than in your own business. As a content creator, I get to share my culture, share my personal experience, and use it to inspire people, to help people reconnect with their culture. As a food blogger, one of the most gratifying things is getting

messages from people who are like, “I could not make this recipe to save my life because my grandmother passed away before I got the recipe. Now being able to follow your recipe, I'm reliving these moments, and I'm getting to share them with my children.” Just the power in representation and showing up in spaces where you don't see yourself represented, I think, is so, so underrated and so powerful.

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FT: Your book does this so beautifully in the integration of language. Everybody, if you follow Jannese online and on her podcast, you do this and where I don't see a lot of people who are representing their cultures doing this. They – I don't sprinkle in Farsi on this podcast. It would be terrible, actually.

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JT: You should, Farnoosh.

[00:27:23]

FT: I should, though. Actually, I do it in my book, in *A Healthy State of Panic*. But I love that you honor your culture so well and so much in all of your work. What has the best feedback been from early readers of your book? It comes out at the end of the month.

[00:27:41]

JT: Yes. Besides the fact that there are so many things that we talk about in this book that people are hearing for the first time, which is just mind-blowing to me, I got some feedback like, “This is the first time I've ever heard a Latina talk about a prenu. I didn't even know we could do that.” Just being able to open that conversation for an entire community is insane. I'm so honored to be able to start those conversations. Another one was around this concept of financial independence, right? The financial independence movement has largely been driven by white men in Silicon Valley for many years. Just the idea that as a Latina that you can pursue

financial independence, that you can opt out of work, that you can retire early is still such a novel concept in 2024.

I think the most common feedback I'm getting is just like, "I had no idea that I could actually do this, and thank you for giving me permission, and thank you for giving me an example to follow because I'm not crazy for wanting something different than what I was told I should want."

[00:28:47]

FT: Yes. To also be able to share what you want with your loved ones who are not only new to this but they're of a different generation. Going back to just the importance of cherishing family and honoring your roots is a theme in your book that I really appreciate. For those who aren't yet entrepreneurs or that's not their path, they're in corporate, I think that's fine. If you want a job that pays the bills, so you can go back home and live your life, and you want a soft career, whatever it is, I think that's fine. But navigating that as a woman, as a woman of color is extra challenging.

For those in the audience who are like, "Yes, I'm with you, Jannese. I want to be financially lit, but I actually like my job, and I like my career track. But I'm struggling. I'm fighting up against micro and macroaggressions. I'm not getting a raise. I'm not feeling valued," what's your advice?

[00:29:47]

JT: Yes. When I was thinking about how to transition back into corporate after my layoff, I didn't want to just hop into the next job. I think that's what happens to a lot of people. They just get scared. They're like, "Oh, my God. I'm just going to take the first thing." I was very strategic because I had a longer-term plan. One of the things that I pursued before it was very trendy was remote work. Remote work gave me the capacity to have extra time to work on my business and to save some serious money. I had a 90-minute commute each way with my previous job. I'm just like, "If I can choose not to do that, I am going to choose not to do that."

There's been a lot of power in being more strategic around what my career looks like, having these hard boundaries around what you are going to accept, whether that's from a salary

perspective, benefits, commute, et cetera, and really just being unapologetic about that. I think it's much easier nowadays to find information around negotiation tactics and just advocating for yourself. That's not something I learned. That's something I had to do by the school of hard knocks. But I saw massive amounts of financial gain from job hopping.

That's one narrative that we have to squash as not being a good thing to do because my elders and my family worked at the same damn place for 20, 30, 40 years. I never saw them make much financial progress. Versus me, I was job hopping every two to three years, and I got to double my salary in less than seven years. Be very strategic about that. I would tell people, if you've been told it's not good to job hop, I think you've been lied to. There's probably other things that you've been lied to about.

[00:31:39]

FT: Yes. It's because I think our parents didn't have a healthy relationship with risk. It's ironic because they risk so much to come here, right? Leaving their homeland, leaving everything they knew. When they get here, they're like, "Okay, no more issues. No more risk-taking. We want the simple life. We want to work hard, put our head down, and just kind of go with the flow." As children growing up in that environment, it's hard to trust things like switching jobs and even investing. What are some other things that you want your readers to trust more in their financial lives and to know that, yes, of course, everything has a degree of risk, but the payoff is so much more?

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JT: Absolutely. I think I want folks to understand the risk of not doing anything because I think we have plenty of examples of what that looks like, as I'm watching my own parents age and knowing that they're not in a financial position to retire. There's a lot of elder millennials who are experiencing that same exact stark reality. I like to tell people we have the example of what it looks like to not be prepared. We can't afford to take that risk because it's literally in our face.

As scary as it is to invest, as scary as it is to trust the stock market, we have to go based on data. The data from the last 100 years tells us that this is a proven track to building wealth. We

can either keep doing nothing, and you know what that result's going to look like. Or I'm going to try the thing that freaks me out a little bit but has made many, many, many millionaires. Even if they haven't been from our community, we can change that.

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FT: Yes. You say invest like a white dude.

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JT: Yes. Or better.

[00:33:19]

FT: I love it. Or better, or better. Jannese Torres, thank you so much for letting us be one of your first interviews on your book tour. I can't wait to celebrate with you. Everybody, check out *Financially Lit!: The Modern Latina's Guide to Level Up Your Dinero and Become Financially Ponderosa*. I regret not taking more Spanish in high school. I studied French. It sort of served me, but it would be nice to be fluent with you. We have so much fun in English. Imagine.

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JT: I would love for you to come to Puerto Rico, come to Puerto Rico. Come to Puerto Rico. We'll spend some quality time there learning Spanish.

[00:33:54]

FT: Yes. All right, going on Expedia right now. Thank you so much, Jannese. Congratulations again, and I'll see you in real life soon

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JT: Thank you so much.

[END OF INTERVIEW]

[00:34:07]

FT: Thanks so much to Jannese Torres for joining us. She is doing a book tour, everybody. Make sure to check out her website, yoquierodineropodcast.com, and to order your copy of her book. Support authors. Go to anywhere you like to buy books, preferably a small business, and order *Financially Lit*. You won't regret it. I'll see you back here on Wednesday, and I hope your day is So Money.

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