

Brynn Conroy - The Feminist Financial Handbook - Transcript

Tim Mullooly: Welcome back to Living With Money, this Tim Mullooly. On today's episode I'm joined by Brynn Conroy. Brynn is in charge of the website FemmeFrugality.com and is also the author of the upcoming book The Feminist Financial Handbook which comes out on October 15th of this year, you can pre order it now. With that Brynn thanks for coming on the podcast.

Brynn Conroy: Thank you so much for having me.

Tim Mullooly: For the listeners out there can you just provide a brief background about yourself and how you got started writing and the website?

Brynn Conroy: For sure. I started my website Femme Frugality about seven years ago. I did not have much money, I was living below the poverty line and I found out that I was expecting and so I needed to find more ways to make money and save money to provide for my child. I found ways to return to school, not just to go for free but to actually get compensated to do so. I was finding a bunch of creative ways to save money and earn more money, and I shared that information with my friends and some of them were like, "Oh that's cool," and some of them were not very excited to hear about it at all, I kind of got annoying I guess. I knew though that there must be other people looking for this information because it was really transformative for me. I took to the internet and I started a blog and things just kind of blossomed from there. I was able to dig out of that poverty and kind of turn things around.

Tim Mullooly: That's really great that one you were able to find an audience and dig yourself out of poverty. I find it hard to believe that your friends didn't want to hear about helpful tips about how they can make more money, that sounds insane they didn't want to know how to make more money?

Brynn Conroy: I know, I know. Well my hacks were not like index funds or anything, like what I was looking at was like at the time Schedule M was still a thing on tax returns, it gets really into the weeds and really nerdy here. Essentially after the recession the government had tax credits that if you had a job they were going to give you a little bit of a stimulus and so that one in particular I think turned everyone off, they were like "All right now she's talking about tax credits. We're going to check out now."

Tim Mullooly: Right. The stuff kind of started to go over their heads and you just see their eyes glaze over a little bit?

Brynn Conroy: Exactly, exactly.

Tim Mullooly: Through blogging and starting the website and after doing it for a handful of years is that ultimately what led you to want to sit down and write the book The Feminist Financial Handbook?

Brynn Conroy: Yeah you know what, it's pretty interesting. I have been approached with book deals a couple of times and I've always wanted to write a book like that sounds like a fun thing to do, I wasn't necessarily sure about writing a book in personal finance. I know that it's a lot of work and the contracts that I was receiving just there was always something that wasn't quite agreeable. This most recent one though, Mango Publishing, came to me and asked me to write a book about finances through the lens of feminism.

I looked over the contract, we talked some things out, everything was super agreeable. Again still a lot of work and I wasn't really sure that it was an effort that I wanted to put in because it is massive. The concept, like just the subject matter, I knew that it was a book that needed to be written and with some encouragement from my peers I decided to go ahead and go for it.

Tim Mullooly: Yeah I mean traditionally at least how the industry has been in the past you know personal finance and investing, stuff like that has been run by males so I feel like a book geared towards women written by a woman is something that is definitely unique, like you said needed to be written. Is that kind of where you jumped on the opportunity?

Brynn Conroy: Exactly, exactly. There are some great female writers out there actually and they have written book on personal finances for women but this one particularly looks at those who might be facing obstacles. A lot of times I think we gear our financial advice to people who already have a ton of money or not even a ton but like a manageable amount of money and that's great and that's awesome but like when you're facing those obstacles sometimes reaching the point where you can take that advice and actually act on it seems really far away. I wanted to kind of address some of those issues that you face as you're trying to work your way up and handle those obstacles.

Tim Mullooly: I agree, a lot of the personal finance tips and things that you hear from people are geared towards people that already have money and are relatively comfortable. It's not necessarily geared towards the people that really need the help and so that's great that that is where the book is geared towards.

The first part of the books says that it talks about defining wealth. For you how would you personally define wealth?

Brynn Conroy: I think the ultimately, at the core of everything is a wealthy life is a happy life and we're not going to be happy if we're struggling really hard with poverty. The pursuit of endless cash is also not happiness and doesn't bring meaning and joy into our lives. Those are the things that I strive towards as kind of that meaning and that daily joy. I'm not perfect at it, for sure, but the things that I strive towards are time with my family, I have a special needs child and so the time that I allot to spend with them is sometimes greater than what I might do otherwise. Not because I wouldn't love my family otherwise but there's just some added responsibilities with that. That time and that flexibility is something I really look for, health obviously, and travel is a big thing for me.

I'm a seeker and I like to learn new things and see how other people process this world and kind of learn from different perspectives so that's a really big thing for me, just the idea of having

enough. Like a line where I'm working enough that my family is happy and comfortable but not to a point where I'm a workaholic and they might have material wealth but they never see me.

Tim Mullooly: Trying to find that work life balance, you know, between wanting more money but also just being able to enjoy your life.

Brynn Conroy: For me it's not even so much about balance, I think that's an extremely elusive goal. Kind of just going with the flow and really setting a benchmark, like okay we've got enough here I don't need to add more stress to my life or more stress to my family's life just because it could bring in more cash so kind of setting that baseline of not necessarily not taking on more opportunities but just knowing that I don't have to scramble anymore.

Tim Mullooly: Knowing when to say enough is enough and just being able to admit that you're at that point where you can be comfortable now?

Brynn Conroy: Exactly, exactly. Kind of letting go of that scarcity mindset.

Tim Mullooly: That's for you, are those kind of the same things that you would suggest for other people who are trying to define wealth for themselves? Think about trying to find your happiness and trying to find that point in your life where you're comfortable?

Brynn Conroy: Yeah, it's really interesting. For the book I interviewed a woman who studies they call it contentedness because happiness I guess is something that if you set it as a goal you're never going to achieve it. There were a lot of things that she said we could pursue but money was actually not one of them and those that pursue money actually tend not to find happiness. It's really that meaning and so for me those are the things that bring meaning into my life like time with my family, I have kids, that's something that I wanted and travel is something that's big for me. For other people those things might not hold value, maybe you don't want kids or maybe you don't need to travel to find that meaning in your life, maybe you engage in more things in your community and spent more time at home but you can be just as content with your life and really kind of achieve that peace because that's meaningful for you.

Tim Mullooly: It's kind of different for everyone on a case by case basis. I feel like contentedness, like you're saying, is a broad enough terms for everyone to kind of just apply it to their own lives and be able to find that level of content, the specifics of it are up to them but it's just finding that level of contentedness and being okay with that.

Brynn Conroy: Exactly.

Tim Mullooly: Especially over the last handful of years there's been a lot of news and headlines, there's no secret about the gap in pay between men and women. In the book you talk about certain workarounds to this pay gap that can be used to help achieve financial success despite the pay gap still being there.

Could you just talk about a few of the workarounds that you discuss in this book?

Brynne Conroy: Absolutely. The first thing is that a lot of these were a lot of the things that are going to go into changing the pay gap are going to have to be addressed systemically, they're not necessarily things that we can do as individuals but they're things that we can contribute towards, things like changing workplace culture, reframing the pay gap and family leave measures for women and men because this is not just a women's issue it's a men's issue as well, it's an everybody issue.

Tim Mullooly: Right.

Brynne Conroy: If we're talking about what we can do as individuals the one thing that's going to be really actionable for people I feel like is learning how to negotiate as a woman because unfortunately both men and women perceive women who come in and negotiate their salaries differently. When we use the same tactics as men, we are rejected 25% more often for those pay bumps than men are.

Tim Mullooly: Are there certain techniques that women might be able to use to help negotiate more effectively?

Brynne Conroy: Absolutely. For this section I interviewed a lot of people for this book, partially because I don't have the lived experience that I need to speak to all of these issues also because there's so many smart women out there who know how to pull these things off. I got to interview a couple of lawyers for the negotiation section which was ideal and amazing and one of them, Rebecca Neil, she gave me a whole bunch of tips.

The first is that a lot of times we are socially conditioned to be very agreeable as women. When we get that first offer we're more likely to say yes because we don't want to cause controversy or be seen as somebody who is not agreeable. There's very real reasons for that if rock the boat a lot of times it does not bode well for us in the workplace. Just learning different ways to not automatically jump to, "Yes that sounds great." One way that she mentioned to do that is to kind of sandwich your ask so you're going to put your ask in the middle and then before you want to be very positive and very agreeable because that's how people like to see women and this is frustrating and annoying and not fair but unfortunately it's the way it is.

You want to frame it by saying reasons you want to work for the company or if you're sitting there at an annual review reasons that you like working there, things that you appreciate about your coworkers, and then make your ask and then follow it up with quantifiable reasons why you want that pay bump. Maybe you made material additions to the bottom line at your company, maybe you worked on a project that went really well and you headed it, maybe you've been training people under you and management. There's all types of things that you could bring up to justify why you need the pay bump so you're being agreeable, you're asking for what you want, but you're also giving them a hard reason why they should give that money to you. While it's easy to argue with emotions it's harder to argue with facts.

Tim Mullooly: Right, right when you back it up with hard evidence it can't really be disputed on a justified level if you have the evidence and reasons to back it up. I definitely agree with that.

Brynne Conroy: For sure. I think that that's something that advice for men typically comes down to too is you've got to have the numbers, it's got to be quantifiable. I think that first part is really where it's going to be different, you start with the agreeableness rather than being assertive, start with establishing some common ground.

Tim Mullooly: Learning how to effectively negotiate are there any other workarounds that you talk about in the book that could help women out in terms of achieving financial success in spite of the pay gap?

Brynne Conroy: You know what I think that it's really difficult. I don't know that there are too many others unless we are going to open up conversations with each other and kind of change our culture and I think that's what it's going to come down to is that we have to talk with people and help them understand. One argument that's commonly made for the pay gap is that women enter fields that do not pay as highly as the fields that men tend to enter.

While that is true the framing of that is very interesting because if we look at some of the fields where women work like nursing, domestic work like teaching, teaching's a little bit unique, but essentially these are all fields that women have been working in even prior to entering the workforce with the exception of teaching, that was kind of a way that women could enter the workforce pretty early on but they were compensated either very little or did this work for free but we are also talking about people who are educating the future tax payers and innovators of tomorrow, we're also talking about people who may be the doctor who tells the nurse what the care should be but the nurse is administering the care to you and getting compensated in a lot of cases very poorly for it.

Tim Mullooly: Right.

Brynne Conroy: When you look at those fields that women are really encouraged to enter a lot of times I think that instead of looking at it as women are entering these fields that pay less money and they need to enter male dominated fields which is a very difficult feat for women to pull off successfully I think we really need to ask ourselves the question do these fields pay less and women are choosing to enter them because of some self-esteem issue and they think they deserve less or they just don't care about money or do those fields pay less because historically they have been dominated by women? At the end of the day how we value women is the real question there.

Tim Mullooly: Exactly. Like you were saying nursing and teaching and domestic jobs like that those are all extremely valuable positions too. Like you're saying they teachers educate the students who grow up to make laws and run the country, nurses save lives. You would think that those jobs would be valued a little bit more and naturally would just be compensated for the work that they're doing so I also think that that is a little bit backwards as well.

Brynne Conroy: Yeah for sure. I think it's really just a matter of opening up these conversations so that when we are talking about the people making salary decisions when we're talking about how much tax payers are willing to contribute to fields like education we can really I think changing people's minds at the top is the way that we're going to really make an effective change

because unfortunately it's very difficult to do that from the bottom and that's one particular issue in the book that I really don't have a good solution for on a one on one basis other than working on your negotiation skills and opening up these conversations.

Tim Mullooly: I totally agree. You know you kind of feel like I'm just one person, what can an individual do to make that change but definitely I agree. Opening up the conversations and just kind of shedding light on some of the statistics and reasons behind why women gravitate towards certain jobs. Like you're saying it's not like women would see a lower paying job and go to that just because it pays less, that doesn't make sense.

Brynne Conroy: Exactly.

Tim Mullooly: Like why would anyone man or women want to say, "Oh I want to go to that job because it pays me less money."

Brynne Conroy: Exactly.

Tim Mullooly: It's I want to go to that job because it's something valuable like teaching or nursing or something else. You know they want to do the work and it's just naturally a lower paying job because of historically that's how it's been.

In a blog post that's previewing the book I read the term judgment free budgeting. Can you talk a little bit about what you mean by that term of judgment free budgeting?

Brynne Conroy: Absolutely. As women there's often a lot of judgment on how we either spend or save our money. We're either that coupon clipping lady, ultimate frugality, just that weirdo who must know anything about investing because she uses scissors. Right? Or when we spend money like let's say that we spend money on a quality item there's a lot of judgment from society at large and this includes women judging other women and us judging ourselves like it must be nice to go on that vacation or it must be nice to drive around in a Benz.

Tim Mullooly: Right, exactly.

Brynne Conroy: That same judgement isn't always there for men. In that chapter when we're dealing with budgeting I really wanted to stress that you can spend your money on whatever you want as long as it fits within your budget and I think you're going to be happier if you spend your money on the things that you value most in your life with your priorities but whatever your priorities are, are none of my business as long as you are not going into a massive amount of debt you can't handle, then we kind of outline different ways of budgeting and like how you can kind of achieve that.

Tim Mullooly: At my firm we're financial planners so we kind of have similar conversations with our clients, men and women, who come in here. We try and build out a budget for them and plan their finances and sometimes people get skittish about admitting where they spend their money. We used to tell them like hey I don't care where you spend your money, it doesn't matter to me, we're just trying to make a budget that works with your lifestyle. I totally agree with the

whole judgment free budgeting because it's your money, you worked for it, you can spend it however you want.

Brynne Conroy: Yeah I love that, that's exactly it.

Tim Mullooly: If a reader could take just one thing away from this book, I know there's a lot of different topics that are covered throughout the book, but if there is one kind of overarching theme or lesson from the book what would you want that one thing to be?

Brynne Conroy: Oh this is a hard one.

Tim Mullooly: Or a couple maybe.

Brynne Conroy: Can I cheat and give you two?

Tim Mullooly: Yeah sure.

Brynne Conroy: I'm going to cheat and give you two.

Tim Mullooly: Okay.

Brynne Conroy: All right so the first thing is feminism is in the title of the book and one thing that I really wanted to focus on was something called intersectional feminism. What that is, is it looks at not just being a woman but what is it like, I am a white woman, but what is it like being a woman of color, again why I interviewed so many different people for this book because I can't write from that perspective. I was really grateful that I got to learn from other people's perspectives. I learned about the transgender experience with money, about what some different financial considerations are when you're in a same sex relationship. Kind of looking at yes I'm a woman but also I face these other types of oppression that are inherent because of who I am.

What I would really hope that people get out of that reading experience is to acknowledge that other people have struggles and that those struggles aren't there because of their own individual decisions, they're there because of the way our culture treats people and to really honor those experiences and recognize them even if they don't affect you directly. Again these systemic changes are what's going to make things better for all of us in the end.

Then if you find yourself in one of these situations, this is going to be the second thing, cling to hope. There is always hope, sometimes hard work doesn't pay off, sometimes life is not fair, but you've got to keep that hope alive and there are other people out there willing to fan those embers with you and keep it alive because even if this life is hard, even if there is struggle that's not all that there is to life. If we keep moving forward we can achieve maybe not even in our own lifetimes, like the pay gap is not going to go away in my lifetime but I know that having those conversations and talking to people about it can make positive change so that it happens more quickly even if I don't see its fruition. Massive concepts like that I think will help us all.

Tim Mullooly: If you had to pick two lessons those are two very awesome lessons for people to learn. You know things that may not have previously been said or written about in terms of personal finance book or finance related stuff you know you hear about certain issue but tying it in with finances certainly a unique take and definitely will be very impactful for whoever reads the book. In the show notes we're going to link to the book where you can pre order now, like I said before it comes out on October 15th be sure to pre order a copy or get your copy when it comes out.

Apart from the book there were a couple other topics on your website I found interesting. On the Femme Frugality website can you kind of break down for the listeners what people might be able to find on the website?

Brynne Conroy: I started this website kind of at the genesis of my own journey through motherhood so there's obviously stuff about raising kids on there and there's also stuff about career. Some of my most popular content even though this happened a while ago was wedding content, doing that on a budget, and also travel is a huge thing and social and economic justice.

Tim Mullooly: Could you talk about some of the more successful tips that you found in terms of traveling on a budget or traveling without a lot of money?

Brynne Conroy: For sure. I grew up as a military brat so we kind of traveled inherently just as a part of my parents jobs and lifestyles so a lot it I learned before all of the internet stuff before hacking credit cards, before Airbnb, although those are great amazing tips and I use them frankly. I just went on a trip to Japan where my brother and I flew over there for literally nothing because I had credit card points. Yeah a major reason that that trip was even possible was because we were visiting a childhood friend who lived there.

One thing that I like to do is if I'm going to plan a trip to a cool place I want to first plan a trip where I'm going to be seeing cool people whether that be family or friends. Then if I can have accommodations with them that saves a lot of money and I think that's something everybody regardless of your credit score or your comfort with credit cards and debt that's something that anybody can pretty much do.

Also looking at alternative accommodations we talked a little bit about Airbnb, hostels, I don't really do hostels when I travel with my kids but like if it's just me it's a positive experience. In Japan they had something called a guest house which was really, really neat. It was kind of like bed and breakfast just without the breakfast and you had to be really quiet but it was cheaper than a hotel. The other big thing that I've used throughout my life and that I've learned from my parents was to travel during shoulder season. Let's say that you want to go to the beach instead of going during the summer you can go like the week before memorial day or the week after labor day and then pretty much everything's open, you just get massive discounts.

Tim Mullooly: Right so it's not like in the off season sort of, like before the peak summer months start you go and get the same experience but with less people and probably for less money. Right?

Brynn Conroy: Oh much less money, yeah absolutely.

Tim Mullooly: You mentioned wedding content as well. What are a couple of things for any of the listeners out there who might be planning a wedding on a budget?

Brynn Conroy: I mean the biggest thing is like not happy news, it's something that most people don't like to hear but the most effective way to cut your wedding budget is to cut your guest list. Probably the most popular piece of content I have around that is cutting the officiant cost, here in Pennsylvania and there's a handful of other states across the country you can actually get married without an officiant and that's actually thanks to the Quakers, they don't have officiants between themselves and God.

At least in Pennsylvania whenever they were writing marriage laws you can get married essentially without an officiant and people can't discriminate against you, be like oh you're not Quaker so you don't get to do this, you can do it whether you're an atheist, whether you're anything. I had several readers actually unfortunately sometimes you have to fight discriminatory clerks at the county court house and I've had in California I've had quite a few readers have success doing that and being able to get a marriage free of a clergy member and it's been more meaningful for them too. It doesn't just cut their budget it's also something that really speaks to their values and their relationship.

Tim Mullooly: I also read on the website you talked a little bit about being frugal but from two different perspectives out of necessity and out of empowerment.

Could you talk a little bit about what it means to be frugal but from different perspectives?

Brynn Conroy: Oh yeah that's a great question and you know what the biggest thing between the two is stress. When I first started writing I was doing everything I was doing out of a place of necessity. If I wanted to provide for myself, if I wanted to eat, if I wanted to pay the electricity bill the things that I were doing were things that I had to be doing or I was not going to get by, I was going to go without.

I think that a lot of times especially in I don't know how familiar your listeners are with a personal finance blogging sphere, I know it's kind of very niche, but a lot of times within that community I think that when we make those decisions out of empowerment we kind of look down our noses and we say well I'm making these decisions why is it that hard for someone without money to make the decisions and just work their way up? I think that stress is a major difference, stress effects our inner personal relationships, it effects our work performance, and it even effects how much money we bring in when we have stress it decreases our income.

Tim Mullooly: Right.

Brynn Conroy: When you're acting from a place of empowerment and you're making those frugal decisions in order to draw more money into your 401K or in order to beef up your emergency funds to 20 grand that stress isn't there.

Tim Mullooly: Right it definitely feels a little different. You're more comfortable making those choices like oh yeah sure I can afford to throw some more money in my 401K versus I need to eat this week.

Brynne Conroy: Let me figure out a way to get to the grocery store.

Tim Mullooly: You said earlier, and I read a blog post also on the site marking your seven year anniversary of blogging. Over those seven years what are some of the most important things that you've learned about yourself and also just about the world in general?

Brynne Conroy: Oh man.

Tim Mullooly: Again, that's probably a lot.

Brynne Conroy: A lot yeah a lots happened in seven years. I guess in the realm of like my writing and personal finance I approached everything from a very, very numerical standpoint. I think that's something that maybe a lot of people don't realize about living below that poverty line is that when you do live there you, at least for me, I was aware of every penny that was in my bank account and I mean I'm still financially responsible person and I know I budget and I know how much my automatic transfers are going to be to pay my bills and everything but kind of like we were talking before in that last question I was acting from a place of a lot of stress and now being at a point where I don't necessarily have to know down to the penny because I know I've got enough to cover myself, that empowerment has been really huge for me to prove to myself that I can do hard things.

Also by the same token just look at systemic inequality at large and how yes I have suffered from it but yes I have also been extremely privileged looking at how those outside forces effect not just me but other people. Then also looking then at behavioral finance and looking at the ways that these outside circumstances really affect us as a whole and kind of recognizing and understand that personal finance is so very rarely about the numbers. We can sit there and learn about the numbers all day, it's just math.

Tim Mullooly: Exactly.

Brynne Conroy: But at the end of the day where we are in our own lives internally is going to dictate what ends up happening with our bank accounts and our retirement accounts and our futures.

Tim Mullooly: Gaining some perspective on the whole topic and taking those lessons from when you were in poverty to fighting out of it and kind of taking those lesson with you along the way?

Brynne Conroy: Yeah absolutely and just realizing that I don't think that I was ever a super judgmental person but I was very much into the math at the beginning of my journey and just kind of recognizing and gaining a little bit of empathy and understanding that it's about more than that. Kind of gearing my writing towards those other topics like okay let's deal with these

hard issues in your life because until we deal with those things aren't going to get better with your money.

Tim Mullooly: Exactly. I say this to pretty much every author because it's totally true, writing a book is no easy task and it's a lot of work. One congratulations on the book, looking forward to picking up a copy when it comes out.

Brynne Conroy: Thank you.

Tim Mullooly: Yeah no problem. For you though personally what would you say was the most rewarding part of the book writing process?

Brynne Conroy: Like I said before there were a lot of topics in this book that needed to be addressed but that I could not do from my own perspective because I simply lacked that perspective in my life having not lived it. I think hearing the stories of other women and just their generosity of both time and willingness to share was pretty phenomenal. One statistic that I came across in particular it was looking at women in small business, women are rocking the small business sphere by the way, like by double digit percentages compared to the economy at large. Yeah it's really incredible.

It's really awesome but it's sad too because one major driver between women choosing to open up their own business or choosing to be solopreneurs is discrimination in typical W2 jobs and so the self-employed women that I interviewed I asked each one of them if discrimination played a role in their work and there was only one that said no and there were quite a few that said, "You know what, nobody's ever asked me that question before, but yes." And they got an opportunity to kind of like tell that part of their story and kind of express that and again it was something that I hadn't necessarily dealt with that wasn't what ... well that wasn't a huge part of what led me to freelance writing and blogging myself but to hear those stories and to kind of have a platform for them to be shared was really, really rewarding for me personally.

Tim Mullooly: Yeah we mentioned it before just being able to open up those conversations about topics like that definitely something that needs to be done. I'm glad that you were able to have that experience and put it down into the book, that's great. I have one more probably tough question to answer before we end this episode. What would you say is the best piece of advice that you've ever got? I know tough to answer.

Brynne Conroy: I love these tough questions, I love them though, they're so interesting.

Tim Mullooly: Makes you think.

Brynne Conroy: It does, it does. I guess this is going to have very little to do with money so I apologize.

Tim Mullooly: That's okay.

Brynne Conroy: When I was a young adult there was a particular point in time that I was really struggling, just going through some really hard stuff. My friends knew what was happening in my life but they kind of respected that I didn't really want to talk about it, I wanted to just pretend like everything as cool. One night I guess I was having a harder time disguising my feelings than others and one of my friends just quietly came up to me and told me this story, he didn't comment on anything relevant to what was happening with me even though he probably knew.

He was an artist and he told me about whenever he's painting he'll be working on a piece he thinks it's great and then he'll make this mistake and he gets really frustrated with himself and he gets really upset but he keeps going anyways because the rest of the piece is great. As he keeps going and as he keeps pushing through and as he keeps adjusting to accommodate that imperfection at the end he found that those mistakes was what made his art beautiful and that those ended up being some of his favorite piece in the end despite that initial frustration. I assume that was meant to be like an allegory and it really stuck with me, not just for mistakes but even outside influences and circumstances that we have to deal with whether we made a bad decision or not just kind of pushing through and looking back and seeing the beauty that was created despite those bad circumstances.

Tim Mullooly: That could definitely apply to money, but that could also just apply to everything in life. That was a good answer to a tough question and that was the last tough question that I had for you. Brynne thank you for coming on the podcast, I really appreciate it.

Brynne Conroy: Thank you so much for having Tim.

Tim Mullooly: For those listening out there we're going to link in the show notes to the book coming out. Again it's titled The Feminist Financial Handbook, comes out on October 15th, be sure to pre order a copy today, be sure to check FemmeFrugality.com we will link to that as well.

Thanks for listening to this episode of Living With Money and we'll see you on the next one.