

47.-Money-Part-3--With-Personal-Finance-and-Money-expert-Jannese-Torres-Rodriguez

SPEAKERS

Vanessa, Jannese

Vanessa 00:00

Welcome to coaching for Latina leaders, the only podcast dedicated to the advancement of Latinas at every level of life with your host Dr. Vanessa Calderon, a Latina with over 20 years of leadership experience, Harvard grad physician and mother of two. Hey mujeres, welcome back. I am so excited because I get to bring to you today, Jannese Torres Rodriguez, who's the host of the Yo quiero dinero podcast. And if you or anyone in the world that's interested in financial freedom, financial literacy, if you're Latina, curious more about money, you probably have heard her name, or you've seen her floating around social media podcast. She is an entire movement. And I've been so inspired from her story and about what she's been able to create. And I'm honored that she's made time to come and share her story with all of us today. So without further ado, I will bring on Jannese and if you don't mind by just starting with your story first. Tell us where are you joining us from and then your story.

Vanessa 01:04

Absolutely. Vanessa, thank you for the invitation. I'm joining you live from Tampa, Florida. And I just you know, it's amazing that you say that I am a movement because I really feel like this is something that was born out of a place of desperation and frustration around money for me. So the fact that my story can inspire people like you is just fascinating, and I will never lose the gratitude for that. So a little bit about me like you mentioned, I have a podcast called Yo quiero dinero. It is a personal finance podcast for Latinas and women of color. I really wanted to de stigmatize. And I wanted to destigmatize and de Marchesa eyes, if you will, the conversation around money, because I feel like especially in our culture, it's still seen as a very masculine topic, money has a gender for some reason. And so what what I saw growing up was the women in my family, they did the basic daily management of the money, right, like the groceries would get taken care of the bills would get paid. But there was never anything beyond that there was never any discussions about building wealth, about entrepreneurship, about investing. And so when I found myself in my mid 20s, feeling completely uninspired by my career, you know, I feel like, if you can relate to this, let me know, I got a very traditional narrative from my family as to what success looks like in America, it's go to school, get a degree, get a job, get married, buy the house, you know, and I was doing all of those things on that checklist. And as I get further down the checklist, I got more and more disconnected with what I really wanted out of life. I didn't want to replicate what I saw growing up, which was women in my family being controlled by money. Them not having the options to leave bad relationships, or leave toxic workplaces, because the financial literacy just wasn't there. And so that really pushed me to challenge myself start thinking outside the box, how could I build that freedom into my life? And what was that spark for me was learning about entrepreneurship. And so I'm the first entrepreneur in my family in the sense of, you know, having this formal business structure. But I later

came to find out that I come from a lineage of side hustlers, and people who had to do this out of necessity. So I think I have the privilege of being the first generation that is doing this, not because I have to, but because this is what I'm called to do. And so I hope that, you know, that inspires folks to even if you've been given this roadmap of what you think is going to make you happy, you have to find it in yourself to really figure out what your purpose is, and try to live in that every single day.

Vanessa 03:53

Yeah, absolutely. I love what you said, especially the whole thing about money having a gender, which is so fascinating, because, you know, money is just a thing, like anything else, like a light or a cup of water. And we don't assign genders to those things, right. But when we think about money, it becomes all of a sudden, this whole masculine topic. And you know, my money story, like so many other Latinos, especially if you're coming from an immigrant family, I'm a first generation Latina. In my house, I saw a lot of kind of fights and arguments about money. And I, for a long part of my life, I was raised by a single mom, and we struggled a lot with money. And so I from a very early age, I had made disconnection that I didn't want to struggle, which meant I needed to make a lot of money. And so for me, a lot of the drivers of the decisions that I made as I was moving forward in my life had to do with making sure that I was financially independent and that I never had to, quote unquote, rely on a man for money, because that was a huge sort of, sort of sense of like trauma for me as I was growing up, you know, and it led me to where I am today, but um, I think that's sort of a lot of things like what you mentioned too. Was these limiting beliefs that we have about money. Did you have any limiting beliefs about money? It is surprising? No, yeah.

Vanessa 05:09

Let me tell you, I haven't always been super confident with the nettle. I grew up in a household where I saw a very different power dynamic between my mother and father, my father being the primary breadwinner. And so I associated having a lot of money with working really hard, sacrificing time, your energy time with your family, I associated wealth and success with sacrifice. And so I definitely fell into that spiral where I was like you wanting to be financially independent. So I went to school it originally to become a doctor. But I ended up becoming an engineer, following in my father's footsteps. And so I climbed that ladder. And it was very lucrative financially, you know, like the engineering field is very well paying career. But it's also a place where I couldn't find anybody who sounded looked. I could relate to no one, I was usually the only Latina in the room, usually the only woman in the room. And so it began to make me question like, this can't be what is going to make me happy because I have the money. I have the title, I have what looks like external success, but I'm miserable. So that's when the things started to shift for me. And I really started to dig deep and think about what exactly do I want with my life? Because it's not just money, that can't be the thing, Because it's not making me happy.

Vanessa 06:29

Yeah, you know, what I have found so interesting is that as I'm looking at what's happening right now, there's sort of this like, almost like a generational shift, where people are feeling more and more empowered to do the sorts of things that really have set you free, right, and so many other people. And I don't know if it's because things seem more accessible, because there's more tools online are available social media, but I'm sort of curious what your take is on that, because I know, you know, people just maybe 10 years older than you, for example, wouldn't have had sort of the arm to go and do

that on their own, they would have felt like it was impossible. What do you think, sort of set you up for success? And do you think it had to do with what was available to you kind of like this time of life?

Vanessa 07:14

Yeah, I absolutely think that the barrier to entry to entrepreneurship is lower than it's ever been in, a lot of that has to do with the Internet. So I'm 36. I'm a millennial, through and through. And I came of age, when the internet was just starting to become a mainstream thing. So I think I sent my first email when I was like, 14. And I never would have imagined that, you know, social media would have the power that it has today. But I think, you know, with the fact that we have every single piece of information that we could ever wanted the tip of our fingers. Now, it's more of the mindset blocks that keep us stuck. It's not the access to resources, because we all have phones, we all have the internet, it's really now believing that this is something that you can achieve. And I think it's really important for us who are kind of charting these paths that don't exist, to find community members who are also doing this, because representation is so important for you to feel like you could actually do this.

Vanessa 08:09

Wow. Yeah, that just made me really emotional. If there's anything that I think is really important, but what you said is representation matters so much, you know, when we were having the whole race awakening United States, you know, the summer of 2020, when George Floyd was murdered, the thing that I realized the most is, if I'm going to raise my kids, I have two kids, a four year old and a seven year old to be racially conscious and socially conscious. It's not just about me telling them or reading them these books, it's about putting them in front of people that you know, look like them black and brown people that look like them doing amazing things, you know, because that's what matters the most is that you actually seen with your own eyes, and it'd be impossible to you. You know, that's why I felt like what Lin Manuel Miranda did with Hamilton. And, you know, his George Washington character was a black man. It's like a black president, when have you ever seen you know, besides Barack Obama, you'd never seen a black president. And so I really love what you said, especially the part about mindset, because the other thing that's available, it's how I'm gonna one of the questions I have for you is how you did it. But really, the answer is go to Google, like you can probably Google how to do a lot of these things. But and that's not what holds you back. What holds you back is the fear, right? Believing that it's possible. So what do you think supported you in believing that it was possible?

09:21

I think the first inkling for me when I started thinking about you know, can I actually become a full time entrepreneur? Can I actually become an investor, can actually become financially independent? It was seeing women of color, specifically black women who were talking about money and talking about financial independence. I learned about the financial independence movement back in 2016. When I was in the middle of a quarter life crisis, feeling like I just wanted to quit my job and start over because I was miserable. And I think it was part of my coping mechanism to quiet the voices in my head by replacing them with voices who are not my own. So I started listening to a podcast called Journey to launch by Jamila Souffrant. And that was the first time that I saw a woman of color talking about things like becoming financially independent investing entrepreneurship. And that, for me was the first permission that I needed to believe that this was for me. So as I've continued on in my journey, I've made it such a point to network and collaborate and curate a community of women who are also on this

path, because you might feel alone. And yes, entrepreneurship is definitely lonely. Being a first generation wealth builder is definitely lonely. But there are so many of us out here, and social media is a great place to start making those connections if you don't have those people in your immediate circle.

Vanessa 10:40

Yeah, absolutely. Creating that group around you people that are going to support you no doubt. In fact, Uhm very dear friend of mine, who I know, you know, because I just saw her on something that you're launching Cat Del Carmen. And in fact, that's actually how I found you. She had quoted you on her social media, I'm like, Who is this person who's Yo quiero dinero podcast.(I love her. She's brilliant.)

Vanessa 11:03

And, and so I just want to say yes, 100%, to everything that you're saying, find those people that look like you because there's people out there doing the things you want to do. And the other point to that is don't then make that as an excuse that you can't do it because someone else is already doing it. That just means there's proof of concept that it works, that someone's doing that and that you can probably do it too. And the other thing too, just want us to cite for this is that, in my experience, there's not a lot of Latinos or other women of color in the space, of entrepreneurship, of wealth building of doing all these types of things. And they also want to be really helpful, they want to grow, they're doing this a lot of it is service based. It's like, Yes, I'm doing that because I want to do this. And now I want to lift up my community too. So don't be afraid to reach out for support when you're seeing people doing those types of things. Okay, so let's talk a little bit more about financial freedom, because part of the whole limiting belief is that financial freedom isn't for me, you know, a thought that I used to have is, and actually I let go of this out really early, probably because I was so committed to achieve financial freedom. But I used to believe that financial freedom was for old white people, you know, like old white men, that's what financial freedom is for people named tippy that right on like boats, you know, with flip flops in whatever Birkenstocks. So tell me like, who is financial freedom for who is it available for?

Jannese 12:18

I think it's available to everyone. But it's going to take a different amount of effort, especially if you're coming from a background where you don't have that financial literacy, where you don't have the leg up where you don't have anybody who's thought about this before. And I think that's what tends to overwhelm people like myself, who are the first ones to start imagining, you know, what is possible beyond the struggle and beyond the survival that we are so accustomed to seeing in our community. But I don't just think that it's for us, I think it's a necessity, because if we are going to start breaking generational poverty, that cycle, we have to start thinking differently. And I'm not saying that you are going to be able to solve generations of poverty and struggle that you might come from, but you can be that spark, you can be that change that, that then the next generation doesn't have to work so hard for something, right. So and I think, especially as women, it's important to know, this really startling statistic that keeps me awake at night, the fact that 90% of us will be single, alone, at some point, whether that is widowed, whether that is divorced, or maybe just you never found a partner. That is critical, right? Because if we're not planning for that time in our lives, we're going to potentially be setting ourselves up for our older years being, you know, replicating what we might be seeing with our grandparents now. And so just knowing that type of information, I think it's critical for us to put ourselves in a place where we can be living in dignity in our older age. And, you know, I think that's, that's something that we have

to strive for. And even if you can only start with, you know, \$5 here, \$10. Here, you want to pick up an investing book, it takes you a couple years to get started, you have to start asking the questions that were not asked, because by us not knowing what is possible for us, you know, we're just going to keep repeating the same cycle.

Vanessa 14:23

I sort of set you up for that, because I really wanted you to say that the answer was for everyone, because I totally agree with you. But I love what you added to that, which is the level of effort it's going to take if you've never seen it before is going to be different. But that does not mean it's not available to you. And that also doesn't mean you should put yourself in a victim place like Oh, but it's harder for me. Oh, but this for me. Yeah, listen, it is going to be harder. And if you want to, you could still get it you know, it doesn't mean you can't get it. There's a lot of things that are going to be more difficult for other people that aren't difficult for you and they're things that are gonna be difficult for you that aren't for other people. But that doesn't mean that the outcome at the end of the day has to be different. And so I just want to reiterate that and the other thing that I think you said that I just really love is you, and you didn't say this specifically. But it's the effort is going to compound itself. So if you start working, if you don't know anything today, like, this is the first time you're hearing about any of this on my podcast today, but you care about this a lot. And this is what you want to do. And you're like, Okay, what is what is fired mean? What is you know, financial independence, retire early, you go Google it. That little bit of evidence every day is just one more step, one more thing you do and that compounds itself, just like, you know, I taught my daughter about compound interest and then she was all about saving. She's seven years old. And she's like, can you put this, you know, this \$2 that I made folding laundry into my savings account, because I want to make more money. I'm like, hell, yeah, girlfriend, I'll put your money in there. But just the way those savings can compound on each other, every little effort you take to create financial independence and financial freedom for yourself and your family also compounds on each other. So don't at what I would say is it's not kind of like linear growth, it is that kind of exponential growth that you see that graph.

So there's going to be a point where all of a sudden, you're like, Oh, my God, I did all this work for these years and look at my return now, you know, so I just really want to highlight that for people because it can feel overwhelming. For a lot of people, it can feel really scary. And the other thing you mentioned, too, is, you know, you're not going to you will likely not solve the problem of the generational trauma that came from poverty in your family's history. Like I don't mind, and that's not your burden to solve. That's not your problem to solve. Your's right now is if you want to create this, you create it for yourself from a place of like wanting it not because you absolutely need it not because you have to do it not because it's going to make make it mean something but because you want it. And then when you get there, you set your you and your family up for success after that. So you teach your kids about money, you teach them how to invest, you know, because one thing I heard you miss, and you can tell me what what if this statistic is true is that once you start creating generational wealth, something happens by the third generation where it starts to get lost. Have you heard something like that?

Jannese 16:58

I have heard that too. And I think what ends up happening is that those lessons about good stewardship with money tend to wane because people feel like, well, the money's there. So there's this

assumption that it's just going to perpetuate in forever. But you know, it doesn't matter if you're if you're not good at managing Thousand dollars, you're not going to be good at managing \$100,000. And you're definitely not going to be good at managing a million dollars. So that that knowledge, the principles of what it means to be, you know, somebody who is building wealth that sustains multiple generations like that needs to continuously be taught.

Vanessa 17:34

Yeah, it's almost like a sense of entitlement at a certain point, and then you forget, yeah. So okay, so we talked about what holds people back and we said, mindset, right? That's what you said, number one thing. So what are a few things people can do now? What are some things people can do now, tangible things.

Jannese 17:50

So the first thing is to really get clear on your overall financial picture. I think a lot of us tend to fear money. And so we tend to ignore it. You know, if you hear this, and you're just like, Oh, my God, I'm being called out. It's not from a place of judgment. It's from a place of love. Okay, we want you to start opening your bank statements, we want you to start opening your credit card statements, you should know what your interest rates are, you should know what your monthly payments are, you should know who you owe money to how much do you owe to them. What are all of the debts that you have? What are some of the assets that you have? Maybe you have opened like retirement accounts at work, maybe you have 401 K's from old jobs that you've never thought about after you left those, that workplace. These are all things that you need to know. So getting a clear understanding of your overall financial picture is number one. The second thing is thinking about what your goals are financially. What do you want to accomplish with money? Do you want to buy a house? Do you want to get out of debt? Do you want to invest for your kids to go to college, so you know, they don't have to take out student loans like you did.

That goal setting is so important, because then the third step is then finding those specific tools that are going to help you achieve those goals. So let's say that you have a goal of wanting to help your children go to college not have to take out loans. So you want to investigate what's called a 529 savings account, that is an investment account that you can open on behalf of your children that is specifically earmarked for education. If you want to save money for your parents, maybe you want to help them as they age, maybe you think about opening a brokerage account where you can invest money, and then at some point in the future, you can withdraw it and be able to give them financial support. So really, it's about the goals. And then it's about the tools. Because if you're just trying to do something for the sake of doing it, but you have no end goal and you have no clear picture of like, what am I actually trying to achieve here is going to feel like you're not really making any progress because you don't have a plan for what you're trying to do.

Vanessa 19:48

Yeah, absolutely makes so much sense. What do you think? And I am sort of curious, I think there's a lot of mixed feelings about the idea of meeting a financial planner. What are your thoughts on that?

Jannese 19:59

I think it has a time and place a lot of what you can do yourself, you know, is things like opening up an investment account at work, things like opening up an IRA or investing in a 529 plan, those basic account opening and you know, the basic investing stuff is things that you can do yourself. Now, when we're thinking about how can we extend financial support to extended family or talking about estate planning? How am I going to make sure that the wealth that I'm building now is going to go to the next generation? Or how am I going to plan to potentially pay for my parents to be in a nursing home, those types of things that are going to require like, more strategy, that's the type of thing that I would suggest getting a professional involved with. I hired a CFP, when I decided that I wanted to be a full time entrepreneur, because I wanted her to take a look at my overall financial picture and just give me the reassurance that this makes sense financially, can I do this, Right? And so thinking about things like how I was going to replace my health insurance, what should I be thinking about with regards to taxes? How can I continue to plan for retirement now that I don't have access to a 401 K through work? So those types of things, if you don't feel like you have enough knowledge to make those decisions by yourself? I think hiring someone that is a fiduciary, somebody that is a fee, only financial planner might be a great thing, and just somebody that you can have in your back pocket to think about these higher level financial decisions that maybe you just don't feel equipped to make on your own.

Vanessa 21:26

Yeah, good point. And, you know, one of the things that I realized a lot of women struggle with is celebrating themselves, and you know, spending money on themselves. And from a place of like, love not lost lust is and when I see lust, it's like, I'm so afraid, I'm gonna go indulge and buy things to like, you know, because I whatever, instead of overeating, you overspend. But what so I'm curious. What did you have an experience with that where you in the beginning had like a scarcity mindset, you were afraid to spend money on you? And what was your sort of arc your story? And where are you now?

Jannese 22:00

Yeah, I think that happens, especially for a lot of folks who tend to go really hard on pursuing financial independence. Because you get into this mindset where you're always looking to optimize, spend less, invest more, save more, and you almost get to a place where you start seeing any kind of spending as frivolous, or it's going to somehow delay your goal. And I had to let go of that mentality. Once I achieved financial independence, I still found myself being very unwilling to spend money, even when I knew it was there, when I knew I had to plan for it, whether that's like taking a vacation or buying myself like a nice handbag, I definitely have, I'm still battling with justifying spending just for the sake of you know, because it's something that I can do.

I decided to make a bigger deal out of becoming debt free than I usually would have out of, you know, and I think that's important to highlight, like, we need to celebrate our milestones as we go. If you're trying to make this a really long, grueling, unpleasant process, you're probably going to fail because you're just not giving yourself the opportunity to take a step back, celebrate, where you've gone, where you've come from, and making those milestones, you know, significant along the way. So I decided, I wanted to do something special to commemorate becoming debt free. I happen to have planned a trip with my husband to go to Europe right before the pandemic. So I said, You know what, I am going to buy myself a Louis Vuitton bag, I've always wanted one. It's been like the thing that has been the mark of success in my brain, like when I can afford a Louis Vuitton and I can pay for it in cash, and I don't

have to put it on a credit card. And that's what I know, I have been successful. And that's exactly what we did. We actually went to Paris, I bought my bag, I didn't tell anybody about it for a while because they felt kind of guilty about the fact that like I had just spent almost \$2,000 on a handbag, which just seems like really stupid and frivolous some people. But for me, it's it's something that brings me a lot of joy every time I get to use it. And every time I see it, because I've associated it with this amazing milestone of becoming debt free. So I've made it mean more than just like some bag. It represents a phase in my life where I committed to making a decision that was then going to propel me into the next phase of my life, which is now having the ability to be financially independent. So

Vanessa 24:13

That's so awesome. That is so amazing. I want to see your Louis Vuitton bag. I remember when I first learned how much they cost. I was so naive. I was like people spend hundreds of dollars on a bag they're like hundreds No, no, sweetie Yeah. So the the other thing that I've seen a lot is like some women that are married in a very happily married relationship, if their significant other, you know likes money, they like they like to learn about it or to talk about it, they're okay abdicating that responsibility to them. Any words of wisdom or advice to those types of women?

Jannese 24:53

You must always know what's happening with your numbers regardless if you're single married in a partnership meeting with somebody, it's important to retain at least visibility on what's going on, because you just never know what is going to happen. I am the financial manager in my household, my husband wants nothing to do with money. But we've also been really clear from the beginning of our relationship that we were not just going to commingle our finances just because we got married. So even though we've been together 16 years now and married about eight, we don't have joint accounts. And some people would be like, Oh, my God, it's so weird. Like you guys are like roommates when it comes to money. But that's what works for us. And I think it's just important to be able to have those conversations around money in a relationship. Because if you can't talk about money, you probably can't talk about a lot other a lot of other important, necessary topics that you're going to encounter in your marriage.

So if you're just starting out, you know, talking to someone, dating, talking about moving in together, now's the time. It's not when you get married, it's now because you don't want to find out later that you're on completely different pages, when it comes to how you spend, you don't want to find out that somebody has a, you know, 400 credit score, because they haven't been paying their debts for 10 years, you need to know these things, because these are going to have real ramifications on you. In the future when you want to do things like maybe buying a home having children, you know, becoming investors, that's important. And it's always a red flag for me when somebody says, I don't like talking about money. I'm like, Well, you obviously don't like talking about anything. That's important. So I don't know how sustainable this relationship is going to be.

Vanessa 26:29

That's so funny. Yeah, it's true, right? It's like how you do one thing is how you do everything. So if you're listening right now, and you're like, I just don't want to talk about money, what I would ask you is ask yourself, like, what am I afraid of? What am I afraid is going to come up for me? If we start to talk

about money? Did I experience something bad when I was growing up, that caused me to have a lot of fear about money or talking about money in my relationships? I know for me, I used to sort of correlate the or even it wasn't even a correlation isn't causation, I used to say that the reason why my parents got divorced was because of money. And so in my mind, any arguments about money equals divorce. And so in my mind, I had to make a ton of money so that we would never get divorced or just never talk about it or fight about it so that our marriage would be safe.

To talk about like that, that let me just tell you that that does not work, you can't just ignore it, the problem doesn't go away. So if that's you just ask yourself, because just because your partner loves money, that doesn't mean that you now can let it go let to let go of all that responsibility. Because at the end of the day, think of Jannese, that statistic she gave 50% of woman will be by themselves. So whether that's by yourself right now or by yourself in the future, you want to make sure you know everything going on with your money. And not because you don't trust your significant other, but because you want to make sure you're coming from a place of responsibility. (Absolutely) So the other thing that I find really fascinating, especially in our community, and what I hear a lot from parents, from kids from immigrants is money shouldn't matter. Money doesn't matter. Money doesn't equal success. Money doesn't equal happiness. What are your thoughts on that?

Jannese 28:00

So you know, I love this argument, because I feel like a lot of people who have this mentality don't necessarily know the power of money. And so it's important to know, yes, money will not make you happy, but it will make your life a lot easier, okay? When you don't have to struggle to think about the basics of how I'm going to feed my family, how I'm going to keep the lights on, you just you get out of that survival, you know, basic level of existence. money buys things like your time, you can outsource things to other people. money buys help if you need someone to care for your aging parents, money buys options. It buys freedom, it buys safety, it buys security, and buys comfort. Those are all things that make your life a lot better. So yes, money will not buy you happiness, but it will help you achieve a fuller potential of your life when you don't have to worry about survival.

Vanessa 28:58

Yeah, and I also think, in my experience, I used to be one of those people, I guess I had always assumed I was going to be a public servant. I was a social justice activist before I went to medical school and I just always assumed that I would never make money that was just going to be my thing. But I also had this like thing in the back of my head but wait, I can't be poor because then I'll have a miserable life. They'll always be fighting who got a divorce. And so those things were not very congruent with each other. So when I went to med school I chose a specialty that I loved but also I knew was going to be a high paying specialty you know? And so what I want to ask if you are someone that's concerned about money not buying happiness and not focusing on money doesn't matter. I'm wealthy already wealthy with love and wealthy with family well, yes, all those things could be true. And also what are you afraid of? Like why do you think money is not available for you? Why do you think that that's not something that's you know, that's for you, it's for you just like it's for anybody else just like it's for tippy though, you know, white lady on the boat, it's for you to money is for everybody. Okay, girlfriend, Quinton was how can we find you and it will first tell us any last words before we wrap up. I

just think you're So inspirational, and I want everyone to learn and soak up every last bit of wisdom you have to offer.

Vanessa 30:04

Thank you. You know, I think when we think about investing, a lot of us think about the stock market, we think about real estate, we think about all the fancy things that people are doing. But I've always found that the best investment is in yourself. So if you want to begin the journey to financial freedom, read a book, listen to a podcast, follow people that inspire you on social media, find a way to get the information that you might not have grown up with don't fault your caretakers, your loved ones for not passing on information that they didn't even have to give you. You can be that change and, you know, betting on yourself is always the best but in my perspective

Vanessa 30:45

Yeah, I'm talking about Mike drop at the end, the best investment is in yourself. Alright, so how can people find you?

Jannese 30:52

Absolutely. So you can find out everything there is to know about me on YoQuieroDineropodcast.com You can find the podcast everywhere you listen to podcasts, and I have all types of programs for people who want to increase their income, start investing, start building wealth, there's a whole plethora of free and paid resources on the website. So I'd love to have you join our community.

Vanessa 31:13

And if you haven't followed her yet on Instagram, Her videos are hilarious her reels are hilarious so just for just for the fun of like learning and being entertained at the same time. I just love your your reels coming up. Thank you so much Jannese. This was so wonderful. Mujeres, I hope you enjoyed this. I hope you learned some stuff. This might be one of those podcasts that you want to go back and listen to a second time there's a lot of really good nuggets here. All right, everyone. Hasta la proxima! Have a wonderful weekend! Adios!

Vanessa 31:46

Hey mujeres if you enjoyed this episode, make sure to subscribe, rate review and share it with a friend. And if you love what you're learning here, then you have to sign up for my weekly love letters. I send you all the good stuff, doses of inspiration and all skills you need. So you can live lead and make money like the Chingona that you are, subscribe on my website at VanessaCalderonmd.com I'll see you there.