

# E54 The Benefit And Value of Community Involvement

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## SUMMARY KEYWORDS

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## SPEAKERS

Liz, Introduction, Terri, AD

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Liz 00:00

What kinds of value does community involvement provide and is there a benefit to getting involved in your local community? Sure enough, there are many benefits both for businesses and individuals that make community involvement worthwhile. We're going to talk about some of those benefits and more in this episode, stay tuned.



Introduction 00:22

You're listening to Triangles Making Money Personal podcast, where we engage in real talk about financial matters that affect our community. Today's episode is sponsored by Triangle Credit Union recently voted best credit union in New Hampshire.



Liz 00:37

Welcome to the Making Money Personal podcast. Thanks for joining us again, it's Liz and Terri here today and we're excited to talk about something very important to us and our organization. And that's community involvement.



Terri 00:48

100% Lizzie and I will say this, that, when we talk about giving back to our community, it is so near and dear to our heart, and just in terms of an organization or part of our culture. But also I feel like that, you know, you and I've been Bellringers, we've worked some of these a lot of these events, actually. And so even from an individual perspective, very near and dear to us,



Liz 01:10

L LIZ 01:12

Yeah. And for Triangle in particular to I mean, it's such a passion for us, the community is a passion for us. I mean, we folded it into our mission and our core values. So we definitely make a point to get involved and to stay involved. And over the years, we've partnered with many of the nonprofits in our area, such as the Salvation Army, Make-A-Wish Foundation, we've worked with the Front Door Agency, the Nashua Senior Center, we do a lot with Parks and Rec, Nashua Parks and Rec and more. So we kind of try to keep our expansion in all the communities that we serve. So we can effectively give back to all the people that we we serve business-wise.

T Terri 01:50

Right, and to your point, you know, for our organization, we have our core values include start off with community; community, diversity, and service. And that is something that when we looked at doing reinvent, not, I wouldn't say reinventing our core values, but identifying what our core values were, that was something that our leadership team really assessed and said, What is so part of Triangle Credit Union DNA that it has been with us since the beginning of time, and it will never change, regardless of you know, whether our interest rates go up or down or, you know, things change, technology changes, like what is so, you know, just so part of us. And it was community, diversity, and service. And we're very proud of that, you know, we're proud of that. So, we're, you know, we're, I'm pretty stoked about today's topic about, you know, getting involved, you know, our commitment to the community and how, how we help others around us.

L Liz 02:59

Right and this, this episode isn't going to just be about us either. I mean, like, we definitely want to bring into why it's our passion. But the cool thing is, is like this is a passion that other businesses get involved with as well. I mean, it's important for businesses to stay involved in their community. And it's important for individuals to to get involved in their communities. And we'll talk about some of the benefits as to why that is. So, Terri, do you have an example of one of the reasons why it's important for businesses to stay involved?

T Terri 03:27

I absolutely do. I feel like that first out of the chute would be just branding. Branding in your community. And I will say this from a marketing perspective, because both Liz and I are in marketing, you know, when you are if you're a business, and you're going to be, you know, supporting your community at different events, you want to make you want to take advantage of that. Right? So you want to make sure that, you know, if you have a tent, you want to make sure that your tent is branded with your company name and logo. If you don't have a tent, sometimes, you know, if it's an inside event, and you just have a booth or tabletop or something like that, get a tablecloth that has your name and your your logo on it, you know, just put a bunch of giveaways you know, some people call it swag. Some people call it tchotchkes, but you want to give you know you want to have a lot of different giveaways available and have everything that's on your table part of your brand so that when people walk away, they they're like, Oh, where did I get this pen. Oh, I got it from Triangle Credit Union,

they were at the you know, that event that we that we just went to or something. So I think that that might be one of the best benefits for businesses Lizzie is branding at these community events.

L

Liz 04:42

Yeah. And I was just thinking to like the other opportunities that you do get to expand your brand to is you can post that on social media, share it with your you know, community online, so they can see you get involved and see what you're doing and what you're giving back to the people in the area. So that's that's a good definitely a good positive. Yeah,

T

Terri 05:00

So, and it's inevitable, you know, whether we're doing something, you know, it might be a Kids Club event, or a kids event or whatever, you know, somebody had to bring the kid to the event, right. And it ends up happening is we always have, and this is a little, maybe something for people who are listening, and if you've never done trade shows before or community events you want, you definitely want to have at least three people in the booth, right? So you need somebody you need someone to, to, you know, assist with the child, assist with the the parents, because a lot of these parents are picking up your, you know, your buck slips and having conversations about what are your rates or whatever, right? So you have to have somebody and then you have to have somebody who's, you know, if you're doing a raffle, somebody who's administering the raffle, or if it's a, it's a game, they're administering the game. So definitely, you know, anywhere between two to three people are really essential when you're doing an event. Right. And I mean, when you think about it, too, is that we have, we have a growing membership here. And, you know, that's part of our obviously, that's part of our goals that we want to, you know, to continue to grow our membership. But when a lot of our marketing initiatives are to our membership, you know, we do emails, and you know, even our social media to some degree, a lot of our members follow us, right? So, unless we're going to be doing a boosted post on social media, how do we attract new memberships? Right, so that's another benefit is that, you know, when you're in a community, you have an opportunity to talk to prospects.

L

Liz 06:33

Yeah, that's so true. And I mean, I, for one, have volunteered a bunch of Triangle's events. And it definitely helps to have a group of people with various backgrounds too with the company, so they can answer a variety of different questions. Like, I remember getting a lot of questions, you know, specifically related to some of our products. And if there was something that I wasn't really familiar with, I could, you know, refer them to the branch manager who was there with me and say, hey, you know, she knows a little bit more about this product and so they were able to step right in and provide answers to those questions.

T

Terri 07:03

And the other thing too, is a lot of times you know, I'm gonna I will get a little give you a little insight into my personality is that I'm a I guess I call myself an introverted no extroverted an

insight into my personality is that I'm a I guess I call myself an introverted to extroverted, an extroverted introvert, right? Is that what it is?

L Liz 07:20

Yeah.

T Terri 07:22

So I can get into situations where I'm exhausted. You know, if I'm around people for a long time, I can get exhausted. I think that that's why it's so important to have a number of people in the in the booth as well, just because it's like, you want to be bringing your top game, right, and you need people to constantly be energized. Because whether it's a three hour event or a six hour event, you have to have that energy high. And again, a little tip for businesses who don't do events. If you have anything beyond three hours, we definitely recommend at least two teams.

L Liz 07:57

Oh, yeah.

T Terri 07:58

So that you do keep that energy level up. It's almost like a tag team. Like literally, it's a tag team.

L Liz 08:02

Relay, you know, handing off the wand.

T Terri 08:05

Exactly. Yeah. Because you want to, I mean, obviously, you want to put your best face forward, right? I mean, this is an opportunity to, again, you have potential new memberships coming in or new customers for a lot of people. And you want to make sure that you have that, that good face on.

L Liz 08:22

Yeah, that's great. I love that idea. So that's one of the first benefits is for branding and exposure. Another thing that I wanted to bring up, which is important for businesses is that it gives them an opportunity to give back beyond their regular service. So if you're a business and you know, you have your products and your services, and that's what you're you're selling,

but this is another opportunity for you to kind of give a little bit more back to the community and serve them in a little bit of a different way. You know, and this isn't really like trade shows, but this would be more like if there's, you know, community events that are being run by the city or the town, you know, you can have a presence there, and just kind of show the community that you're supporting them and you're supporting the people who are visiting these events. I think of like Derryfest, for example. I mean, it's like one big festival, right? And so like people from all over the area, set up their booths, and they have like fun things for kids and giveaways and stuff like that, and it's less about like selling and it's just more about being present.

**T** Terri 09:19

Right? Right. So yes, Yep, exactly. And, you know, another we do a lot of festivals that you bring up Derryfest, but we also do Brazilfest here in Nashua, which is amazing. And, you know, we have a tendency to, we have a lot of, of Brazilian employees right. So, they and you know, they speak Portuguese and but I will tell you that I have jumped at this chance to work that event when they need, when they need me because of the food. Like the food at these festivals. Amazing.

**L** Liz 09:57

That's a side perk.

**T** Terri 10:02

It's not the only perk, but it's a really good perk. It really is.

**L** Liz 10:06

And that's another way. I mean, you get to learn about other cultures. And you know, the types of people who live in your community. I mean, that's another great benefit of being involved. It's just kind of getting more ingrained with the types of people and their lifestyles. So, food is very important food is extremely important.

**T** Terri 10:24

A hundred percent.

**L** Liz 10:27

Another one that I have listed here is getting involved in communities helps you boost awareness for causes that you're passionate about. So you know, if you want to make it clear, what kinds of causes you stand for, you know, find some of those in those community events

that you feel strongly aligned with. And this kind of piggy backs on the first one. But it's, I think, a little deeper, it's a little more public of a statement, it's like you pick certain events that you feel very strongly about, and your public will see that.

**T** Terri 11:01

Yeah, you're bringing awareness to the need. Right, right. Yeah, right. Yeah, that's a good one. That is a good one. I have another one. One of the the top benefits for organizations who are part of the community and very involved in the community, is an opportunity for the employees to get involved Liz. like, you know it's an empowerment thing, where, you know, and I did a little bit of research, and this was actually from a Forbes from forbes.com. This article was written in 2022. And it says charitable giving not only makes corporate leadership feel good, it makes your team feel like they are making a difference. It also encourages them to get involved individually, as well, it can foster high morale, camaraderie and respect.

**L** Liz 11:48

Nice.

**T** Terri 11:49

So and, you know, I think that going back a little bit about who we are as an organization, and, you know, for people out there who are leading their own organizations, you know, it does come from leadership, right, you have to be passionate about your community, passionate about the needs of your community. And if there's a gap, you need to, you know, stand in that gap, right. And we see that in our own leadership team. Most of our senior management team are affiliated with one charitable organization, they either sit on the board, or they lead efforts to make sure that we're attending their events, and that we're supporting them in any way that they that we can. And sometimes it's just a donation, right or a sponsorship. But often, it's about being plugged in to the point where we're working right alongside that organization for a purpose of bringing awareness to the needs of our community.

**L** Liz 12:48

Yeah, yeah. And I think it's a good point that you say, it starts with the leadership, because they set that precedent, and then it kind of trickles down to the rest of the organization. I mean, I for one, I, every year, I participate in the Angel Tree program, and that's just such a fun thing to do. The Salvation Army, you know, asks for Christmas donations, you know, for kids in the community who have needs. And so as a company, I band with other Triangle employees who kind of come together to produce this effort, you know, and so I just think that that it gives you so much involvement, it makes you feel good about being a part of the, a) community, but the b) organization you work for. So it's good that the leaders set of proper example, and an effective example of putting their feet out in community organizations, and then it follows through to the rest of the employees.

**T** Terri 13:45

I you know, that you know, we're probably going to get into that a little bit more in our second segment here, but I've heard of organizations where they actually have a volunteer day, right. So

**L** Liz 13:55

I love that.

**T** Terri 13:55

I do too. I think that's pretty cool stuff. So and there are a couple of organizations or businesses where we are in Southern New Hampshire that, that do that. So something for anybody again, who's, you know, listening to this, you run a business or you work at an organization? You know, just something to think about for sure. I feel like that that's so impactful on the organization that is in need, on the organization that's giving, and then on all of the employees who can participate in something like yeah.

**L** Liz 14:26

It builds unity.

**T** Terri 14:27

Yeah. Unity, Morale,

**L** Liz 14:29

Camaraderie.

**T** Terri 14:30

Yeah, respect.

**L** Liz 14:32

We could keep going all day.

**T** Terri 14:34

Actually, those again, those are the only thing that was listed in that part from Forbes but okay,

so actually, we're gonna take a quick break, and we'll come back and talk a little bit more about the benefits of helping your community and giving back.

L

Liz 14:49

If this is the year you're ready to buy your first home, make sure you've got the best team of mortgage experts on your side. Triangle's mortgage team will work with you to get the financing you need when you're ready to purchase that home, you've worked so hard to find. Our experienced originators guide you through the financing process so you can face the home buying journey with confidence. It's finally time to purchase that dream home. Do it with the mortgage team at Triangle Credit Union. Visit [trianglecu.org](http://trianglecu.org) to check our current rates and to schedule an appointment with one of our mortgage originators. NMLS number 528721. Equal Housing Opportunity. Federally insured by NCUA, certain restrictions may apply. See website for details. And we're back. So we've been talking about community involvement for businesses, why it's important that they could consider getting involved in community organizations and partnerships and all that. But we also want to redirect the conversation into why is it good for individuals to get involved in community involvement? What does it benefit you on an individual level as opposed to a business level? So one of the first things that I wanted to bring up, which I thought was very interesting about getting involved in the community and being a volunteer is that you actually can get this feeling of altruism that they call "helpers high". So this is like a sense of euphoria that a lot of volunteers and people who give back or even just perform a good act, they get a release of endorphins, which has a lot of health benefits to it. I don't know if you've ever experienced it, but I've personally experienced it. And it doesn't have to be a big thing. You know, something as simple as paying for someone's groceries can be enough, you know, to give you this feeling of happiness, and benefit. So that's one of the cool benefits that I think many people feel when they get involved or they volunteer.

T

Terri 16:41

Yeah, no, I and I 100% agree with that, Liz. Was I always say 100% as a matter of fact, I think my husband was listening to this one day he's like, Do you know how often do you agree with Liz 100%? I'm like, a lot. But um, no, I do agree. And I've had that same sensation, or, you know, just "Helpers High" which I absolutely love. I feel like that that defines the whole experience. When you, and it doesn't take long, right? I mean, it's a three hour stint in your, you know, scope of your, of your work week, or on the maybe even on a weekend or something like that. And you walk away with so much, I don't know, so much more than you give out. Which is so cool. I love that.

L

Liz 17:24

Yeah, I think too it, it helps like, it helps your perspective about life. So you can it helps you feel more grateful for things that you have, or for opportunities that you've been given. It helps you to feel good that you've impacted someone's life, you've made a change in their life, you know, or given them something that maybe they weren't expecting, you know, so you've made a positive change in the world. And I think that that's valuable, it's got so much value to it. And the other cool thing is, is I watched a video somewhere from I think it's Simon Sinek. And I'm



gonna see if I can find this clip. And he mentioned something about if you as an individual witness, somebody else performing a selfless act, you also get a hit of endorphins. So he was saying, and I'll try to find the clip and put it in the show notes. But it was really interesting. So you as the giver or the person performing the act gets a hit of an endorphin. The person receiving the act gets a hit of endorphins, but a person witnessing the act can also get a hit of endorphins.

**T** Terri 17:25  
Oh, I like that.

**L** Liz 17:31  
Isn't that cool?

**T** Terri 17:32  
That's crazy, right? It's you know what that is? That tells you how connected we are. As people,

**L** Liz 18:36  
Yeah, yeah, it reminds me of that commercial. Do you remember that there was a commercial, I don't remember who it was for. But it was like just this kind of rolling montage of like someone, someone like they were in a city, right? And a person's about to cross the street and someone grabbed them and like, you know, stopped them from getting hit by car and someone witnessed that. So they go in, and then they pay for someone's coffee. And then it's just this like rolling montage of everybody witnessing good acts. And then they all go and do likewise.

**T** Terri 19:02  
Yes.

**L** Liz 19:02  
You know, and so I just think that's so powerful on so many levels, and I don't know if we fully understand it as people, but we can recognize it. You know, so I think that's one of the biggest benefits hands down,

**T** Terri 19:15  
I'm going to put you on the spot I'm going to ask you in terms of all of the things that you've done as part of the volunteerism with our own credit union. What is the most impactful like what was your, what was your high high moment? Like what part of the was it the organization

or because I think you had mentioned the Angel Tree. I'm not gonna I'm not I don't want to feed like you ideas or anything like that. But yeah, I've also been part of the Angel Tree and that is pretty powerful stuff.

L Liz 19:47

Yeah, that one is fun. I'm trying to remember what some of the cool things that I had experienced. I've done the bell ringing the bell ringing is pretty cool too. The bell remove Salvation Army because you see people who are kind of in the hustle and bustle of the Christmas season, but you just kind of make them stop and think about something that's, you know, important in the community that they may not be thinking about. But it's such a visual representation of like, generosity and need that like you see them kind of like, oh, well, here, let me be extra generous, you know, and let me give a little more. So that's touching. I'm trying to think like some of the others.

T Terri 20:28

I remember one time I, you know, I hear I'm asking you, and then I'm gonna jump in and tell you mine. But but the bell ringing thing is really cool as well. And I have also, we, we did bell ring one year with my, my daughter and I, and I remember like, this car was pulling out of a grocery store, which that's where we were doing the bell ringing, they slowed down really, really slow. And then the guy like, waved the money in front, and I just went over and got it. And it was like, I don't know, it was like, \$20. But that was awesome. Because it was like, you know, a lot of people don't put in \$20 in that little red bucket, right. They Put in like a buck or two. I mean, that's what usually I do.

L Liz 21:09

A few cents if they have change.

T Terri 21:10

Right. Whatever they have leftover. Yeah. And, but that was kind of that's kind of neat. When you get there was like, Oh, that was worth the few extra steps.

L Liz 21:17

And how did you feel when you witnessed that?

T Terri 21:20

I felt awesome.

L Liz 21:20  
Right So you weren't the receiver. You weren't the giver. But you felt good.

T Terri 21:24  
Yeah,

L Liz 21:25  
To see that. Yeah, So it touches people.

T Terri 21:26  
Absolutely. I've got the number two, for the benefits of the individual who's doing or participating in community service. It's when you make new friends and build skills. And I do feel like that that is, you know, I mean, think about Habitat for Humanity, you know, legitimately, you do not even need a skill, they will actually, they just, you know, it's like, come help us.

L Liz 21:52  
They'll find something for you to do.

T Terri 21:54  
Yes they will.

L Liz 21:54  
And the cool thing about Habitat for Humanity is you actually get to participate in building something. So you're a part of seeing something constructed that you know, someone's going to live in, and it's going to be a house, it's going to be a source of protection for someone's life, you know, so there's like this, what is it called existential benefit, you know, like, you know, that there's depth there. Yeah, so and making new friends, that's great, too. I mean, you could make friends with the people you're working with, and you can make friends with the people that you're serving too. So you know, imagine you're, you're working at a food bank, or a soup kitchen, you know, every now and then people get to know the regulars. And they can connect outside of those volunteer opportunities, and really kind of build a connection with them. I've known some people who got involved in kind of like some, like drug rehab programs, and because of their personal experience, and the things that they've overcome, they made strong connections with the people that they served to the point where outside of the program, they, they had lasting friendships and you know, mentorships, and all that kind of stuff. So it expands beyond the, you know, initial connection, the initial meeting. So, yeah, another good benefit on

an individual level is, you know, you can build your professional network. So you know, if you're looking to be effective in your community, and you feel like you really have something that you can provide, this gives you an opportunity to meet other people working in the same kind of field who can, you can either work with, bounce ideas off of, contribute, collaborate, all that kind of stuff. So that expands your capabilities as a professional.

**T** Terri 23:33

And the next one is pursuing professional goals and experiences. And I know that years ago, we don't do this, currently, but we had a tax program. And there were a lot of volunteers and you didn't have to be a certified financial, what do I want to say certified public accountant or CPA, in order to help people. They gave you guidelines, the tax, I think it was the IRS gave you guidelines to work with in terms of helping people with their taxes. So if somebody was interested in you know, even doing something like that, it's a huge value now only to the community, and to people who need to have their taxes done, but also to the people who you know, might not have that experience and they want to broaden their experience.

**L** Liz 24:19

Yeah. yeah, it's good to learn from from those people who can provide. The other thing I think of is SCORE, this is more on a business side of things. But SCORE involves, you know, business professionals and people who have experience and they're, they're providing their service, completely free of charge. And their goal is to just help people build what they what they want to build, but to do it in the right way and in organized way. So they put their best foot forward. So and then the last thing the last benefit that we want to present is it helps you build your confidence in working with nonprofits and it furthers your effectiveness of changing lives because that's really what a lot of this is all about. Is how can you help change people's lives for the better? You know, and we all have something to offer, we all have different skills and different ways that we can fit in. And there's a plethora of volunteer opportunities, there's so much need out there. So, you know, if you really want to give back, if you really want to put something forward, you know, you'll gain confidence knowing that you have something to offer and that you've been able to impact someone's life for the better.

**T** Terri 25:25

Right, and I will say this, you know, too just as a side note, as we start to wrap up here, but if your organization, if you're listening as a business leader, business owner, and if you, if you don't have this type of culture, or initiative within your own organization, we encourage you to do that, because of all of the benefits that we've talked about today. But if you are an employee, and your organization doesn't, I don't want to say value, but it doesn't make it a top priority, for community involvement, then there are other avenues that you can find to get involved. And you can do it through church. You know, if you're affiliated with any type of church or your community, if you could, you could contact your community centers, or city hall, I mean, local chamber, you know, your local chamber.

**L** Liz 26:22

National organizations, they'll have branches across the country.

**T** Terri 26:26

Yeah. Honestly, a simple Google search will, you know, just search communities needed, you know, needed things in my area or something like that. And I think that you would just get a very vast list of all of the opportunities that are available.

**L** Liz 26:43

Yeah, so many, and you know, on the other side, too, as if, you know, maybe you don't have the time to commit to getting involved in a in an organization, you know, go over to your neighbor, you know, or your friend down the street or stranger down the street, you know, someone you've never met before, maybe go over and bring them something, you know, a surprise or, or, you know, even what do they call them random acts of kindness, if you're in line for a coffee, you know, maybe pay for the person behind you or pay for someone's groceries, you know, things like that. So, if you don't have time to commit, you can still try little things here and there and it still still helps your community.

**T** Terri 27:21

Yeah, just test the waters. Those are opportunities to test were like, Oh, I kind of like how I feel when I do that.

**L** Liz 27:28

Yeah, so. Okay, cool. Well, that was pretty much what we wanted to present about the benefits of community involvement for businesses and individuals. But we did want to provide a list of our upcoming events that Triangle does because we're always doing stuff. We're heading into spring and summer, it's gonna get more the activity is going to grow. So some of the upcoming events if you're interested in stopping by or getting involved. We have a kid's fest coming up in Merrimack I think at the YMCA?

**T** Terri 27:55

YMCA yep, in Merrimack. Which is actually in like South Nashua or not South Nashua but it's that part of town it's over. It's in Merrimack though I think it is.

**L** Liz 28:04

Yeah, it's heading up towards

**T** Terri 28:05  
Hold on one second. Actually I'll get you the exact hold on Liz, wait a minute, wait a minute. It is Westwood Park YWMCA of greater Nashua. My apologies. Yeah, so that was actually. It's the YMCA of Greater Nashua Westwood Park.

**L** Liz 28:23  
Cool. So if you're interested in joining, if you got kids pop on over, we'll be there.

**T** Terri 28:28  
That's on Saturday, March 25, 2023.

**L** Liz 28:31  
The other one we do is we do summer fun a lot. We do every year Nashua Summer Fun does a lot of kids events. So they run that from June to September. I think you said Terri, and they do events they have this Opening Day which kind of is like a kickoff for the summer season. A lot of fun games and things for children to do. So come join that they do the Fairy tale Festival.

**T** Terri 28:53  
Huge.

**L** Liz 28:54  
Big big event. They do that mid-summer kind of right?

**T** Terri 28:57  
That has a huge draw, like all over New England, people come from all over New England to come to the Fairytale Festival.

**L** Liz 29:05  
And we've been doing these festivals for how many years now?

**T** Terri 29:08  
A long time.

L Liz 29:09  
Yeah. Year over year, we've been involved with these.

T Terri 29:14  
And I'm still happy about it people.

L Liz 29:15  
They're so fun. They're so fun. And then you know, one of the big ones at the end of summer fun is Wheels and Wings. And this is an opportunity for kids to come and and climb on some trucks and go see some airplanes and you know we're they're handing out some giveaways as well. So check some of those events out they're particularly family events, but if you want to see more, we will be publishing a list of events as they come up on our website. So check that out is it at Triangle University or trianglecu.org?

T Terri 29:44  
It's actually triangleuniversity.org And there's at the top I think it says Events and you can just click on that and they'll be listed there.

L Liz 29:53  
Great. So if you're interested in visiting us, check out that list and we'll be looking forward to seeing you come.

T Terri 29:59  
All right. Good job Liz.

L Liz 30:02  
Thanks, Terri.

T Terri 30:04  
Thank you, everyone for listening. We really appreciate your time.

L Liz 30:07

Thank you very much. Have a good day.



AD 30:10

That wraps up this episode of The Making Money Personal podcast. If you've enjoyed today's show, we would love to hear from you. Email your thoughts about this show or any other ideas at [tcupodcast@trianglecu.org](mailto:tcupodcast@trianglecu.org). Thank you to all of our subscribers and if you haven't yet, please hit that subscribe button wherever you listen to podcasts so you don't miss out on any new episodes or money tips. Thank you for listening and have a great day.