

Financial Five a Day podcast

Episode 5 – Emmanuel Asuquo

George Callaghan, Emmanuel-Asuquo and Martin Higginson:

GEORGE CALLAGHAN: Hello and welcome to the financial five-day podcast with me-- George Callaghan, professor of economics and personal finance at the Open University and Martin Higginson also at the Open University, a senior lecturer in economics and personal finance. In this podcast series, we'll be using the concept of financial Five a Day to invite all of us to think more purposefully about improving our financial nutrition. In much the same way that the fruit and veg five a day campaign shifted habits on healthy eating, we invite you to listen and to learn about the money stories of our guests and be inspired by their tips and guidance.

We would especially like it if these stories encourage you to reflect on your own money habits and perhaps make some changes yourself, helping you to become more conscious and purposeful around money. Although we must note that we are not offering regulated financial advice. Today's guest is Emmanuel Asuquo.

Emmanuel is a financial advisor, financial planner, media figure, and professional speaker. He's also the author of *get your money right*. And he's committed to what he describes as financial freedom. Emmanuel, might you tell us about your own money story?

EMMANUEL ASUQUO: Yeah, so I guess my money story starts on a council estate in Tower Hamlets in East London. Growing up to Nigerian parents who both came from Nigeria, so I was actually the first person in my family to be born in the UK. And we lived on a council estate.

My parents, you know, struggled to get whatever jobs they could get to just try and put food on the table. I have two younger sisters. And it was a very hard time. And I guess my money story started in a place of love but also a place of struggle. A place of not having, a place of hearing no quite a lot. A place of seeing other people it always felt like everybody else had stuff that you never had.

A place where you looked forward to Christmas but not for presents but for food because that's pretty much all your parents could give you. Maybe you know some new jumper or some socks or stuff like that because that was the budgets they had. And it made me want to drive for more and want more out of life.

And so because of that I feel like I grew up having a desperation for money. I feel like it was a very desperate place that I was in my youth when I thought about money, and when I started my journey and money. And I guess they used that as a driver to encourage me to work harder and push. And I was able to change that story later on in life.

GEORGE CALLAGHAN: And what is it about money that created this kind of quite strong emotions of desperation?

EMMANUEL ASUQUO: Yeah, I think what it is about money is that especially money is not only a currency when it comes to buying stuff. But I feel that money is also a currency in life. I feel like money is the currency of how people respect you, how people talk to you, the places you can go.

The type of service that you receive tends to be down to how much money you have. And you almost feel like if you don't have money, life is not worth living. And so that struggle and that resentment and then especially when you look out on television. Or in my day with television, we didn't have social media. You look on TV and see all these stars. And you think to yourself - wow!

You know they're living this amazing life, and if only I had money I could do this. I could get that or I could live this life and you know. I was very influenced by music. And you see you know your favorite artists with planes and cars and going to these plush hotels and having all the female attention. And you think to yourself I need to get money. That's what's going to identify me and that's what's going to change my situation. And so it was almost like money any means necessary.

GEORGE CALLAGHAN: So money was much more than the sort of pounds and pence. It was the status it came with money and some of the kind of emotional and psychological stuff around money.

EMMANUEL ASUQUO: Exactly though.

GEORGE CALLAGHAN: Yeah. And do you think those are similar kind of challenges and desires almost that are shared by many other people in the UK and further afield?

EMMANUEL ASUQUO: Yes, I do think that a lot of people have that but I think it's even worse now. I feel like in my day all you could compare yourself to were your friends in your circle. And like I said maybe musicians and artists.

But you always felt like well they're special because they're footballers or they're musicians.

They've got this talent and they're different. They're not the normal person. And then when you saw your everyday person your normal person, you could only see people in your area. And most of them were struggling like you. So you didn't have as much pressure.

Whereas now, you go on social media you're comparing yourself to everybody around the world that's your age or above or younger. You know you've got people who are millionaires and they're 11 or 12 years old through YouTube. You know, it almost feels like you've failed before you started.

And so you know what they say you know comparison is the thief of joy. It's so true. It's like when you should be enjoying these moments, you're so busy comparing yourself to other people that you don't actually enjoy what you have because you wish you had more. And instead of being thankful for what you have, social media and the world around you is taking away your enjoyment of now and making you want more and more.

And the realization that I came to you quickly is that it's never enough. It's never enough. I meet people who own huge houses. And you know, you got eight bedroom house, go and meet their friend. Their friend's got a 12-bedroom house. Now they hate their eight bedroom house.

Bought a new car. Six months later a new reg has come out. Now they hate their car. You know I mean everything is just changeable, it's never enough. And so I had to understand if I was really going to enjoy life, I had to get to a place of contentment.

What does good look for me? Forget what is the world's standard. What's my standard? What actually makes me happy and tick. And once I understood that, everything else didn't matter.

And that's what I feel like I want to try and teach people now and try and share with people.

GEORGE CALLAGHAN: Yes, so kind of passionately and eloquently put. One of the practical changes that you're describing from when you were younger, which is not many years ago is social media is so deeply embedded in our society just now. And in your own journey it seems that you've gone from comparing yourself to peers, also comparing yourself to perhaps famous figures, to reaching a place more of kind of contentment—

EMMANUEL ASUQUO: Yes.

GEORGE CALLAGHAN: Inside your own skin where you are. And what were some of the milestones along that journey? From comparing myself to all the stars, to being happy with who I am?

EMMANUEL ASUQUO: Yeah, I think some of the big milestones for me, I was privileged enough to become a financial advisor at age 22. I was the youngest financial advisor in Barclays in the country. All my peers were like in their 40s plus. And I felt like wow, I've made it to Canary Wharf.

I'm here in the big buildings that I used to dream about, look out at. And I realized that even though the dream came true, the reality was so much more different. And I realized that sometimes we can set ourselves so much for the external and so much for the dreams outside, but when it actually comes true the reality is so much different.

And so I got there, and yet I felt I saw nobody that looked like me. I felt nobody from a similar working class background as me. Not colleagues or people that clients that we worked with. I felt like the system was forever trying to change me the way I spoke, the way I walked, the way I dress, the food I ate. And I was like how have I dreamed to get here and got here, and it's almost like they don't want me here.

And so I had to understand that I had to find fulfillment from within. It doesn't matter what you do. I know I always use the example of the dad, the son, and the donkey. And the dad gets on the donkey and the son walks.

And people walk past and say-- oh dad you're on the donkey why don't you let your son? You're a wicked person. And then the dad puts the son on the donkey, and he walks and then people are like, ah, you're older man. Are you putting your son on the donkey?

So then the dad and the son are on the donkey. Then people are like-- oh my goodness, the two of you on this poor donkey. How is he going to carry your weight?

Then the dad carries the donkey. And people are like are you crazy? Why are you carrying a donkey?

No matter what you do, somebody is always going to have an opinion. And so until I got to the point where I realized that I have to know what I'm doing for myself, and do it for me. And what makes me happy, and what's happiness to me? Because a lot of us are defining our happiness based on what makes other people happy.

So somebody bought a new car, now you want to buy a car. But actually you never wanted a car until you saw this image. Somebody bought a house in London. But actually you wanted to live in the country before.

So we are forever trying to make ourselves happy based on other people's happiness. What we see other people being happy. And for me it's like, we need to identify what makes us happy.

And also I've had failures in life. I've gone through times where I've been really down. And at those times it was my family, my close friends, my kids, my wife, those are the people that really matter to me. And a lot of the time when we get successful, all we care about is the opinions of people outside. But those people outside that will cheer you when you are a success will let you go when anything goes wrong. But your family, your friends, those people really close to you will always be there. And so for me, I understood that those people are more important to me and their opinions of me are more important than the external factors that come and go.

GEORGE CALLAGHAN: And I'm really curious to know that you've changed developed and grown as a person on this money journey through your own life experiences.

EMMANUEL ASUQUO: Yes.

GEORGE CALLAGHAN: What tips and tricks might you pass on to others that would enable them to get those benefits perhaps without going through all the sort of traumas and ups and downs that you've gone through.

EMMANUEL ASUQUO: Yeah, no definitely I think the biggest thing is I could say to anyone is know your why. So the biggest thing I had to know-- what wakes me up in the morning? Why am I getting up? What is my motivation?

What is my core value? What is the thing that is most important to me that when things get hard, I'm still going to wake up and go and do what I need to do for that cause. When I was younger, when I was living on a council estate, it was to support and help my mom could see the sacrifices that she made for us as a family.

And I knew that I wanted to really achieve something to be able to support her. Now, that I've been able to do that and got older-- for me, it's my wife and my kids and being able to provide and support them. These are the factors that really make me want to wake up in the morning and go out and work and make money and achieve and be successful to provide for them.

I'd say two is delayed gratification. I think it is fundamental that we delay our gratification. The way we are wired now is that we make money and then we spend that money enjoying life. The problem with that is that we're always going to have to make money. And what we are kind of signing up to without really knowing is a life where we are always going to have to work.

And if you always have to work to make money, you'll have to work till you die. That's Warren Buffett that said that. And when I read that quote, I said the goal is not to work until I die. That is not the goal.

You know what I mean? The goal is to work and get enough so that I no longer have to work in the quickest time as possible. That's me. And so what I realized was in order to do that, there's a step that was missing which was working and then investing my money so that eventually over time my investments will pay for my lifestyle.

And that was me delaying my gratification. So maybe I don't go as much as holidays as other people. I don't buy as many designer clothes. I make these sacrifices now so that I can enjoy life later.

And, you know, the next thing I'd say after delayed gratification is paying off first. I read that in a book called Richest Man in Babylon. And the concept is just about you work so hard for your money, but why do you not pay yourself?

You will pay your landlord. You'll pay, you know, the gas bill, the electricity. You'll pay your food, shopping. You'll give your money to all these brands for clothes and holidays and all of this type of stuff. But the person we tend to forget to pay is our future self.

And so for me it's so important that when I get paid, I allocate money for my future self to make sure that I'm paying money for me, I'm paying myself. And I guess the third thing is really to budget.

I think people are afraid of budgeting because they feel like it's restricted. But actually a budget in itself sets you free. Because once your money is allocated and you know how much you have to play with, you can play with that and not feel any guilt or feel like oh, I can't buy this or I can't do that.

You can do what you like because you know that your bills are being taken care of-- you've put away money for yourself. And this money is available to you to spend on what you like. And so for me the sooner I got into budgeting that really, really helped me and that also then helped me be able to see my money. And then I could then process my money.

And you know, automate it, so that I'm not thinking about it every month. My money's automated, it automatically goes to different accounts. And it automatically does it without me having to think about it. And so I'm able to invest and save for my future automatically.

GEORGE CALLAGHAN: And that's a lovely reframer in budgeting. Not viewing it as some sort of restrictive process.

EMMANUEL ASUQUO: Yes.

GEORGE CALLAGHAN: But actually saying if you've got the discipline to budget, it can then create some freedom.

EMMANUEL ASUQUO: Yes.

GEORGE CALLAGHAN: Yeah. And it is also the case that you've worked in the banking industry, there's technological developments now.

EMMANUEL ASUQUO: Yes.

GEORGE CALLAGHAN: That actually really help people keep on top of their money and to make these automatic payments that you're describing.

EMMANUEL ASUQUO: Yeah. No, I mean, I love that the new banks that don't have any branches. The online banks, they are amazing in regards to allowing us to have all these little pots. They would tell you this is how much you spent on food. Whether you wanted to know or not is another thing, but now they're going to let you know.

And you're going to-- sometimes I always say it's a bit rude you know. It will just let you know that oh, you spent more money this month like who asked you. But it's going to tell you anyway.

But it's really good, and it's really clear. And it's really broken down in a way you can hide the money from yourself so you can create like you can open up accounts that if you want you can hide that account. So when you log in to your onto your online banking, you won't see that money in that account.

And again, sometimes, I tell my clients it's good you hide that money away from yourself and keep contributing to it. And that money is building and growing in the background without you having to look at it. Because sometimes once we see our money, we end up spending it.

And I tell people again, you know, you have a savings account, you got a current account. If you transfer money from your savings account to your current account regularly, then it's just two current accounts. It's not really a savings account.

You can call it whatever you like. But the reality is you just have two current accounts. So it's really important to make sure that you put things in place to make sure that you stop yourself from you know impulse spending and so forth.

GEORGE CALLAGHAN: And one of the challenges I think in the UK and in other countries too is that people can get embarrassed maybe even ashamed about money. How do you think we might begin to break down that taboo and get people to talking about money?

EMMANUEL ASUQUO: It's so powerful. Like this question is so important. And I think we have to change the culture. You know the culture of not talking about money, hiding away from money.

Money is something that we make financial decisions every single day. Like once you decide to leave your house, you're making a financial decision. And guess what? With this energy crisis, just switching on your light is a financial decision right now because the prices are ridiculous.

So we are making financial decisions all the time. So the fact that we try to hide away from them is unbelievable when you really think about it. And it's so important that we get comfortable talking about money.

I'll give you an example. I do a show with Channel 4, and we ask for people to participate. And we get people that will put their name forward. And then when we ask to see their bank accounts, people will drop out.

Well, I don't want to see my bank account. I don't need to see my bank account. They will drop out. But there's also a show on Channel 4 called naked attraction where people will be naked on the television. And I promise you they do not run out of people who will volunteer to be naked on television.

People would rather be naked on television than show their bank account. That is how private we are about our money. Because when people see your money, you feel like if people know don't have money and then I decide to go to a nice restaurant, someone might say, well what are you doing in that restaurant when you even know that in your overdraft.

Or if you decide you want to go on a nice holiday. You feel that people will judge you based on your money. Remember what we said earlier about status. Money makes people treat us in a certain way.

And so once people know that maybe you don't have as much money as you look like you have, all of a sudden you think people will talk to you different and treat you different. And so because of that, we hide away. But it's so important we have money conversations.

I tell people we can't rely on schools or the education system to teach us. It's so important that financial education happens in the home. One of the biggest problems though is when you come from backgrounds like mine where maybe you come from poverty or a council estate or working class background, parents themselves don't have the financial education themselves. So they can't then teach their children.

And this is how we get caught in what we call a poverty cycle where it just carries on from one generation to the next. And so it's so important that with all the information at our fingertips, we don't spend our time on social media just having fun and entertainment. But we also use these same applications-- YouTube, Instagram, LinkedIn. All of these to educate ourselves and really get the financial education we need to make better financial decisions.

Because when you are more confident, when you have more knowledge, you make better decisions. Because you have the knowledge to do so. So it is vital.

It's a life skill. The same way we teach people how to cook, how to drive, how to how to ride a bicycle. These are all things that we've learned along life. We have to have to learn how to manage our money and how to make good financial decisions.

GEORGE CALLAGHAN: And what do you think might be some of the first kind of tentative almost baby steps that someone who's lacking in financial confidence, say a young person, what might be the first couple of steps that they could take to turn their kind of money life around?

EMMANUEL ASUQUO: Yeah. I think the big ones is use what's at your fingertips. So for example, if you are on social media, there are loads of social media pages that you can follow that talk about finance and money. You know your bank will likely have a social media page where they'll be sharing information about finance and money. So you can you can follow that as well as individuals that are maybe you can relate to as well. So that's really important, number one.

Number two is books and educating yourself. So if you go on Amazon and put in money or put personal finance, loads of options will come up. If you're not a reader, there are audio books available. There are podcasts that are available. And you can watch YouTube videos.

What I would say and be careful is that a lot of the information online is American. And their financial system is completely different to ours. So it's important that if you're in the UK, you're looking at UK experts that are telling you about the UK system.

I tell people it's about being intentional if you really want something in life and you're intentional about it, you'll go and get it. And so getting financially educated is there's so many people out there trying to help, you just have to be intentional to go and look and find it.

GEORGE CALLAGHAN: So a big part of your drive is really trying to empower people to allow themselves to have some confidence and take control over their own destiny.

EMMANUEL ASUQUO: Yes, that's what I do. Because money, it's not just money. If I'm confident in my finances, I'm confident in my job, I'm confident in my life, then I'm confident to get married. Or I'm confident to have a long-term relationship. I'm confident to have children and pass that knowledge on to them.

When you feel like you are not represented. When you feel like you don't belong. And I've had it in life where I felt like I didn't belong. It was very difficult for me to speak sometimes. You'd be in rooms and you'd be scared to speak because you feel like you don't belong.

And so money and being on top of your finances can help you feel like you belong. You're in spaces where you're meant to be. And so for me, it's about giving people the confidence to make the decision. I saw my parents because they didn't have the confidence wait long to buy their first house until they got enough information.

And you know they could have gotten it earlier and made a lot more money on it if they got it earlier. And if that advice was available to them. The same thing about buying stuff for your children. It's all about confidence.

And so for me it's really about when you've got the financial confidence. I meet people all the time that are so scared of debt. Yet we literally praise businesses that were founded on debt when used properly. And so it's so important that actually you understand these fundamental things to help you grow your credit score.

You know if you understand your credit score, you'd look after it a lot better. And the same way we have a CV when we go for a job, our credit score is our financial CV. And yet we don't know that, and we don't treat it with the respect that we should do. But when you want to get something from a bank, that's where they're going to look.

And so if you haven't got a good credit score, do you know how to fix it? Do you know how to repair it? Do you know the things that you need to do? If you don't, that's going to affect your confidence in applying for stuff.

And so again it's so important that people get the education to have the confidence so they can live a good life. I see too many people that are working so hard for money, but money's not working for them. And it just feels like this forever cycle where you go to work, you work all these hours. You make money, you pay all your bills. And then within a few days, you're on zero and waiting for payday again.

And that's not the way to live. And so for me, that's what I want to give people the confidence is to say, well actually I don't need to wait for payday. I can start a side hustle, and I can get paid tomorrow.

Like I don't have to wait for work to pay me. I've got knowledge, I've got skill. I've got the confidence to start my own business and bring in some additional money into my house if we need it. That's why I do what I do.

GEORGE CALLAGHAN: So part of that confidence is thinking OK, I'm in a salaried job but there might be other options. A side hustle, for example.

EMMANUEL ASUQUO: Yes.

GEORGE CALLAGHAN: Another one I've heard you mention on other broadcast interviews is if you invest the money, then over time that money will actually work for you.

EMMANUEL ASUQUO: Yes. It's so important like people understand like compound interest you know. But I've seen people with the benefits. I've seen accounts that in the first five or ten years, they haven't made that much. And in 10 to 15 years later, when they've invested for 20 to 25 years plus, the rate in which the account is increasing.

That's only because they started. The consistency of just regularly investing over time is so important. And then when you can then do that and wrap that up in an ISA or wrap that up in a pension.

And so that when you now make this money, when HMRC says well on our piece. You say, well no it's in this wrapper but you can't get access to it. And they'd be like OK no problem.

Whereas I see people who are you know inheritance tax-- they finally made wealth. And then they die, and then they don't put the right things in place. And they give 40% to the government on the way out.

And it's like the education is so important. It's so needed that people can make better financial decisions. Because if I knew better, I would do better. But how can I know something that nobody ever taught me.

And sometimes we don't know we have a problem. So if I don't know I have a problem, I think life is fine. Why would I make a change?

And so that's why I'm always shouting about it on the internet and going everywhere I can, and trying to get everyone to listen to me and get them to realize-- no you're not doing it right. Like you need to make some changes, so that you can do it better. And yeah I think it's working. But yeah it's so important that there's a community as well.

So one of the things that when it comes to money is it can be quite isolating. You can feel like you're the only one struggling. It's so important to have a community of people around you that you can trust and have those open conversations with. So you realize that you're not the only one struggling, that there are other people that are in the same position as you. And also that position is not permanent.

So you can you can be broke today and be rich tomorrow then be broke again. And money doesn't stay one way all the time. Do you know what I mean? And it's those types of lessons that I really want to share with people to encourage them to keep going.

GEORGE CALLAGHAN: And I think what you also bring Emmanuel is a sense of humor into this kind of serious subject and that helps get the message across.

EMMANUEL ASUQUO: Yeah, so for me that was vital. I remember being in a bank and being in meetings and just my eyes be so heavy like these guys are so serious. They're so serious, the jargon. And I thought, you know when I do it I'm going to add some personality. I'm going to add some humor and add some entertainment.

Because when I'm on social media, I'm competing with everybody else that's on social media. How can I grab your attention? But when I add a bit of humor, add a bit of personality, add a story that you can relate to, all of a sudden number one you understand the concept better.

And number two, you are more likely to implement what's being said. So for me that was vital.

Whenever I wear a suit or not, it doesn't mean I've got more or less knowledge. And I'm like I'm going to just wear my normal clothes, I'm going to talk in a normal way, and I'm still going to get my message across.

GEORGE CALLAGHAN: Just kind of coming to the end of the pod, what you changed your mind about in relation to money?

EMMANUEL ASUQUO: Ugh. I think the biggest thing that changed, changed my mind about, was the limitations of money. I think I grew up with you know the kind of sayings that money doesn't grow on trees and there's the limitation. There's only so much.

And I've realized that there's an unlimited amount of money that if you've got the right ideas, you can make money every single day. Like there's no limit like we're having a cost of living crisis and a food crisis. And all of this type of crisis, energy crisis, but the reality is that people are still going on holiday.

The reality is people are still living a nice life. People are still paying 200 pounds a month to go to the gym. And there are still people who can afford to pay for first class and business class and all of that type of stuff. So the reality for me is that money is not limited and so don't limit your beliefs.

I've learned to dream big. Don't limit yourself because you come from a certain background. Anything you put your mind to, you can achieve. And I think once you see life like that, you're much more likely to go out there and take risks and push and drive. And it's a much better way to live.

And then the second thing I learned was that I'm not chasing money, I'm chasing value. For me, I don't wake up in the morning thinking about how am I going to make money. I wake up in the morning thinking about who can I help.

And I've realized that the more people I'm able to help, the more people I'm able to support, the more value I can add to others, the more money will come back to me. I don't chase money. And so I feel like in my younger years, coming from poverty and a council estate background, all I ever chased was money. And no matter how much I chased it, it was never enough.

But when I realized that what was really important to me was actually helping people and I just focused on helping people, I make much more money now. And I know that I'm making a much more better impact on society and the people around me.

GEORGE CALLAGHAN: Thanks Emmanuel. Absolutely fantastic interview. Many thanks.

EMMANUEL ASUQUO: Thanks .

GEORGE CALLAGHAN: So Martin, what an incredibly passionate guest he was. What you think about that journey Martin?

MARTIN HIGGINSON: It was a great interview George. I mean I've really you know loved to have been there. And I think that point around you know what is money for. He did say he was desperate for money. And he talked about money kind of buying status.

You know something we've written about, symbolic consumption economists call it. You know what people buy stuff because it says something about them. And he was talking about musicians, sports people, and how he wanted money because it buys the best cars and the best houses.

And then he was saying well trouble is with that is you have a four-bedroom house and then you look at someone with an eight-bedroom house, and you start chasing it for that sake. And as you say suddenly he started saying well you've got to be true to yourself.

Don't look at your identity through other people's eyes. And that was such a good message for all of us I think. Absolutely agree with him.

GEORGE CALLAGHAN: So we've plumbed the emotional depths, but then we kind of came at the surface and really focused on some practicalities. He spoke about delayed gratification. And then he spoke about the importance of investing money in this idea of paying your future self first.

One of the challenges I think a lot of people have is that they can't really quite imagine what am I going to be like in five years time, 10 years time. He's saying look if you imagine your future self, pay yourself first. That can serve as a motivator to build the savings and investments habit.

MARTIN HIGGINSON: Yeah and linked to that, he talks about budgeting. You know because you need to budget to find the space to put money into the longer term planning. And he made a really good point.

This idea that budgeting can feel quite restrictive. You know I can't spend this, I can't do this but is actually saying it's setting yourself free. You know because once you've budgeted, you've got some spare money. You know with that spare money, you can do some fun things but at the same time you're planning for the long term to secure your financial future. So I thought that point about budgeting not being restricted really flipped it in a nice way George.

GEORGE CALLAGHAN: And another practical point was you see people often have got a savings account and a current account but because they raid their savings account every month, in a practical sense it really has got two current accounts. So he was saying, look keep your savings account with a separate financial institution. Keep the password somewhere else.

So you've genuinely got a different savings, different a current account. That allows that savings account to kind of to build and compound over time.

MARTIN HIGGINSON: Yeah and then I thought the other point which I thought he made towards the end was around this sort of shifting culture needing to talk about money. You know and he basically said, you know, he was doing some project. And he asked people to kind of open up about their bank accounts and talk about it, and you know they wouldn't.

And it was sort of likening it to Naked Attraction you know. And certainly I think I'd prefer to kind of talk about money than have my body exposed. But he was saying some people prefer to have their body exposed on TV than talking about money. And that shift about talking about money has come up before hasn't it? It's such an important thing for people to do.

GEORGE CALLAGHAN: And that's you know part of the purpose of our financial Five a Day set of interviews is to help break down the taboo around money. To say to people in the UK who money is a positive energy, let's talk about it. And Emmanuel, you know near the end of the interview, he was emphasizing how he as an individual really had a growth mindset. And financial education can be part of people growing as individuals.

MARTIN HIGGINSON: Great interview, George. We can all learn a lot from Emmanuel I think yeah.