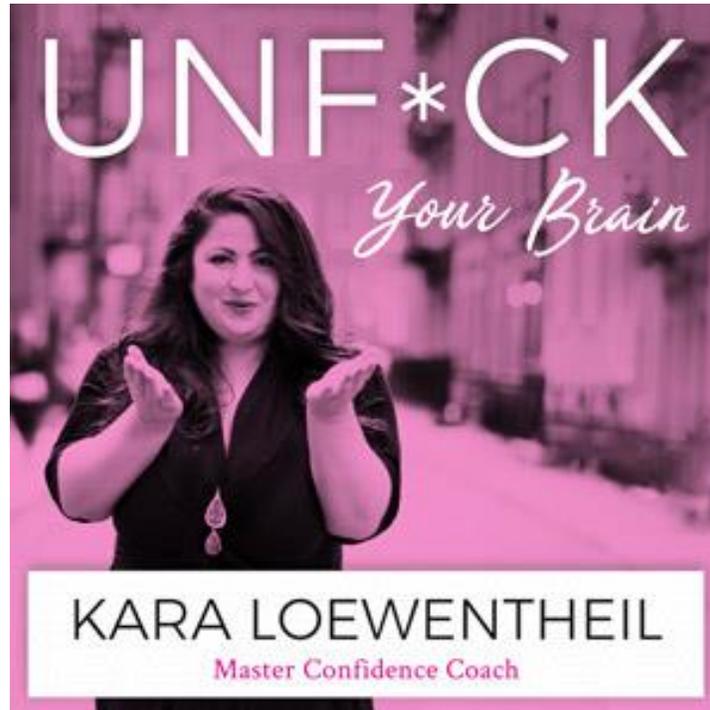


UFYB 235: Everyone Needs A Prenup & Other Money Mistakes: A Conversation with Dr. Bonnie Koo



Full Episode Transcript

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Kara Loewentheil

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Welcome to *Unf*ck Your Brain*, the only podcast that teaches you how to use psychology, feminism, and coaching, to rewire your brain and get what you want in life. And now here's your host, Harvard Law School grad, feminist rockstar, and master coach, Kara Loewentheil.

Kara: Alright, my chickens, this is the week of money talk. I did an interview with the Pursuing Her Purpose podcast, I think it's called, all about money mindset. And today we are talking with one of my favorite money coaches, Bonnie Koo, MD, also a graduate of the Advanced Certification Feminist Coaching. She is a wealth coach, a physician, soon to be a master coach and the founder of Wealthy Mom MD. Her mission is to teach and empower women with the cognitive tools to create wealth. She is a CEO and a thought leader on the topic of wealth for women.

And she has a book out called *Defining Wealth for Women* and that is what we are going to talk about. I love the subtitle to this book. First of all, you specified it's a noun which I find very helpful. I like to know my book titles. And then the subtitle is *Peace, Purpose and Plenty of Cash*. So, can you start us off by just telling us kind of how you came to write the book? How did this become your topic? And then what led you to want to write the book about it?

Bonnie: Yeah. So, I think you just wrote a book so you know it's a journey.

Kara: I have not written a book. I have only signed a book contract. So, the hard part is still to come.

Bonnie: Yeah. So, I actually had the idea to write a book when I was just starting out my business. And it would have been a very different book. It was going to be a female, a woman's handbook of money. So, it was going to have a lot of how to do things and specific things like if you're a single mom and prenups and things like that which people don't talk about in

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general. In fact, I find that if you bring up a prenup people usually bash you and say, “You’re just thinking your marriage is going to end.” Even though the divorce rate’s not zero, that’s what I usually say.

Kara: Right, and also people have business contracts all the time even though you know that a business partnership might end.

Bonnie: Yeah. And I even wrote the proposal and learned all the things about how to submit it. But then I was like, “No, not ready. Also, the whole writing the book part because you have to write a book.

Kara: Yeah, that’s one of the biggest downsides of a book in my experience so far.

Bonnie: Yeah, I’m like, “That’s a lot of work.” So, then I put it aside which I think was the way it was supposed to happen because I evolved, my brand evolved. I started out my business as actually just educating. Hey, this is a Roth IRA, hey, this is compound interest. I mean first of all no one tells us how money works. I mean some places, high school have a class but generally speaking no one teaches you. People don’t talk about it. Your parents probably didn’t teach you because they don’t know anything either.

And so, it becomes this self-perpetuating thing. And I work with physicians who are high income earners and I think there’s a lot of shame that I make a lot of money but I don’t know anything about it but let’s not talk about it and not learn about it because no one else talks about. And then I actually took your certification and it would have been a very different book without your certification because I think I was in the middle of writing it when I was taking your certification. And so, I was able to sort of weave in some history.

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And as you know, I think it's important that women know that because then it's like, no wonder this is going on and it just normalizes why you don't know anything.

Kara: So, tell us more about that. What is that kind of history and context that women need to know for their kind of feeling of overwhelm, or confusion, or irresponsibility around money?

Bonnie: Yeah. Were you asking me what that is?

Kara: Yeah. Tell us about kind of what you learned about in the book and what that context is.

Bonnie: Yeah. I mean first of all it's millennia of history. Basically, since the humans roamed the Earth, women were literally not allowed to own money or even use it. And then obviously this is different depending on where you were, Greece, whatever, the UK now.

Kara: Different cultures have some different rules but there's some similarities too.

Bonnie: Yeah, for the most part, yeah, it was just not a thing. Men owned all the wealth and then when you married a man you literally became their property. I mean if you look at dowries, all that kind of stuff. And then we focus on the US and that's where we both are. And I found some fascinating facts. Some from your program but also just looking up stuff. There's some really weird laws out there that are still there. I think in the book I wrote that. In Alabama it's actually legal to beat your wife as long as it's not more than once or twice a month.

Kara: Still?

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Bonnie: It's still there apparently but I don't know, I found that really weird. Because a lot of these laws, don't, they're just there.

Kara: Right. They're just on the book and they're kind of – what's it called, when an organ no longer does anything? It's a vestigial, it's just sort of, right, nobody's enforcing them, nobody's calling on them. But you would think they would remove some of that stuff.

Bonnie: And then 1974 which isn't that long ago in the scheme of things. I was born in 77 so this all affected our moms. You needed a man's signature to open a line of credit or a loan and that's just crazy to our generation because we don't even think about that. And I think the history is important. I think a lot of women are somewhat aware of it. Even the concept of marrying for love is a modern idea. But it's still a contract. We were talking about prenups just before, it's still a contract in your state.

And there are consequences if you break that contract. And in the past it was a contract and people understood that. But now people forget that that's a thing until they get divorced and they're like, "Oh."

Kara: Oh, wait. I think we should talk about this more because I actually think this is so important because marriage is one of the most financially impactful contracts that many women ever enter into. And they are not often even thinking about it as a contract. And as you said, women are actively discouraged from thinking about it as a contract and told that that means that they are thinking their marriage is going to fail. And it means they don't believe in love or they don't, whatever.

So, can you talk a little bit about why prenups are so important, what the kind of financial impacts of the marriage contract or of divorcing, ending a marriage contract can be for women?

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Bonnie: Yeah. Well, the first thing I want to say is yeah, that most people have the story, just like you said, it's, why are you doing this? You shouldn't do this, blah, blah, blah, don't think about it, just get married for love. Even though as we said, the divorce rate's not zero, it's not 50%. It's probably between 30 and 40% depending on your demographic. We actually have a drafted pre-nup. We're not married. And the lawyer that I hired, I mean I love her, she's amazing. And she actually said this sentence which totally changed how I look at prenups.

And she said, "You're creating this contract that's tailored to your relationship because otherwise you're getting the state one size fits all. And you're creating this out of love and the highest respect for this person." And instead of the story that this is thinking your marriage is going to end, I actually think of it as I love you so much, I want the best for you. Here's my proof. That's really how I think about it because here's the thing, every state's different. So, I'm not going to go into the law, and I'm not a lawyer.

But there's two types of, I guess, marriages. There's that common property and there is equitable distribution. And so, California is the prime example of common, I might be saying this wrong but basically...

Kara: Yeah. No, just to clarify, it's like there's two different basically legal frameworks for how marriages work depending on the state. Some states are one way, some states are the other. One is common property. And then the other is equitable distribution.

Bonnie: Yeah. So yeah, you're a lawyer so you remember this stuff.

Kara: Former lawyer, this was also not my area but that's the basic idea. There's two different legal regimes. And what state you're married in or reside in can impact which one is going to happen if you get divorced.

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Bonnie: Yeah. Also, another thing I like to tell women is you actually already are signing a prenup by getting married.

Kara: Yeah, I think that's such a good point. Marriage is a contract and you're just defaulting to whatever the rules happen to be where you are without even thinking about it or knowing about that. It's a false idea to think that without a prenup you're somehow not entering into a defined contractual relationship. You are entering into a defined contractual relationship you just don't know what the fuck the rules are if you don't set them yourself.

Bonnie: The same thing with estate planning. There's a default will if you don't have one. And every state's different in terms of how they pass property. So yeah, there is a default prenup and you have the ability to create a tailored one that's way cheaper because we all know how expensive divorces can be when there are contesting assets. And so, this is a much cheaper thing.

And I also think it's important for couples to do because then they're actually talking about money before they get married which so many couples don't and then they're surprised their spouse is a huge spender or whatever. So, when I first started, my partner, I think the third day I asked him what his net worth was. Well, not net worth. I asked him, "What are the balances in your 401(k)?"

Kara: Right, yeah. And I think that when you think about it, couples meet at such different points in their lives. And we've been talking sort of gender generalities because overall statistically women in heterosexual relationships are worse off when they come out of divorce financially and men are better off. It's not the same for all types of couples. But part of I think what's so beautiful about having a prenup let's say is that people

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meet their partners at such different stages of their lives and they're going to have different levels of involvement and financial involvement.

And it allows you to, I think, as you said, create what you – this is just turning into an episode about why everybody should have a prenup. But I actually think that would change people's lives if that's what this episode was about. It allows you to create an outcome that is appropriate to your relationship, to where the people are in their lives. It's very different if you meet in your 20s and one of you supports the other one through grad school and then blah, blah, blah. Versus if you meet in your 60s and you're both retirees, you had full financial lives before.

You're in a very different place and you can negotiate that differently. And I think that point about the default prenup is so good because this is such a problem with the law in general is that people don't understand that if nothing goes wrong you can do whatever you want. But once there is a problem, whether that's a divorce or a child custody issue, or anything. If a conflict arises that the courts have to do something about, or where the law is involved there will be a set of rules that will be applied that you had nothing to do with.

And it's sort of like people don't think about the fact that in many areas of their lives, if they don't create a different legal agreement they're just going to be subject to whatever is out there already.

Bonnie: And then they're shocked and horrified at what the default prenup is for the most part because it favors, well, it just depends on the states. I don't want to say the generalities. One of the most common objections I hear about prenups is, "Well, when we got married we both had nothing." And I think what they're not understanding about prenups is it doesn't matter if you had nothing because it's really about future assets. It is about prior assets.

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For example, a friend of mine who got married in California, one of the things that was in the prenup was any inheritances she gets she gets to keep 100%. So that might be something to play with in terms of that. I think that's important to do because most of us will probably inherit something from our parents no matter what it is. And so, I think it's important to protect that. But the prenup is really for future assets.

So, one of the things, just to give an example from our prenup which hasn't been signed yet. So, we both, we invest in real estate as a couple even though we're not married. And no matter where the source of the money comes from to do it we've decided we're just going to split it 50/50. And it's not complicated but there is a formula to calculate spousal support. And also, I have a business, so to protect that. So, I think these are the things you can put in a prenup. And even if you don't have a business you can put wording in to protect that anyway.

Kara: I think it's such a good point that a prenup is not something that only super wealthy people need to worry about. Women of every economic status statistically if they're married to a man, come out worse at the end of a divorce than the man does. And again, it obviously varies by case. But we're talking about statistical of general population levels. And of course, it does cost money to have a prenup or get a lawyer. But there are templates available. There are things available at every state, and stage, and income level.

And especially since we're coaches, part of our whole business is being like, "Hey, you don't know what you might accomplish in the next 20 years." Okay, you don't have a lot of assets now, wait till you hire Bonnie or join The Clutch and blow your own mind and create wealth if that's something you want to do. And then what's going to be that arrangement. I mean, and I think it's a super interesting thing about it from the, I'm on the non-traditional point of view where I am straight and my partner is male.

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But I make way more money than he does. And he's the person whose lifestyle would be much more impacted by something happening if our relationship didn't work out or if his lifestyle is more in flux being with me and would be different. So, for me it is love for both of us. We're not getting married so we don't, at this point, we don't have a prenup. But obviously I think about this in terms of, okay, well, how would I want to think about that if it's 20 years down the road.

Am I setting my business aside? Am I offering support? I think it's not just the person who's going to have less who needs the prenup. It's also an opportunity to clarify upfront what people's expectations are. And I see the couples who go through divorce among my friends and people I know who don't have that, haven't had those conversations. It's so funny, this is a little bit out of left field.

But I was just reading this thing about the end of certain kinds of kink relationships. Where in some kinds of kink relationships where one partner has been given a lot of control over daily decisions that the other partner makes. This is not my form but this is a form that's out there. And I just read this article about how the thing that gets overlooked the most is ahead of time having a protocol for how you handle if that relationship ends because you've created a relationship of mutual and decided upon dependency in some ways.

And you need to have a structure for how to transition somebody back when that's what they've gotten used to. And it's a similar thing, thinking about the end of a relationship in that case, it is not a sign of not care, or not belief in it, or not love. It's a sign of, listen, we're in our best selves right now. Right now, we love each other the most. And I mean maybe not the most, it may get even better. But it's just making decisions from your higher self almost.

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It's like wouldn't we want to decide now from the place where our relationship is strong and good and we are thinking with our most generous selves how we want to act when, if things change? Or do we want to just leave it to our unmanaged minds at that point going through this stressful, whatever, upsetting experience? Why would we want to decide it then? Let's decide it now when we are not in the midst of crisis.

Bonnie: Yeah. And I'm so glad I have the coaching tools because let's say we were to separate and we're married, not that it wouldn't be a negative experience. But I just know that I'll be able to handle it a lot more. And hopefully have access to my higher self versus my angry self. And another thing that came up for me is, one of the things I told my lawyer is, "Why wouldn't I want the father of my child and my former partner to be set up if we separated?" That's how I think.

I know people don't think that when they're getting divorced but hopefully when you get married, you do love and care about the other person. And so, to me it's a no brainer. Actually Matt and I joke a lot, I'm like, "Yeah, well, if I'm the higher earner, I'll set you up in a nice, lovely apartment with two bedrooms so you can have Jack over." We joke about that and it's like, why wouldn't I do that if I was able to? But that's what I think now and I'm sure that could change. But that's really how I look at it now in terms of how a prenup can be.

Kara: I think that's so good. And it's so funny to hear, I've had definitely conversations with coaches who are resistant to prenups, "You plan what you eat, you plan your business plans, you plan your calendar but you're going to make no plan at all for what might happen in the most financially and emotionally significant relationship in your life."

Bonnie: And the financial consequences of getting married and separating. There's a lot of weird things that can happen.

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Kara: Right, it's like not having a business plan. There's going to be some consequences down the line. You're not going to know what they are until you get there. So obviously we are both big fans of prenups. But what are some other ways that you see patriarchy, basically talking women out of, or socializing them out of taking control of their own financial life?

Bonnie: Yeah. I mean I think a lot of women think it's not their job or place, if they're in a relationship with a man for example. A lot of them will defer to the man. It's not always the case. Because I definitely know people where it's the opposite. And I think it's just this insidious thing. So, I work with primarily, doctors. And so, a lot of them are so afraid to ask to get paid more, negotiate because of the socialization, what people will think. Because a lot of times women are, when they do ask, they're seen as greedy and why are you asking? And you should be happy with what you have type of thing.

And some of them don't even ask because they're worried that's going to happen. And even when they do ask they have so much anxiety about whether they're going to say yes or no. And even when they do ask then it's like what are the consequences of me asking whether they say yes or no? So that's a whole thing. And so, I think because of that, as you know, women get paid less because they don't ask for it. Or they don't even ask.

For example, when I started my first job I actually asked all my colleagues, "Hey, what was your offer? What was your offer? What was your starting salary?" Because I really want to know. And thank fully we all got the same starting salary. Although I did notice, someone who was hired after me, a man and I don't know if this was a gender thing. But I had asked for relocation allowance, a certain amount and they said no but they gave it to this hire after me. So, I'm like, was it a gender thing or was it they just had more money at the time? Who knows? But I think things like that are common.

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Kara: Wait, let's pause there because I think it's important. So, when we say, women get paid less than men across many industries, it's a twofold problem. That's what I'm always trying to articulate on this podcast is partly it's the internalized socialization, women don't ask for it. Partly it's the internalized socialization of the people making the decisions. So, people of their own volition will pay women less or see women as less qualified or whatever. So, it's not that women are the ones causing this whole problem for themselves. But we are causing part of the problem for ourselves.

And that's the part that we can work on with our mindset work while we are also trying to do the social work to change other people's opinions on the structural inequality. So, it's just an and, it's not an or. It's not the only thing in our way but for sure if you don't ask you're not getting it. And I think women are socialized to think more about being rewarded for hard work. It's like we're supposed to just keep our heads down, do a good job. And hopefully someone in authority will notice and decide to reward us as opposed to I'm supposed to go out and make this happen for myself.

Bonnie: Yeah. I remember one of the things that I learned from your program is about how female lawyers tend to underbill. And so, the same thing happens in doctors because you have this weird coding system that no one understands. But a lot of, I think, female doctors have the same thing. That was so easy, I don't want to code what I can code based on what I actually did. And so that happens a lot. Because I think a lot of people, especially male doctors, and sometimes though, women doctors is they don't think there's a gender pay gap in medicine because of the way we're paid.

I'm talking about traditional insurance payments. So, well, we all get paid the same for each procedure so how is there a gender pay gap. But the underbilling is one of them. And there's a weird thing where if it becomes a

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female dominated field, the salaries mysteriously decrease, mysteriously. Is it a coincidence?

Kara: Right. It's not a mystery, not a coincidence. Can you give us an example of what's a field where as it became female dominant, salaries went down?

Bonnie: Pediatrics, ob gyn.

Kara: Interesting. So basically, as women began joining medicine in higher numbers and then joining those specialties then the salary went down?

Bonnie: Yeah. I mean med schools are now 50/50, the actual workforce, I don't know the exact breakdown but it's not 50/50. And part of that's because it wasn't always 50/50 in the school so you kind of have to wait for people to retire or die. And also, there's actually become a big crisis in medicine, well, in general but I'm talking about the female specific part is women go part-time or quit at much higher rates than men. And part of it's because they're moms. And so that is part of it. It doesn't tell the whole story.

Kara: Yeah, I mean we've talked I think on the podcast before about also the idea that a lot of people just are so stressed out by work, partly because of work culture then probably because of their unmanaged minds. And for women it's more socially acceptable to go part-time. Whereas men often don't feel the same. Nobody bats an eye if a woman who's married especially to a dude is like, "Yeah, I work part-time." That's so normalized. Whereas men are not as normalized to do that. And then obviously people who are single moms don't necessarily have that luxury.

So can you tell us a little bit, we've now talked about all the problems, and so get a prenup, that's one of your suggestions. Can you tell us a little bit

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about some kind of thought or mindset shifts that you recommend women start practicing? So, if somebody's listening to this podcast and they're like, "Fuck, I never negotiate for more money. I'm definitely terrified that everybody thinks I'm greedy. I don't think I'm responsible with money and where would I even start?" What would you say?

Bonnie: Well, they should join The Clutch.

Kara: I did not set her up to say that, that was a spontaneous observation.

Bonnie: Well, that's just obvious. Yeah, they're going to learn all the things. And then in my book I go into it. And there's some stuff I talk of, that's not so much female specific. But one of the things I love talking about is debt.

Kara: Yes, let's talk about debt.

Bonnie: People hate debt and it's this huge burden that people have. So, I can talk about that. And then sort of attached to debt is people are very – they love to celebrate being debt-free. So, I'm in these Facebook groups and people announce it. And Dave Ramsey, there's the Debt-Free Scream, I don't know if you've heard of that.

Kara: Yes.

Bonnie: Yeah. People come on the show and they scream it and it's this whole thing. So, I think that's great. I think it is something to celebrate, if you have loans. So, I'm not saying you shouldn't celebrate it. But I never see women celebrating being rich. Oh my God, I just passed the one million mark in my retirement accounts. I'm so excited. No one does that. And in fact, there's one group I'm in, if you somehow say, it's not even somehow because sometimes you're giving context to ask for a advice. And they'll say, "I have 2.1 million in my retirement accounts."

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Women literally attack these women saying, “How do you have any money problems? Why are you bragging about the money?” It’s just this interesting dichotomy to me. It’s like, it’s okay to celebrate being debt-free. And sometimes you’re paying off a significant amount of money. Student loans could be 500 grand.

Kara: Right. So, if you had not paid those off you just have it sitting in your account and that would be bad. But if you use it to pay off the debt then that’s good?

Bonnie: Yeah.

Kara: You created the same amount of money but if you keep it it’s bad, but if you use it to pay off student debt then it’s good? [Crosstalk] going to break a little bit.

Bonnie: Yeah, [crosstalk] of how what you do with your money. But yeah, I find that fascinating. One of the goals I have is for women to celebrate, not just to themselves because I think that’s important. But then also celebrate it in public. That might be a big jump. But it has to start with them celebrating it at least internally and maybe share it with their friends and then maybe share it in a community. And my goal is eventually for people just to celebrate having money.

People are so afraid, and especially doctors are so afraid to talk about it because they’re like, “Well, I don’t want patients to think I’m rich.” I’m like, “But you are.”

Kara: But it’s also so important to point out, this actually has nothing to do with being rich. One of the things I see in my students or coaches, and one of the reasons I think I made much more money faster than I ever thought I would is that the ones who are super excited that they made \$500 with their

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first client are the ones who go on to make a million. The people who struggle to make more money are the people who are always thinking about how the money they have isn't enough and that it doesn't count, and it's not good enough, and it should be more.

So, they're just always kind of shaming themselves about the money that they have made and sort of rejecting it and not wanting to celebrate it. So, I think this celebrating what you've created is so important. And it has to start way before you have \$2 million in your retirement account or whatever, or even if you never had that much. The way you will feel and the way you will think and act are so different when you're coming from a place to being like, "Somebody paid me 25 bucks for a coaching session. That's amazing. I just created that with my mind."

I am way more excited about my students making a grand than they are. And I'm always like, "This is the problem, I'm super excited for you." And I was super excited for myself and that is part of why I was able to create a lot of revenue quickly is it was all positive to me. I was like, "This is amazing, and another \$100." That is the energy you have to have about your money if you want to (a) just enjoy it and (b) certainly if you want to create more.

Bonnie: Yeah. And what you're just describing is really kind of speaks to the perfectionist mindset. You're not happy until you reach the goal. And so, when I coach clients on, let's say I have a coach who wants to make their first 100K. That's kind of a big popular goal. I'm like, "How do you think the 100K comes? It's not like you wake up one day and it's there and the day it wasn't there. You make a dollar a time, a 100 bucks at a time" That's how it works.

Kara: Right. And we're like, "I'm not going to celebrate until we get to the amount." And then we get to the amount and we're like, "Now it has to be

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200 and also I feel ashamed that I had 100 and I shouldn't tell anybody." So, you have to celebrate along the way, or it doesn't matter how much money you have, you're never going to feel any of the emotions that you're hoping to feel.

Bonnie: Yeah.

Kara: Yeah, I love that. Alright, everybody should do public money celebrations, we should start doing that. Where can people find you, find the book?

Bonnie: Yeah, so everything's Wealthy Mom MD. So that's the website. That's Instagram. And if you go to my website, you'll be able to see the book. And obviously the book is sold everywhere you can buy a book, not just Amazon but some of the other indie shops too.

Kara: Go order the book, bookshop.org is my favorite for ordering books online, not from Amazon. It's a website that links up all these independent bookstores. So, it works like Amazon, you just go there and everything, they ship it to you. It's not one day but most of us don't need to read a book literally that day. But your money goes to independent bookstores, some of them owned by women hopefully. Thank you so much, Bonnie for coming to shake us up about prenups and celebrating our money. I think this was such an amazing episode.

Bonnie: You're welcome.

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