

Episode 72

FS Thrive: Goal setting--Start with the why, achieve the wins

James Boyd (00:00):

I think people would be surprised, the amount of clients that have no idea what their actual financial goals are. So, every time we meet with a client, initially, we do a discovery process where we're learning their lifestyles – what makes them tick, what are their habits? Some important open-ended questions might be, if money was limitless, what would you be doing right now? What could you change about your life today that would make it more enjoyable?

Ginevra Czech (00:28):

Hey everyone, this is Ginevra, your host of the FS Thrive podcast over at FS Investments. Really excited to be here today. We are talking about goal setting. And so when we think about goal setting, I thought, where do people typically try and set goals? So, I actually looked up a couple of statistics and about seven out of 10 people set goals at the beginning of the year. And the number one and two goals that people set are actually going to be fitness and financial goals. So, I've brought in some experts in the space of both fitness and finance. I've got James Boyd, he is a wealth management advisor over at Van Buren Financial, based out of Wilmington, Delaware, and has been in the industry for over 10 years. And we've got Chris Serrano, who is a performance manager over at Exos and actually works here onsite at our corporate gym, helping to manage all of our coaches, provide our general wellness, and programming. And so really excited to have you guys here today. I'd love in your own words, if you could just explain what you do on a day-to-day basis. So James, we can start with you.

James Boyd (01:43):

So as Ginevra alluded to, I'm a wealth management advisor at Van Buren Financial. We're under the umbrella of Avantax, which is a broker-dealer that really focuses on tax smart investing. So usually, our business has some sort of CPA involved because we do personal and business taxes along with financial planning, investment management. I'm not a CPA, so my job is helping clients work towards their financial goals and invest their capital in the most tax-efficient way that we see possible.

Ginevra Czech (02:16):

Awesome. And Chris, what do you do?

Chris Serrano (02:19):

So, I am the fitness manager for the FS fitness center downstairs. I oversee all the wellness programming that we have here. I oversee all the fitness classes that we do, all the education pieces that we do for FS, and I oversee our staff that we have here. So, I have a staff of three coaches including me as well as I work with the kitchen staff that we have. They're all my staff as well.

Ginevra Czech (02:41):

So, just a little bit in terms of background here to provide some context to how we all know each other that I think is probably relevant for the conversation. James is a former FS employee. He is also my husband. So, Chris, James and I have all worked together since probably about 2015. And then, you know that in our value-add program lineup, Exos is actually one of our value-add program partners. It's really great that we can go out and connect with our advisors on some of the things that Exos is doing in terms of helping develop sustainable high performance, and then that's what Chris is helping to do here within our organization.

But as I mentioned today, we're specifically talking about goal setting. I did some research on the topic of goal setting and like I mentioned, seven out of 10 adults generally plan to set some type of goal. And of those seven out of 10 of us in the US who are trying to set goals, fitness and finance are the number one and two goals that people have. So, I think hopefully we'll be able to have an interesting conversation on how you guys are approaching goal setting with your own individual clients. So, James, we can start with you. In your field working with clients, why is goal setting important?

James Boyd (04:02):

Goal setting is foundational to everything that we do as financial managers. I can't really put together a customized financial plan for someone unless I know what their true goals are. For instance, if a client wants to buy their first ever home in two years and they want to put down 20% in cash, I'm not going to suggest that they invest all their money in stocks because in two years, anything could happen. Whereas we might take that lump sum of money and invest in something far less risky with a good liquidity profile, such as money market funds. They're paying roughly 5% right now, depending on the money market fund you use. So, another goal might be I want to buy a vacation home in 10 years. In that situation, we can go mostly stocks or bonds or have a little bit more of a strategy where we have a longer time horizon where we can be a little bit more strategic about how we're going to invest that capital for the long term as opposed to short term. So, goal setting is everything in financial planning.

Ginevra Czech (05:07):

Awesome. And Chris, what about you when you're thinking about your clients, the corporate athlete coming in?

Chris Serrano (05:13):

The same for us, goal setting is everything for the fitness member. So, it helps us focus. Everyone needs a focus and a direction to go. It keeps you on your path and it helps you see the bigger picture out of all of it. For example, everyone has different goals, whether it's gain weight, lose weight, train for this event, whatever it is, and we're down there to help them put together a program and put together a structure so they can reach those goals and reach them appropriately. Some people just say, I want to run a marathon, but have never run before in their life. Well, we're not going to go run a marathon next week. You know what I mean? So, we have to make sure that we set the foundational grid and make sure that everyone's on the right path to go in the right direction.

Ginevra Czech (05:58):

So, it sounds like goal setting is obviously everything for you, when you're thinking about how you're working with your clients. What do you do when your clients don't really know what their goals are?

Chris Serrano (06:07):

Very tough. A lot of times when they don't know their goals, we have to choose a very small goal for them. And whether it's like, Hey, listen, I just need you to come to the gym twice this week. You know what I mean? And that's a very achievable goal. You don't have to be a super athlete to do that. You don't have to be incredibly fit to do that. Well, you got to do a show up, you know what I mean? So, we start with real simple things like that and then we grow from there. And it's the best way to achieve success because we don't want to discourage, we want to make sure those beginning goals are achievable for every fitness level that we have. So, we start very small and we make sure that they're comfortable with it, and then we go from there. And then they start to develop a little bit more confidence and kind of figure out like, oh, you know what? I actually want to be able to get to the gym three times a week instead of two times a week, or I actually want to be able to get on that VersaClimber or on that treadmill so they start to open up a little bit and really get a little bit more comfortable with the situation.

James Boyd (07:03):

Yeah, I think most people would be surprised about the amount of clients that will come to our office and really have no idea what their actual financial goals are. So, it's up to us to make sure our process uncovers that. So, every time we meet with a client, initially, we do a discovery process where we're learning their lifestyles, where we're learning what makes them tick, what are their habits. And some important open-ended questions might be, if money was limitless, what would you be doing right now? What fulfills you? What could you change about your life today that would make it more enjoyable or more easy to navigate? So those open-ended questions, a lot of times it's helping them uncover actually what they care about or what their goals are because a lot of people, they don't have finite goals listed out.

Ginevra Czech (07:55):

So, it sounds like a little bit of understanding maybe values, what's important to people. And then Chris, for you a little bit sometimes maybe the motivation, why do you want to come to the gym? I know for me, being a former athlete, a lot of times fitness was just something I had to do. But as I've gotten older and moved away from my formal athletic career, I still try and play intramurals when I can. And I know James is a big intramural soccer star. It's really become more about feeling good, preventing injury, trying to not have aches and pains that everyone associates with aging.

Chris Serrano (08:32):

Absolutely. You said motivation is a big thing. Motivation is exactly what gets you started, but it's the habit and discipline is what keeps you going. You know what I mean? So, we start with that motivation, we get them encouraged and feel confident about everything that we have down there, and then we start to build that habit and that discipline and get them to keep coming over and over again so that way they can reach their goals. And like I said, once they feel more and figure out what their goals are, then we start to open up and really expand programming.

Ginevra Czech (09:01):

So, I want to expand on that a little bit. Are there any specific tools or technologies that you use? I will say that James and I, we are big goal setters in our personal life. Every New Year's, we usually try and come up with goals and personal goals, career goals, and then we do include fitness goals. But James is a real stickler about making sure we use the smart goal strategy. So, if I'm not being specific enough and not able to measure my goal, he'll let me know. But is there anything you're using to help clients to keep them on track?

Chris Serrano (09:35):

Yeah, we definitely use the smart goals. That's always one of the easiest ways for people to visualize and see something on paper like how it works. But we end up using our evaluation. So, every employee that comes through our doors has the opportunity to do an evaluation and it's a conversation between them and the coach. And we try to feel them out as much as they try to feel us out. You know what I mean? And we do a specific process of past, present, future. So, we ask them about their past, what did you do when you were younger? Did you play any sports? Have you had any injuries? Things like that. And then we ask them about their present currently, what are you doing? Are you working out now? Are you just walking? Are you not working out? Do you have a current injury right now? That kind of stuff. And then we go into the future, so we guide them into some goal setting and say, what are you thinking about? What would you like out of this whole process? And some people might say, I don't know, I don't have a goal. And then some people might say, I want to lose weight or I want to train for this. And then we go from there. And usually when they come to me and talk about, I don't know what to do, I'm just here. I just know I need this, but I don't really know why. Then I say, okay, let's come here. And we come and work out and we have some fun and we converse, and then we can see, do you have this weakness you want to work on? Do you have this goal of a run 5K, Navy Yard 5K is coming up soon, so stuff like that, and we just build on that. So, our valuations are basically our starting point, and then once we go from there, we can just really build the program.

Ginevra Czech (11:02):

And James, I know you mentioned you have a similar sort of conversation when you're meeting with a new client. Any tools or technologies that you use to help clients stay on track with their goals or help them be motivated to achieve their goals?

James Boyd (11:15):

Yeah, absolutely. We have a financial planning software that has essentially a section or topic that is goals. So, during that discovery process, when we're helping them build out their goals, we can then put in observations and next steps in our system to make sure that if we're meeting quarterly or semi-annually or annually that we're revisiting those goals, how are we achieving them? And just making it real for the clients as much as we can.

Ginevra Czech (11:44):

Now, what do you do when there's setbacks? So, I think for you that's obvious if there's volatility in the markets, but a lot of time clients can have some sort of illness, death, large life event. How do you navigate setbacks towards goals?

James Boyd (12:01):

So, I think you just have to provide context as much as you can. So, part of our investment planning is looking at the long-term retirement plan and financial wellness of the client. So, we'll take a look, we'll stress test portfolios and financial plans. And usually what we tend to find is if we set up a good enough foundation where even if they go through strife in their life, as long as we continue to work towards the goals that we have and do the right things that they should be fine. And then there's other things that we can do in scenarios like that where maybe we have an insurance policy for a long-term care or for disability. So, if an issue like that does arise, then we're actually covered because we reduced our risk and put it on the insurance companies.

Ginevra Czech (12:51):

And I guess again, that goes back to the earlier conversations where you're understanding what's important to people, understanding their background so that you can put some of those plans in place.

James Boyd (13:02):

Absolutely. Everybody's different. Some people, they want insurance, they're super risk averse, they don't want to take any risk, whereas others, they understand that insurance companies are also there to make money. And if you can self-fund any issues when it comes to health that some people just prefer that. They're fine with taking the risk. It's just really dependent on, as we figure out what are people's goals, we also have to figure out their risk tolerance. What are they comfortable assuming from a risk perspective?

Ginevra Czech (13:32):

And Chris, I imagine that probably translates to your clientele as well. You have some clients that are, I don't want to say risky, but they have more of an appetite for putting in the work versus others who might be a little bit more conservative.

Chris Serrano (13:48):

Yeah, definitely. Self-regulation is actually a huge thing in our field, and we have a lot of people who just want to go as hard as possible and think that every single workout that they need to sweat and they need to be sore the next day. And that's where we come into play. And same thing with James. That's where the professional and the advisor comes into play to really be able to guide them and say, hey, listen, this is not what we need every time. So self-regulation is something that we try to teach, and we try to teach that through mindset. We try to teach that by getting them to think consciously, think about what they're going to be doing, what they're going to be doing next, what they're going to be doing today. And that's where we come into play. That's where my coaches come into play.

So, it's always tough to navigate around that. And luckily here at FS, it's not a huge, huge company where we are able to know everyone that's here. So, we're able to know all the injuries that a lot of people have, all the athletic backgrounds that they have, things like that, so that way we can really guide them in the right direction. When James was here, I know he was very athletic, and I know that he could go extremely hard every single day, but I got to keep an eye on him because there might be some days that he had to back it down, you know what I mean? Monday we might lift heavy. The next day, it might not be as heavy, you know what I mean? It might be some more flexibility, some more core, some more cardio, that kind of stuff. So, it's how we build our programming, we make sure we keep an eye on everyone that we have.

Ginevra Czech (15:10):

I obviously brought both of you on because when I was thinking about goal setting, like I said, finance and fitness were two of the top goals, but there's so many parallels between how you have to think about working with your clients in your fields. Because Chris, we do a lot together with Exos and our value-add space, and we're always talking about this more holistic approach to wellness. So, we're focusing a lot right now on the fitness side of things, the movement side of things, but you're touching a little bit on the mindset side of things, and then we know how important recovery is and nutrition is. So, it's that holistic approach. And James, obviously for you, it's the same thing. As a financial advisor building financial plans, it really isn't just picking investments for people, obviously, it's that more holistic understanding of the client. And you've already touched on some of it. Yes, it's building your portfolios, but it's understanding your risk, it's understanding the client. Emotion is a big thing that we talk a lot about. How do you navigate some of the emotion? There might be an obvious right decision, but it might be emotionally difficult for the client. How do you think about emotion when you're working with your clients?

James Boyd (16:17):

Yeah, it's a good question. To me, every situation's different, but I think the best thing that you can do as an advisor is just lay out the different options. I inherently might think that there's a best thing for the client to do as far as where they invest their money or what vehicle or what liquidity profile, but they may not see it the same way. So, the only thing I can really do, I can't make the decision for the client. There's definitely in my mind, a standard order of operation for how you should most tax efficiently invest your funds. But all I can do is educate, present the different avenues, and then from there they have to make the selection. I can't make it for them.

Chris Serrano (16:59):

And for us, it's emotions are very tough. Everyone is different, like James said. But I think one of the biggest words that he said in that was educate. So, once we provide that education and they see outcomes from that, then we can be able to really guide them on a better path and say, Hey, listen, don't be mad because you're hurt. You know what I mean? Let's reframe what we're doing. You hurt your leg, you hurt your hamstring? We can still do upper body. You know what I mean? We're still working out, we're still moving. So, educating them on processes and structures and the way things work is probably one of the best ways to deal with emotions because we don't know everyone and it's one of the only ways that we can.

James Boyd (17:41):

I'll add, a lot of times people's emotions run high when they don't understand something. So again, you have to look internally as a coach or as an advisor and say, am I messaging this in a way that they're actually understanding? Because if you're not looking at it from that lens, how can you really help somebody if they're not understanding it? Maybe there's a good chance that you're not articulating it the right way.

Ginevra Czech (18:06):

I think that's a great point. And one thing that we had touched on a little bit earlier that I want to revisit is the idea of short-term goals versus long-term goals. Because Chris, you mentioned someone wants to prepare to run a marathon. They can't just go out and run a

marathon on day one. So, I have to imagine, we've talked about education, we've talked about foundation. How can you keep someone motivated? Perhaps it is setting shorter term goals, but with someone with a long-term goal, what are the things you're doing in between now and long-term goal?

Chris Serrano (18:43):

Again, with everyone, it's always different. My background in sports psychology has helped me tremendously to deal with a bunch of different types of athletes that I've had. I've worked with professional athletes, I've worked with general population, I've worked with college athletes, I've worked with high school kids, I've worked with adolescents, and they all act differently. So really getting to know your client and know who you're working with is one of the biggest tools that you'll have. And then getting them to understand that their goals is, yes, we're going to do a marathon, but there's a process. There's not very many people who are going to go out tomorrow and run a marathon, especially if you haven't done any of that. So, I show them the plan, I lay it out for them, and we try to make it as enjoyable as possible. That's the biggest thing. A lot of, especially a marathon, a lot of running can be very mundane and very boring. Let's find different ways to do that. Let's find different ways to work towards that. Luckily with the different backgrounds of the coaches that I have down there, we can do that and keeping them engaged by getting them something that they want. That's the whole thing behind a goal, is that they want a goal because they want it. Sometimes they need it, but it's really because they want it. So, we want them to come and say, I want to go work out because today's workout's going to be fun, it's going to be exciting. You know what I mean? And it'll in turn, the way we build it, it'll in turn help them towards their ultimate goal.

James Boyd (20:08):

For me, it boils down to two things: make it real for the client and celebrate the wins. So, short-term goals are easy. There's instant gratification a lot of times. Long-term goals can be harder to make it real for the client. So going back to our financial planning software, again, we're able to run an analysis, a Monte Carlo, a thousand different simulations, good markets, bad markets, average markets, average inflation, and actually put a number, a percentage likelihood that we will be able to make it towards our goal through making it through retirement all the way to our passing. Now, like every simulation, there are variables at play, and you certainly can't rely strictly on that data, but it's certainly better to do some forecasting than no forecasting.

Ginevra Czech (20:59):

So, I want to talk a little bit about maybe specific client that has either challenged you and it's been very difficult to keep them on track to their goals, or on the other side, if you have a client who maybe was your success story, I'd love to hear a story from either of you.

James Boyd (21:18):

So, on the challenging side, we've had one client in particular where they were heavy on the liability side. So, a strategy that we'll often employ for someone like that is what's called debt stacking. So, we take all of our liabilities, we stack them up from highest interest rate loan to lowest, and the idea is you pay off your highest credit card or loan first and pay the minimum on the rest. And the reason you're doing this is you're trying to alleviate your personal balance sheet of high interest debt so that your investments can now earn your liabilities. That's the whole goal. So unfortunately, we've had a few meetings with those

clients, and we've strategized and built the debt stacking plan, and unfortunately they haven't really followed through with that plan. And so, it goes back to, am I messaging this correctly? Did I really make it very apparent that this is something vital to the health of their balance sheet moving forward? And so, all you can continue to do is stay present, communicate, and maybe reposition the way that you're articulating the message,

Ginevra Czech (22:25):

Yeah, or going back to some of the things we talked about earlier, trying to identify why it's important to them, what the motivator is, what their values are. And then hopefully to your point about communication, can we reframe this conversation because you're not going to be able to achieve your goals that we've talked about if we're not doing it this way.

James Boyd (22:43):

And then on the success side, we've had a client basically where we laid out a ton of different goals, again, what we think is the most tax efficient way to invest their money, and they just continue to hit each goal. And for me, the most fulfilling thing as an advisor is when you build a really solid foundation for a client, you make it systematic so that they don't even have to think about it. And then every quarter, every year, you're checking in, you're celebrating the wins, and you're moving forward and you're progressing.

Chris Serrano (23:16):

And for me, I've been lucky enough in my career to work with a ton of different types of people, high level athletes to general population. And --

Ginevra Czech (23:25):

We call them NARPs.

Chris Serrano (23:26):

Yeah, NARPs.

Ginevra Czech (23:27):

Non-athletic, regular people.

Chris Serrano (23:29):

Oh, okay. I want to make sure I use that, actually. But I'm actually going to break it down into two subgroups because it's very tough to specifically pick out one person on each end. So for me, for the successes, like I said, I've worked with high level athletes. When you work with them, getting them to run a 4.4 when they were previously running a 4.6 is very incremental. You know what I mean? And it's huge in some aspects, but it's very small. And sometimes they're just like, oh, okay, well great. Know what I mean? So, it's good because it's success, they're faster, but there's not so much excitement behind it. Where sometimes when I work with general population, I'll work with someone who ends up losing 20-30 pounds and now can play with their children a lot more. You know what I mean? And go out and practice with their kid that's playing soccer and walk with them and take hikes and really enjoy life with their family a little bit more. And that's the huge success. That's just happiness all around.

And then the challenging parts is, again, I've able to work with a ton of different people, but I am lucky enough to have different relationships with a lot higher up executives and CEOs and owners and that kind of stuff. And a lot of times you think they know exactly what they want because they're very type-A and then they delegate very, very easily. But once you get them to try to goal set, they're like, I don't know. I'm not sure what I want. You know what I mean? So, it's challenging to figure out what do I give someone who has everything, know what I mean? So that's where my education and my experience comes into play. You know what I mean? Let's make this enjoyable for him. Let's make this enjoyable for everyone that's involved. That way it can keep happening and consistency can keep happening. And once that happens, then we figure out, okay, there's some asymmetry here, or there's some weakness here, or there's a strength that we want to use here, and then we can figure out really what direction to go with their goals. You know what I mean? So, a lot of it's guidance from us, but a lot of it is trial and error. You know what I mean?

Ginevra Czech (25:29):

It's interesting just listening to you two talk. There's the client's goals, which you guys, your goal is to help your clients reach their goals, but it seems like sometimes that can be a challenge, and then you probably also have separate goals that you're working on. So, it is just interesting to hear a little bit about that friction between we want to help our clients achieve their goals, but we also have our own personal goals as a professional, as a coach, as an advisor.

Chris Serrano (26:02):

I think that's actually very important because without our own goals, there's no motivation for us. You know what I mean? So, for us to be good at what we do, we have to set goals for ourselves, and we pick and choose each client that we have when we pick and choose pieces of them to improve, to help make better, and it just motivates us even more, I think.

James Boyd (26:24):

Yeah, I know personally for me, what I do every morning is I write down five to 10 goals for that day, and then I rank them by priority. And then from there I build out my schedule every day focused around those specific goals. One of the things that I'll steal from Warren Buffet is five for 25 goal planning. And basically the exercise is write out 25 goals, but then stack rank the top five and then focus only on those top five goals and forget about the other 20 until you've achieved those first five. You can't be too spread thin and focus on 20 things at once. You'll never achieve it. You really have to hone in on those few goals if you want to achieve them.

Ginevra Czech (27:10):

Yeah.

Chris Serrano (27:10):

I think one of the biggest things is you have to be ready to change. And if you're not ready to change, that's okay, but let's take steps towards that because everyone has that idea of who they want to be or where they want to go or what their goal is, but you have to be ready to achieve that goal. So, I think once you're ready, then you can look into the professional that you need to help you with it. And there's nothing wrong with asking for help, because we're all professionals in something different. And that's why we're all

professionals in something different is so we can help others. So, if you're not ready to change, again, there's nothing wrong with that, but I think you just have to take the steps to be ready for that. And part of it is looking into the professionals that you have around you and the support that you have around you. So, consistency is key.

Ginevra Czech (27:54):

I know, it's funny when you were talking about some of the challenges you have – a type-A person who is a great delegator, who they're the one who actually has a tough time giving you a definitive goal. It's probably because you're the expert. And so they're looking to you for that guidance in goal setting. And that's why I think it's so important when we think about some of the takeaways, finding the motivation for clients. They might not know their specific goal, but they might know that they value their family. So okay, you value family, that means that maybe we want to make sure you can stay active to be with your family. James, anything that you want to highlight as it relates to how you think about – I love your Warren Buffet – but anything else when it relates to goal setting that you want to share?

James Boyd (28:40):

Yeah. So, one of our previous heads of distribution at FS Investments would always harp on start with the why. And to me, if you're asking yourself that question of why do I want to buy a house in two years? Why do I want a vacation home? Why do I want a private chef? What are these goals and why do you truly want them? Then you'll have true conviction about these goals and that you actually want to achieve them, and then you can set up a specific guided process to actually get there. So to me, it always boils down to the why.

Ginevra Czech (29:19):

He would say, start at the why, and then what was the other little lesson he always ensures?

James Boyd (29:24):

It is for amateurs. That's true. That's true. And I also would be remiss if I didn't comment on the fact that I heard about the idea that I was wearing athletic socks to the office, and I don't remember that specifically, but –

Chris Serrano (29:37):

Nothing wrong with athletic.

Ginevra Czech (29:38):

I think it's because you were just so ready to get down to the gym to see Chris.

James Boyd (29:41):

That's right. That's right.

Ginevra Czech (29:43):

So, it's been a good conversation, and I think some of those lessons that James has just brought to us really are some of the major takeaways. If you're thinking about goal setting, you definitely have to start with the why. So, defining the values for your clients, whether those are your clients at the gym or your clients at the office, at your financial advisory

firm. And then obviously coming up with a process, building a foundation education. I think that was a big theme that both of you guys touched on. And then I think making it fun was something else that was really important and trying to celebrate the wins to keep people motivated. I would add, just in my own personal journey with goal setting, some things I've found really helpful, leveraging technology from a fitness perspective, whether it is coming in and getting those quarterly check-ins where we're measuring body fat content or using my Fitbit, and then James, with you, utilizing some of the technologies that are available from a wealth management software perspective. We do live in a day and age where those technologies can really keep you on track and hold you accountable when your coach or your financial advisor aren't there to help.

James Boyd (30:59):

I would add, and it's a great point, if I sit down on a quarterly basis with a client and we go over those wins like, hey, we maximized the 401k this year. We put money into a health savings account, we contributed to a Roth. These are all the things that we accomplished together. Because if you're not reminding them of that, then they're not going to realize all the work that you guys have done as a team.

Chris Serrano (31:26):

Yeah, I totally agree with that. And for us, a lot of people have a skewed mindset of working out and exercise. Exercise should be a celebration of your body, not necessarily like a punishment for what you ate. So, people need to shift their mindset a little bit and realize like, listen, my body can do this. My body can run a marathon. Let's just prepare it to do that. So, I think that's where us professionals come into play and really help guide and structure everything that they need.

Ginevra Czech (31:55):

Well, I want to thank you guys for joining me today for this conversation on goal setting. Again, when you're thinking about working with clients, as I mentioned, fitness and finance are the top two goals, so hopefully we've been able to share some little nuggets for our listener base.

James Boyd (32:13):

Thank you again for having us.

Chris Serrano (32:14):

Yeah, definitely appreciate it. Thank you.

Ginevra Czech (32:16):

Awesome. FS Thrive was produced by Ginevra Czech with help from Aaron Sherman. It was edited and engineered by Aaron Sherman. Special thanks to show advisor Kim Pollock. If you enjoyed this episode, be sure to like and subscribe to the FS Fireside podcast wherever you stream. Thanks for listening.