## **P15 Ben W**

**Evelyn Boodaghians** [00:00:00]  
That's true. OK. OK.

**Bookmark: Introduction and personal background**

**Evelyn Boodaghians** [00:00:04]  
Ben, just to start off, can you tell me a little bit about yourself, maybe where you live, what you do for fun or for work, anything you're comfortable sharing?

**P15 Ben W** [00:00:13]  
Sure. So my name is Ben. I live in Eagan, MN, which is a small suburb of the Twin Cities. I mean, it's just part of it. I work as an outpatient psychotherapist. That's my office. I just got into work today. My I was married. My spouse is a teacher. She's a high school language teacher. She goes back to work next week. So she's really excited about that. I have a 16 year old, I have a 13 year old.

**Bookmark: Family and hobbies**

**P15 Ben W** [00:00:38]  
And for fun, we like to be outdoors. And in the winter time, my son likes to snowboard, my daughter likes to sit inside and read because it's cold air.

**Evelyn Boodaghians** [00:00:49]  
Club.

**Bookmark: Discussion about the State Fair**

**Evelyn Boodaghians** [00:00:51]  
I used to live in Minnesota. The State Fair is coming up soon. Are you guys gonna be going or are you?

**P15 Ben W** [00:00:55]  
Not no, I, I, I avoid it with all I mean, it's too many. It's, it's not like 100 and like 20,000 people on average. And it's just you can't even move anymore. So yeah, that was I think this year. I just heard this year they, they also got like either rid of the pigs or the cows, like in terms of the birthing experience, because they don't want like any diseases coming around. Like they don't want to be able to pass COVID or swine flu or whatever it is that's coming around. So now it's no longer like part of the thing, like when they have the birth center and the calves are born, now they take them away and you can't be there for the whole thing, which is like the best part of the fair.

**Evelyn Boodaghians** [00:01:36]  
Interesting. Yeah. I was like reading. I hadn't read that, but I read about the food and I saw something about deep fried ranch and I was like, interesting.

**P15 Ben W** [00:01:44]  
No, no, they've gone. They've gone too far. We've had the deep fried macaroni and cheese on a stick and the deep fried like hot dish on a stick. That's where there was like that. This is no.

**Evelyn Boodaghians** [00:01:56]  
Yeah, so always fun to talk to someone from Minnesota.

**P15 Ben W** [00:02:02]  
And Texas, because Texas has this. If I remember right, Minnesota's the biggest, Texas is the second. But Texas gets pissed because they want to have the biggest.

**Evelyn Boodaghians** [00:02:10]  
Yep, Yep, I always hear this.

**Evelyn Boodaghians** [00:02:14]  
So you mentioned you have a 16 year old and a 13 year old.

**Bookmark: Childcare for 16-year-old and 13-year-old**

**Evelyn Boodaghians** [00:02:18]  
Tell me a little bit about what child care looks like for your kids now that they're 16 and 13.

**P15 Ben W** [00:02:24]  
We don't have child care. My 16 year old can take care of the 13 year old she needs to. She has a license, she can drive and then my 13 year old can also take care of himself. So we don't have any child care anymore.

**Evelyn Boodaghians** [00:02:37]  
And how independent would you say your kids are?

**Bookmark: Independence of the kids**

**P15 Ben W** [00:02:42]  
So my 16 year old is pretty independent. Like I said, she now drives so she can kind of go where she needs to go. She's got a credit card, two credit cards in mind to be able to help her if she's out and she, you know, needs to be able to do something with it. My 13 year old is pretty independent. I mean, he's limited based on transportation. We live close to his school. So he gets himself up, gets his stuff ready, eats breakfast, goes to school, comes home every day. I mean, I think that that for the most part, especially for my 13 year old, we provide transportation, we provide guidance and we probably pay for things. That's kinda how it is right now.

**Evelyn Boodaghians** [00:03:23]  
And you said he gets himself up and goes to school. So he walks to school? Or is there like a bus?

**P15 Ben W** [00:03:28]  
No, he walks to school. It's so he's gotta keep track of his time and you know how long it's gonna take him and all that other stuff, OK?

**Evelyn Boodaghians** [00:03:36]  
Do either of your kids have their own phones or?

**P15 Ben W** [00:03:40]  
They do, My 16 year olds had a phone since 2020. We actually got it for her at the end of 6th grade or beginning of 6th grade because of COVID and we wanted her to be able to keep in touch with her friends. My son just got a phone. I want to say it was early in the summer or late in the school year. We delayed everything with him just because he has issues with electronic addiction and we the purpose of getting my daughter the phone earlier than we wanted to is because of the COVID shutdown. Otherwise we wouldn't. We would have waited until she was either a freshman or sophomore in high school.

**Evelyn Boodaghians** [00:04:18]  
OK, so it sounds like you guys got her the phone a little bit earlier 'cause she you wanted her to be able to communicate with friends?

**P15 Ben W** [00:04:27]  
Yeah, we were worried about the isolation because when COVID was coming around, I remember very clearly when it pooped them up on the like when they shut down the school system, I said, well, you guys better like each other because my guess is not going to be two to three weeks. It's probably going to be at least a year. And we're probably not going to see a whole lot of people. So, you know, get used to each other. And that was the biggest issues because she was going into her she just moved schools and had no ability to be able to connect with friends where my son had friends in the neighborhood. So at least we could get some of those connections going on.

**Evelyn Boodaghians** [00:04:57]  
You mentioned your son has a little bit of an addiction to technology.

**Bookmark: Technology addiction and restrictions**

**Evelyn Boodaghians** [00:05:00]  
Tell me a little bit more of what you meant by that.

**P15 Ben W** [00:05:03]  
Well, we went when we were in the COVID years, the way that we worked as I in my house had an office to do psychotherapy. My wife was teaching out of our bedroom and then we had a split level house. So my daughter's education was done on the 1st or the basement floor, first floor split level. My son was on the second level and we started during the springtime, realized that he was missing a whole bunch of assignments. We would end up giving him the assignment and it would take him like an hour and a half to do a 20 minute writing assignment. So I found out he was actually on YouTube and watching YouTube videos instead of doing a school. So we put him on a baby monitor so I could watch and he still did it even on the baby monitor. So then he got restricted further and further and further because when he's has access to things like iPads, he would take them into his room and he would watch them until like 1:00 in the morning and have a lot of trouble kind of limiting what he was was doing.

**Evelyn Boodaghians** [00:05:57]  
OK, so he had like, was it an iPad for school or like a computer for school that he was?

**P15 Ben W** [00:06:03]  
Using. Yeah, something like that. Yeah. And then also, my wife had an iPad because she's a teacher. So he would switch them out and he thought he could, you know, get around our knowing what he was doing by trying to like, you know, just delete it. But the cookie still pulled up and the history still pulled up, which he didn't know about. And you're able to find very quickly that he was doing a lot of a lot of extra stuff.

**Evelyn Boodaghians** [00:06:24]  
OK, now that he has a phone, what rules if any, do you guys have in place for him?

**P15 Ben W** [00:06:30]  
Well, it's summertime so he's not allowed to keep it in charge in his room at night time. That's one of the ones we monitors use. And like the the the issue that I have is that they're iPhones, so I'm supposed to be able to control them by my iPhone, but every time I put controls on it, it locks me out of my phone instead of locking them out of theirs. So I'm thinking that I've been looking at different programs. I want to put aura on it. I just haven't gotten around to to doing it. It's supposed to be able to be like the quote UN quote best version of parent parental control. It tells you what your kids are looking at and see, and then you can kind of limit them externally on what they can see as well. So that's kind of one of those things where we're we're talking about it, but we want him to be able to learn how to be reliable on his own devices because we know that he's going to have to use them. So that's part of the the biggest issue.

**Evelyn Boodaghians** [00:07:26]  
Yeah, tell me a little bit about Aura and what of its features do you think you'll use when you.

**Bookmark: Aura parental control app**

**P15 Ben W** [00:07:33]  
So my understanding of it, and I'm still trying to figure it out, is that number one, it tells you what your kids are looking at. So like I have, I get a history of any websites that they go to and I think that I can restrict content on that. I think the way that it works, I'm still figuring this out. I think it's got an app that you put on the phone and then you've got the master app. So you can kind of control those things. I also believe that it allows you to be able to set limits on different technology. So like my daughter, 'cause she actually sets the restrictions on her phone through mine. So if there's an issue, she goes onto my phone, undoes it, puts the restrictions on her phone, then relocks it. And the funny part is she actually is pretty big with putting limits on stuff. So she has 15 to 20 minute limits on all of her different apps that she uses. And if she feels like she's using the phone too much, she'll go and she'll even restrict it further. So I don't have to do anything except for give her my phone and then she kicks restricting herself on stuff, which is kind of interesting. She.

**Evelyn Boodaghians** [00:08:27]  
Was putting her own restrictions like that's her own independent thing, correct?

**P15 Ben W** [00:08:31]  
'Cause I don't know how it works and I've tried it several times. Like I said, I keep locking myself out of my own phone. So he has similar limits that it's kind of like 15 minutes to 20 minutes on an app. They have to ask for more time if they want to have that expanded, which then goes to either me and my wife. And he also has like a Nintendo Switch which I have controlled on my phone, which it's got a one hour limit. Today we're trying to get the screen time down and trying to get them doing things like reading and other activities.

**Evelyn Boodaghians** [00:09:02]  
And then how do you see, we can start with your 16 year old, how do you see her using her phone when she is on it?

**Bookmark: Phone usage of the 16-year-old**

**P15 Ben W** [00:09:11]  
So I know that one of the things that the two of us do together is that she's, like I said, she's got limits on how much she can use it, but one of the uses for it is using Instagram to look at stuff and then we send each other Instagram reels back and forth. So that's one of the things that she does. I know that she watches some YouTube videos and with her phone, she does little social media. She has no Facebook, she has no Snapchat. She has Instagram, but a limit on it. She uses it for Goodreads and reading a lot of news, which she's gotten into recently, which is not necessarily good, but at least she's up to date on kind of what's happening in our world.

**Evelyn Boodaghians** [00:09:54]  
The no Facebook, no Snapchat. Is that your rule or kind of her own?

**Bookmark: Reasons for daughter not using Facebook and Snapchat**

**P15 Ben W** [00:09:59]  
It's a little bit of both. One of the things that we've been seeing in my professional career is significantly increased rates of depression and anxiety in my teenagers. And a lot of the data that's showing up says that it's because of the influence of social media. And so she's very aware of that. And that's one of the things that she does not want to get caught up into is the, you know, social media stuff. My son is not as aware. For example, last night, one of the things we do is sometimes we go through Instagram reels together because we're looking for comedy or we like space stuff and showing each other pictures of, like, the James Bond telescope and stuff like that. And, you know, as I was scrolling through, she's like, that's AI, that's an ad because I'm just not used to seeing that. And that she's more aware of the influence of what it's trying to tell her versus, you know, things that are sharing information. Yeah.

**Evelyn Boodaghians** [00:10:52]  
That makes sense. You mentioned your daughter's driving. Now tell me a little bit about that.

**Bookmark: Daughter's driving and transportation needs**

**Evelyn Boodaghians** [00:10:59]  
What does she like use the car for when she does go?

**P15 Ben W** [00:11:03]  
So the big thing is, is that she is a competitive swimmer and swims for her high school swim team. And in Minnesota the high school swimming is a fall sport. So we did the license last year because with her club swimming, she was getting done perhaps about 8:30 at night time. So I would have to leave work or I'd stay late at work and then I'd have to go drive to pick her up and then, you know, bring her home. And we figured it out with the drive time between my daughter and my son having separate swim times, 15 minutes to the pool, 15 minutes back approximately that we were spending about two hours a day between my wife and I driving back and forth to the pool. So it's one of the things that I wanted to get a license for her so she would stop needing to have us drive her back and forth. And then in the fall, which is right now, she's able to get herself out, bring herself to her high school practice, bring herself home. And the goal is when school starts next week, that she'll be able to drive herself to school, go to school, go to practice and then come home. And we won't have to take off to try to pick her up at 6:00. Meanwhile, my son's also at the other pool. So it's more of a transportation thing. And she's still learning about, you know, the, the bigger experience of driving. You know, we don't. She drives to her local friend's house. She doesn't drive all over the place yet, and she's still hesitant about some of the busier parts where there might be more traffic or drive her in those instances.

**Evelyn Boodaghians** [00:12:36]  
OK. Kind of on the in train of thought, any rules you guys have with like driving in place for her or not so much?

**Bookmark: Rules and restrictions for daughter's driving**

**P15 Ben W** [00:12:44]  
So not so much with my 16 year old because like I said, she's the one that kind of creates the rules herself. So number one, she doesn't like driving very much, so I don't have to worry about her, you know, wanting to go out and go all over the place #2 Like I said, she's got two of my credit cards and we did this on purpose so that she can get gas and she can get things that she needs. And the, we also have a third car, so she has the ability to drive this car when she wants to. We've been very clear that it's, it's you know, my car, I'm paying for the insurance, I'm paying for the gas 'cause you know, she might have the credit card for my credit cards and that she needs to ask us for permission where she goes. And she basically says, well, can I take the car here? And I say, Yep, that's fine. She just have to let us know. And then the other rule we have is it's supposed to Minnesota rule and the family rule that she can only have one non family person in the car with her at any time. So if she wants to drive somebody home from practice or if she wants to drive somebody to an event, then she has to ask permission for who that is. At six months, that limit comes off and we set this purposefully for that limit to come off in September. That'll be her six month time. So she'll be able to, if there's bigger group events for her swim team, she'll be able to take more than one person and that's a conversation that will happen in like the next month or so.

**Evelyn Boodaghians** [00:14:02]  
OK. And is she able to drive her brother around now or no at this point?

**P15 Ben W** [00:14:08]  
Yes, but she's got to have our permission and we need to know where they are. And I think that also, like, I don't think she can like listen to her. I mean, I know she has to be hands free 'cause she uses her phone as Agps, but she may or may not use it for music. And there's some restrictions that they have on what she can actually use or do. And the other thing that I have is I have State Farm Insurance. So I've got the State Farm drive and goes, which are tracking the driving and her actually she's doing better on hers than I am on mine on my car. But I think it has to do with the the fact that the GPS doesn't understand how my car turns or accelerates. So those are my two things that I'm always sit on. And she's very cautious, very slow. So but that's the other thing is it also lowers insurance. She's aware of that and she's, you know, taking care of that piece, OK.

**Evelyn Boodaghians** [00:15:03]  
OK. That makes a lot of sense. Thanks for going into detail there about. Thanks.

**P15 Ben W** [00:15:10]  
No.

**Evelyn Boodaghians** [00:15:11]  
Problem. So I want to move into talking a little bit about food for the family. So just to start a general question.

**Bookmark: Family's food routine and meal preparation**

**Evelyn Boodaghians** [00:15:18]  
Tell me a little bit about what a typical like week looks like in terms of food for your family.

**P15 Ben W** [00:15:24]  
Oh, that's a mess. It depends on the week and it's kind of what we're doing. So we, we've got all sorts of different things. I, my wife rarely cooks. So in our family, if there's gonna be a cooked meal, it's usually done by me. I work four days a week, Monday, Tuesday, Wednesday, Thursday, Monday, Tuesday and my like. Today I'll work until 9:00 PM in central time, so I'm not home Mondays and Tuesdays. Wednesdays they work from home until about 5:00 and then Thursdays I'm in the office until five. It'll get done till 6:00. So in terms of like cooking meals during the week, it gets hard. And so I have to food prep on the weekend if I'm gonna do it. So often times my wife or I or both of us who go shopping either Friday, Saturday and then I'll spend Sunday trying to food prep to make sure that there's enough dinners available for people when they come home. And right now, because of summertime, it's basically me and my daughter. My wife and my son are on their own. My son's actually at a camp, so he's been gone for two weeks, so he doesn't get any food preps. And then my, let's see, my son and my daughter are on their own for breakfast and so is my wife. Lunch during the school year, they do at school and both of them usually get school lunch. Sometimes my daughter packs it, my wife packs her own. I depend on what's going on. We'll do a number of things. And then usually we'll we'll have dinner Monday, Tuesday. I'll try to make something Wednesday and then Thursday, Friday, Saturday is basically up for grabs. So sometimes we'll go out, sometimes we'll get take out, sometimes I'll cook. Sometimes we'll, you know, I don't know, go somewhere. It just really depends, OK?

**Evelyn Boodaghians** [00:17:13]  
OK, so it sounds like you guys do your shopping Friday or Saturday and then meal prep on Sunday, which lasts you Monday, Tuesday, Wednesday you cook and then the rest of the week is kind of up for grabs for dinner like mixed bag.

**P15 Ben W** [00:17:28]  
I know and it all depends on how much you get done on Sunday and Wednesday. So if I get a good meal prepped on Wednesday then we might have leftover food for Thursday. But like, if I've got a busy day or something afterwards on Wednesday, I may not cook at all. And now we're into the just kind of roll the dice game.

**Evelyn Boodaghians** [00:17:49]  
OK, that makes sense. I wanna talk about food shopping.

**Bookmark: Shopping routine and division of tasks**

**Evelyn Boodaghians** [00:17:55]  
So you mentioned usually that's Friday, Saturday. Tell me a little bit more about like what that looks like for the family.

**P15 Ben W** [00:18:02]  
It depends. So we, we don't necessarily have a consistent shopping routine. One of the things that we do is like we kind of split it and part of it has to do with like we don't have necessarily people eating everything the same. So we have different foods. I have an autoimmune disease called Crohn's disease. So it can flip flop depending on where things are with regards to the activity of that disease in terms of what I can eat. So unfortunately in the last couple of week I've been in kind of an active flair. So now my entire diet has changed and I'm not eating the things that I used to. So we basically have, you know, two swimmers, which we try to do high protein meals for and make sure we have a lot of stuff in terms of the meats, like MEETS, not MEATS. We have my wife who when she's working, she kind of creates concoctions and I'm saying concoctions. It's like, it is, it's like yogurt and cottage cheese and fruit and muffins all in a bowl and mixed together. And then if I'm not not having flared stuff, then I eat a lot more high protein meals and then I'll eat a lot and cook a lot more meats. So basically the way that we work is that for the the meat in a deep freeze, I will go to Costco a couple of times a month and restock the freezer. And the goal is to be able to get the meat in bulk as well as simple things that my kids could make for dinner if I'm not around, like the film of the freezer section. They've done some of those like, I don't know, instant or you put in the microwave like chicken sandwiches or whatever it might be. And then my wife usually goes either to Cub, Hyvee, Target, Aldi's, or some combination of that because we've got about 7 grocery stores around us. And I'm not kidding, there is like, I don't know why they picked Egan. We've got a London Byerlys, a Hyvee, a Cub, a Walmart, a Trader Joe's, another Cub, another Target, and and I'm missing it on there's at least two Aldi's.

**P15 Ben W** [00:20:13]  
This left nine and I know I'm missing at least one or two. So that's like, and these are all within a mile and a half to two miles of our house. So what she does is she kind of looks at stuff. She'll go to like say Cub on Saturday and she'll get X amount of products where she gets $5 in fruit. So she'll do that and then she'll go to another store and she'll get other things like that 'cause they're all in the same place. So we kind of split it where she gets a lot of the pantry items and then if there's something that I'm cooking, I go to whatever store I want of those and I will get the specific ingredients for what I'm in a food prep because I don't trust that she's going to buy the correct things that I need. So it's kind of this mix of stuff. And the other thing that happens is I don't always have everything that I need for work. I'm in Saint Paul, there's a Whole Foods down the street, there's a Qualski's, and there's a Hyvee on the way. So I will also shop for food that I'll keep at work or that I need for work or on the way home if I'm trying to make something very complicated.

**Evelyn Boodaghians** [00:21:18]  
OK, OK, I wanna I just recap it to make sure I understood it.

**Bookmark: Meal prepping and trust in shopping**

**Evelyn Boodaghians** [00:21:22]  
My life's about to go but just want me to stand up since there's something. OK, so Costco is a couple times a month and that's for your meats. They go in the freezer and then cook meals for the kids. They need to make something. Your wife kind of does, like the pantry items it sounds like, and she goes a mix of stores. But if you're actually meal prepping something, you don't trust that she'll know what to get or she'll get it, so you go to the stores for those things.

**P15 Ben W** [00:21:48]  
Correct.

**Evelyn Boodaghians** [00:21:48]  
OK. And then sometimes at work, if you need to like stock up at work or on the way home, you'll stop around there.

**Bookmark: Stocking up at work**

**P15 Ben W** [00:21:56]  
Correct. So like right now at work, one of the things that I do is I have to drink a lots of talk. I, I drink a lot of these and they don't have them necessarily at some of the stores that my wife was shopping at. So I'll grab them on a Monday on the way to work and I'll stockpile them for for the weekend. Like in my closet, which is also my storage can. I've got oatmeal, I've got sugar I've got. So if I forget to bring stuff or if I'm not meal prepped because I had a weekend that was away or something like that. Now I've got the ability to feed myself, but this is where delivery comes in is because for me, if I'm working a 12 hour a day without any breaks and I need foods and then we also have food delivery available and I use it more at work than I do at home. So that's the other piece in mind bringing it up.

**Evelyn Boodaghians** [00:22:40]  
OK. And we will get into food delivery one moment. OK. So it sounds like when you're shopping, from what you've mentioned, you're going into the store. Do you ever do like online groceries or pick up or anything like that?

**Bookmark: Inconsistency of online grocery shopping**

**P15 Ben W** [00:22:54]  
So we have Hyvee bias and if I'm going to do that, I'll do it through Hyvee. It's hit or miss. So usually for things like Thanksgiving and stuff, I will set up the list, I'll put everything in there and I'll go to pick it up. And I would say about 50% of the time at least they're missing something. And so I have to go back once or twice or three times. So because of the fact that I about 50% of the time it's consistently they're missing items, it's less than we normally would. If I know exactly what I want and I've got time like I will put it in at work and then I can set it for pick up later on. But it's been inconsistent.

**Evelyn Boodaghians** [00:23:39]  
OK. And then, Oh my gosh, I had a question about groceries. OK, let me look at my list. I popped into my head and then disappeared. Oh great.

**Bookmark: Determining grocery needs and making a list**

**Evelyn Boodaghians** [00:23:54]  
OK, so tell me a little bit about how you as a family or and you individually figure out like what you need, like what goes on your like list?

**P15 Ben W** [00:24:04]  
In quotes. So we've got a lot of staples and I would say that that's like we've got the staples and then we've got the meal preps and those are the two different things. So like we'll talk on Friday, Saturday morning, and my 16 year old is very picky. My 13 year old is not. And so that's part of the issue. And we'll talk about what we've got going on in the week and then like what, what should we be able to make? Like what do we need? We're also, my 16 year old's working with a dietitian to kind of figure out how she can fuel her body for her activity and make some dietary changes. And so it depends on what's going on, but that then we'll go into stuff like if I know that I'm gonna food prep stuff, and here are the things that we need that goes on the list and that might get divvied up depending on, again, whether I trust my wife to get the ingredients or not. But stuff like fruits, yogurts, milks, cereals, just the, you know, the bread that we're gonna use for sandwiches, lunch meat, those things are all the consistent things and those get written down. And usually that goes on my wife's list. Like for example, I noticed last week you're out of the light mayonnaise. And I said, hey, can you put this on your list so that we can get it in the next time. So there are staples that she knows what to get. The issue is that she doesn't cook. She doesn't always know what I'm looking for. And sometimes she'll buy stuff that is close but not right or she doesn't have any idea where the store it is. Instead of having her sit there for, I'm looking for an item, but I know where it is, I'll just swing by and grab it real quick too. So that's kind of the things that in terms of the list for Costco, I usually build a list of what I need and then she throws things on top of it, which annoys me because now I have to find things that I didn't really want to be in the store for 'cause I have a love hate relationship with Costco. I like going in there. I hate getting out of there. So that's kind of how those lists develop as we're going on.

**P15 Ben W** [00:26:05]  
But there are some staples that are like everyday things. One of the things that she'll never buy is she'll never buy coffee. So I have to go and find my own beans. And like, that's an example of how that would never end up on her list. But wait on my end.

**Evelyn Boodaghians** [00:26:17]  
See. And when you talk about these lists, are they like physical lists or are they mentalists? How does that work?

**P15 Ben W** [00:26:24]  
So for her, it's a physical list that she writes down on paper. For me it goes into my phone.

**Evelyn Boodaghians** [00:26:32]  
OK, yours is on your phone. Can anyone access the list on your phone or is it just for you?

**P15 Ben W** [00:26:37]  
Nope, everybody can access the list on my phone. That's the reason I have it there.

**Evelyn Boodaghians** [00:26:42]  
OK. And So what ends up happening, since now it's on your phone, do people access it or do they kind of leave it alone?

**P15 Ben W** [00:26:49]  
They leave it alone. I mean, they forget that they can.

**Evelyn Boodaghians** [00:26:55]  
OK, you started to talk about food delivery, so oh, sorry. And what tool do you use on your phone for that list? Like what's the?

**P15 Ben W** [00:27:05]  
So it depends, like I've been using just the regular notes app, but I found recently that if I put it in the reminders app, the reminders app actually creates a list. And if you do grocery shopping, it will auto adjust by like whether it's produce, whether it's meat, whether it's dairy item. So it'll tell you kind of what section it's in. So I started to use that instead, but I kind of use both, both the Notes app and the Reminder app because I am still slow to technology and I'm not quite sure how to get my reminder app to make sure that's shareable between everybody.

**Evelyn Boodaghians** [00:27:40]  
OK, so the notes app with the original one, that one was shareable with everyone. The Reminders app has this feature that like organizes it, it sounds like.

**P15 Ben W** [00:27:51]  
And so not yet. I just, this is like recent, in the last two weeks, I was like, oh, this is so convenient. I'm gonna start using it this way. But I'm still figuring out the technological aspect of that.

**Evelyn Boodaghians** [00:28:03]  
OK, great. OK, now we'll move on to food delivery.

**Bookmark: Food delivery services and their fees**

**Evelyn Boodaghians** [00:28:07]  
So tell me a little bit, like, what does food delivery look like for yourself and the family?

**P15 Ben W** [00:28:13]  
It depends. So and this has changed a lot based on what's happened in the last six months to a year. So you know, food delivery was basically one of those things that we did sometimes during COVID when it's become more popular. And then we kind of had as a sometimes thing until about 6 months to a year ago. And that has to do with the massive spike in prices that happened with the way that the food delivery changed stuff and partnership with Amazon. So, you know, the reason we're talking today is because of Grubhub. And the reason I have Grubhub is because I have Amazon Prime through my work and that opens up food delivery without the massive fees that I see on DoorDash or Uber Eats. So it's kind of become one of those things where we started using it. I also in the between 2020 and 2024 was doing like a weekly Dungeons and Dragons game on Friday night with my buddies and we would use food delivery service every single time we were there. So we kind of swatched the prices increase and it kind of became one of those things that if we needed something, we would do food delivery at home. In the last six months, that's got significantly less because like I said, the fees have gone absolutely crazy.

**Evelyn Boodaghians** [00:29:35]  
So you guys were using it semi regularly during COVID, then only sometimes after COVID, but in the last six months to a year, prices have kind of made it so it's even less?

**P15 Ben W** [00:29:47]  
Correct.

**Bookmark: Personal experience with gig work services**

**P15 Ben W** [00:29:49]  
And so, and there's also something else that happened is that in January I decided I was going to find out about all the gig work services. So I started delivering for all the gig work services and I started with the easy one to get on to, which is DoorDash, and then worked my way through all of them. So I kind of know also like about the backside of the companies and there's some that I support more than others based on how they treat their employees.

**Evelyn Boodaghians** [00:30:13]  
OK, interesting. So you started looking into that too.

**P15 Ben W** [00:30:16]  
Yeah.

**Evelyn Boodaghians** [00:30:19]  
OK.

**Bookmark: Frequency of food ordering**

**Evelyn Boodaghians** [00:30:21]  
At the current day, how often would you say that you or the family is ordering then?

**P15 Ben W** [00:30:27]  
So I would say that it's significantly more for me at work and it's usually maybe once a week at work or once every other week depending on how my food prep goes. I would say at home it's once or twice a month and it's more often it's going to be when my spouse is not around and it's just me or a kid or me and two kids. And it also depends on the restaurants tell.

**Evelyn Boodaghians** [00:30:53]  
Me a little bit about why is it when your spouse isn't around like.

**P15 Ben W** [00:30:57]  
Because she won't, she doesn't love to do take out, doesn't love to do restaurants and she'll just kind of eat her own stuff. So with her, it's just one of those things where it's, you know, it's still hard to justify some of the, the increased cost. And then if I only have to feed two people versus four people. So there's all these variables that exist. And she will more often than not want to just order and then go pick it up at the restaurant versus have somebody else come deliver it to us. And I'm get lazy where I'm like, I don't really want to drive 20 minutes or 15 minutes and then drive 15 to 20 minutes back. That makes.

**Evelyn Boodaghians** [00:31:38]  
Sense tell me a little bit about on those once or twice a month at home when you guys are ordering, how do you guys come to a decision of like where you're going to order from?

**Bookmark: Factors influencing restaurant choice for food delivery**

**P15 Ben W** [00:31:51]  
So it's a combination of how long the delay is going to be to get the food approximating based on the apps which restaurants we know because sometimes there's restaurants that are not that good and if people are in the mood for stuff, so and it's also a value thing. So like I don't do fast food, We'll do kind of casual sit down restaurants that are kind of local and stuff that like is gonna get there within like 30 minutes. So like in Eagan we have a couple of really nice Mexican restaurants, which we are quick. They are not ridiculously overpriced. And so we will use those to then get a meal. There's a couple of Mediterranean restaurants, there are a couple of Chinese restaurants, although we really struggle with Asian food in the South metro. It's much, much better in Saint Paul. And like one of the other things that it's actually nice is we have the Hyvee that's close by. So we can get stuff delivered from their, their food service stuff, whether it's their restaurant or whether it is their, I think it's their marketplace. So those are kind of the ways that we look at stuff and we all have to agree or find something in the same place because I'm not going to do a multi orders. And that's more because on the other side, when I've done that as a driver, it gets really annoying. So I don't want to cause the driver to have to go to like two different places, pick up two different things to try to get a meal together, which is the other piece.

**Evelyn Boodaghians** [00:33:31]  
I see. So you guys have to come to an agreement because you're not going to do multiple orders, but it's more so you know what that feels like for the driver.

**P15 Ben W** [00:33:39]  
Correct.

**Evelyn Boodaghians** [00:33:42]  
And then when you guys do decide on a place, who actually ends up placing the orders for the food it's.

**P15 Ben W** [00:33:50]  
Me 100% of the time.

**Evelyn Boodaghians** [00:33:53]  
And why is that like the case do you think?

**P15 Ben W** [00:33:57]  
There's two reasons #1 is that I have the apps, so that's one of the reasons. The second reason is is because I also have the credit cards so.

**Evelyn Boodaghians** [00:34:13]  
OK, do your kids ever order food for delivery or pick up independently of you or your wife or No they do.

**Bookmark: Responsibility and access to food delivery for kids**

**P15 Ben W** [00:34:24]  
Not.

**Evelyn Boodaghians** [00:34:25]  
Tell me a little bit about that. Why is that a rule or is that just how it is? Yeah.

**P15 Ben W** [00:34:32]  
Well, I don't know if it's a rule. They don't have the apps, so they don't have access to it. And like I said, my daughter has copies of my credit cards, but she's not going to spend them without permission. And like, she's really, really responsible. And I'm not going to give them free access to my credit cards or put it on their phone because I don't know what's going to happen with that. And my kids don't yet have a real concept of money.

**Bookmark: Teaching kids about money and food delivery**

**P15 Ben W** [00:34:59]  
So if they I put it on their phones and they decide that they want to order it, they don't understand like how that adds up over time. And that's one of the things I want them to to learn. Because again, in my professional career, I deal with a lot with people that have kids that are spending ridiculous amounts of money on food delivery, not realizing what they're doing and that they can't really afford it.

**Evelyn Boodaghians** [00:35:26]  
OK, so it seems like there's kind of this thought that like your kids don't really understand money right now. And so putting that bone opens up like this idea, will they be responsible?

**P15 Ben W** [00:35:41]  
Yep.

**Bookmark: Personal views on kids eating food delivery**

**Evelyn Boodaghians** [00:35:45]  
How do you feel about your kids eating food delivery when you order it? Any feel lip feelings or?

**P15 Ben W** [00:35:52]  
No, I'm, I'm fine with it.

**Bookmark: Importance of well-rounded nutrition**

**P15 Ben W** [00:35:55]  
Like one of the things I think it, it with regards to gender nutrition is that you have to have a well-rounded, you know, place. You can't have only one thing. So we look at as we have our, our basic, you know, how we're going to feed ourselves. And then at the same time we look at, you know, the sometimes foods that, you know, going out to restaurants or, or having food delivery is one of those things. It's a sometimes thing and it's not bad in terms of health. It does have a cost associated with it. And so you have to kind of be aware of these things. And like one of the, the issues that I have is again, it's professional versus personal. So I see people that, you know, I've pretty much spent their entire paychecks doing only food delivery and now they don't have money for other things diet wise, it may not support their health the best and, and it can come at a a big, you know, health cost. And so it kind of keeps teaching them to be aware of everything.

**Bookmark: Preparing kids for college and managing expenses**

**P15 Ben W** [00:36:50]  
My daughter, who is going into her junior year, now, we're talking about this with regards to college. When she goes to college, you know, she's going to have options for the dorm. She's going to have options for other restaurants. And she also has the option for food delivery if she wants it, depending on where she goes to college and if we've got to teach her how to have all these things working together versus not.

**Evelyn Boodaghians** [00:37:14]  
When she does go to college, is that kind of the time that you think that she'll be more allowed to do food delivery on her own, or would that come sooner in your mind?

**P15 Ben W** [00:37:27]  
It's probably going to come sooner because we wanted to be able to have some, you know, leeway to be able to learn how to use the systems and really kind of learn what they're about. But it's about teaching her so that she can again, recognize stuff. She's going to be on a on some sort of a budget when she goes to college because she's going to be a college student. So she needs to be able to be responsible with what's going to happen and figure out how those things are going to work together. And that's one of the discussions we're having right now as she's going into her junior year. We're talking about, you know, the car and driving and expenses and how that's all going to fit together.

**Bookmark: Monitoring and managing kids' food delivery usage**

**Evelyn Boodaghians** [00:38:00]  
Yeah, When that comes to be the case of you're gonna start opening this up so she can learn before she goes to college, are there any things that you would want like to be able to monitor or manage, restrict, things like that so that while she's learning, you're still involved?

**P15 Ben W** [00:38:22]  
I mean, if I think when she's under 18, that would be nice. Like if I could put a limit on how many times a week she does it or the price of what you know, it's going to cost, that would be helpful in terms of teaching and stuff. I mean, like if I'm going to talk in an ideal world, I'd be able to like set like a weekly budget and be able to, you know, maybe $20 a week or whatever it might be. And then something that can help her figure out, OK, well, this is going to be equal to one time or two times or whatever.

**Bookmark: Teaching kids about tipping and gratuity**

**P15 Ben W** [00:38:55]  
The other issue that I have right now is, and this is more of a general area. So my, my daughter went with her swim team out to breakfast at Perkins on Friday. She has credit cards, like I said. So she used my credit card. And the thing I asked her is did you tip your waitress the year before they went out? She we gave her cash and I found out when she came home, she didn't none of the team tipped the waitress. There's like 20 some girls. So I went back, I found the waitress and I tipped her out for the entire team. And I was asking her this year, you know, did you guys tip your waitress? Like, yes, I did dad, like, you know, everybody that that did this on the food delivery that's usually not included in people's thought of the cost. So if I have a 20 to $25 limit, it's going to look at, you know, how much the food delivery is with the fees, but not necessarily tipping the driver. And I want to make sure that that becomes part of the experience of the next generation. Understand that that's part of the cost. I see, that makes sense. So that would be something else I would want in there.

**Evelyn Boodaghians** [00:39:56]  
Interesting. Wow, this interest, this story is interesting. So they went to breakfast and no one tipped and so you went back and found who it was.

**P15 Ben W** [00:40:06]  
Yeah, because, like, that's part of that experience, but they didn't know because they're not used to doing it. And she was telling me about this. Like, when I go to restaurants, I pay with a credit card. I put the tip in when I sign it, right. When my kids were younger, I would turn it around and have them tip it so they would learn the math on it so they would know to do that. But most people, when they're signing their credit card forms, they don't show what their tip they're leaving. And so kids today don't have any idea about gratuity, you know, who they're supposed to tip, when they're supposed to tip, so on and so forth. And with delivery drivers, that's one of the biggest things that you'll see is that I'm doing these deliveries. We have a delivery fee, but people don't understand that there's still a tip that needs to be going to the drivers. And that's one of the things that I want to make sure that my kids learn and that would be a part of the delivery services. So that would help them understand like the total cost and prepare them for, you know, going forward.

**Bookmark: Desire for critical thinking and understanding total cost**

**P15 Ben W** [00:41:01]  
And that's, that's one of the things I think could be helpful with regards to instruction limit. I don't actually know what I would want it to look like, but that's kind of an idea.

**Evelyn Boodaghians** [00:41:11]  
OK. So something that like features them that tipping is part of it. You have to add that into the total cost of what you're spending.

**P15 Ben W** [00:41:20]  
Yep. And then that might actually help, you know, keep it might have them do fewer deliveries, but the deliveries are gonna be better deliveries, you know, at least for the backs and the, the, the company and the driver. But at the same time, it's gonna teach them like how to think about it so that it's gonna actually allow them to be able to utilize services more. And I think that that's a really big thing is the critical thinking and how you think about this as you're moving forward.

**Evelyn Boodaghians** [00:41:47]  
OK. So some of the things you mentioned is like being able to set like a weekly budget and then how many times a week she is or is not ordering, limit the number of times and then also this tipping piece.

**Bookmark: Involvement in activities**

**Evelyn Boodaghians** [00:42:04]  
Anything else come to mind of things you would want to kind of have be involved in?

**P15 Ben W** [00:42:13]  
Not that I can think about the top of my head, but something comes up in the next couple minutes. I'll let you know.

**Evelyn Boodaghians** [00:42:18]  
OK, perfect. OK. I'm just gonna look at my questions here to see.

**Bookmark: Different spending habits of children**

**Evelyn Boodaghians** [00:42:30]  
Thinking about your 13 year old, does that question change just based on who the kid is? Yeah.

**P15 Ben W** [00:42:35]  
Absolutely, yeah, because my 13, so my, my 13 old's a little bit different. So like my 13 year old, he both saves his money and he spends his money. His big thing is Legos, so I give him opportunities to earn money and one of those opportunities is he will go with me on, at least he did before on DoorDash and opportunities before I was delivering for Grubhub. So he would go, we would split the money, 5050 for whatever I can get in like 4 hours. So he'd be in charge of deciding how to pick the orders. He'd run with me. He'd actually have the food, he'd have to grab it from the restaurant and run it to the other person. So he had the opportunity to understand kind of the system and he's seen kind of the whole the tipping thing and the not tipping thing. But he's much more addictive. And so if I opened it up to him, I can see him trying to order and kind of hide it from us. And I don't really know what he's going to do. The nice thing is that he doesn't have a mechanism for paying for it. And so that would be the big restriction. But I would really want him to learn about the fact that it might be convenient, it might show up, but there's still a cost associated with this. And this goes back into how many hours are you going to work to be able to sustain what you want to do? And it's like I said, two very different kids, OK?

**Evelyn Boodaghians** [00:43:54]  
OK, I want to get into a little bit of like money with the kids 'cause it sounds like that's something you've thought about.

**Bookmark: Children's access to money**

**Evelyn Boodaghians** [00:44:01]  
So currently, do your kids have access to their own money and if so, how?

**P15 Ben W** [00:44:08]  
It's a yes and no. They have access based on, well, my daughter has, like I said, she's got my credit card, so it's not her money, it's my money, but she has access to him. So I wanted to learn how to use them. She's got two of them because she's got an American Express, which is my Delta card, and she's got my Chase card. So she's starting to learn how to utilize them for different purchases so that she can maximize points. I'm going to just make her about points. My son has access via cash and he can buy things out of cash or he has gift cards from, you know, what his family members give him occasionally. So there is this piece, but they're still limited, like they can't than cash unless we're with them. And sometimes, like my son wanted to buy a remote control airplane. Yeah, it's like 175 bucks. So I put it on my credit card. He had to pay me back in cash. So we're still working on that. Neither one of them work right now except my son. When he gets paid, I pay him and you know, cash. But that is something I'm trying to figure out is how to help them understand and manage the money.

**Bookmark: Teaching children about money management**

**P15 Ben W** [00:45:15]  
My 16 year old is going to be looking for jobs this year. And so we're going to start having that conversation about how to how to manage it. I will say that as an independent business owner, when my daughter was 1213 years old, I hired her as an independent contractor and I had her do simple stuff like like labeling files, cleaning my office, and I paid her hourly wages. I took those hourly wages at the 29 employee and transferred them into a Roth IRA for her. So she's started funding that already. And that's one of the things I want them to learn is investments in retirement early. So I've got some traction, but I've got a lot more getting to go.

**Evelyn Boodaghians** [00:45:55]  
OK, I'm gonna dig into the little pieces there 'cause there's a lot there.

**Bookmark: Tracking prices and making purchase decisions**

**Evelyn Boodaghians** [00:45:59]  
OK. So they have access to cash and it sounds like that's from like family members. Do they get an allowance too or no?

**P15 Ben W** [00:46:09]  
No, because we pretty much pay for everything anyway.

**Evelyn Boodaghians** [00:46:12]  
OK.

**Evelyn Boodaghians** [00:46:15]  
And then you mentioned cash is not spent unless you're there. Tell me a little bit more about that.

**P15 Ben W** [00:46:20]  
Well, because these usually stayed up for bigger purchases. So like with Legos, it can be like $100 purchase here. So we've got to go with us to the store usually don't actually spend the actual cash they can put on our cards or an Amazon delivery or whatever it is. And then they give us the cash. And then of course we have another petty cash which can give it back to them when they earn it. So it's kind of just like moving back and forth, but like we don't have in our neighborhood stores that they can run off to and spend money on stuff. There's a gas station close by, which I guess they could do, but I don't think they've ever really thought about that.

**Evelyn Boodaghians** [00:47:00]  
OK. So their cash is really only used for like bigger purchases. They wouldn't like go to the store next door and buy something on their own.

**P15 Ben W** [00:47:09]  
No. But now that I'm we're talking about it, I'm like, maybe I should make sure I monitor that.

**Evelyn Boodaghians** [00:47:15]  
Interesting. So like you think they're not doing it?

**P15 Ben W** [00:47:17]  
I think they're not. Yep, this is true. OK.

**Evelyn Boodaghians** [00:47:21]  
I think when they do want to do one of those bigger purchases, what does that process look like? Like what? Yeah. How involved are you aside from the actual paying for it like before that gets there?

**P15 Ben W** [00:47:37]  
A lot of times it it we're pretty involved, like my son especially, he's got a list of different Lego sets that he wants. He's got the priority set. He tracks their prices. And then when he gets, you know, the cash, he says, well, I want to go buy this and we have to have, OK, well, if you do this, what's going to happen in my new Have we talked about the other things that he wants to do with it? And how are you deciding your priorities? How are you going to earn more if you want to do these other things? So with him, it's a lot of a conversation. And then eventually, if it's, you know, if it's his money and he really wants to spend it on this, we say, OK, well, you get to make that decision, but we want you to be aware of it. My daughter, like the majority of her money, if she's going to spend stuff on it's on books. So either she'll order them or have my wife order them or say that she wants them and that's where her money goes. And for most purchases, like I said, we provide it so that they don't need the, that's why we don't have an allowance. And we're trying to teach them like how to save as well. So it's just more of a conversation and making sure that they know that when you do this, this is what happens.

**Evelyn Boodaghians** [00:48:45]  
OK, you said your son tracks the prices. How does he do that?

**P15 Ben W** [00:48:49]  
On his phone, he's got an app where he, you know, pays attention and it's, I guess it's a big thing between him and his friends. They all track the prices. He's got a list. I have no idea if it's in paper or if it's on his phone, but he will go through and he'll tell me, well, this set is worth this much. And now this one came down here and oh, like this one's on sale. So I really want this one. And like I said, he's got a whole list. I think the the next one on his list is, I think it's the Atlas rocket, the new one, that's the Artemis rocket. It's like a $250 Lego set and he's waiting until it comes down in price and goes on sale and then he wants to be able to buy it. OK.

**Evelyn Boodaghians** [00:49:28]  
Interesting.

**Bookmark: Preparing daughter for job and college**

**Evelyn Boodaghians** [00:49:30]  
OK, you mentioned that your daughter is soon to get a job at some point. Tell me a little bit about what do you see staying the same? What do you see changing when she now has a job with regards to money?

**P15 Ben W** [00:49:44]  
That's a really good question. So like one of the things that needs to change is that we've got to change bank accounts. She doesn't have a checking account right now and that's one of the things when she has a job, I want to get a checking account and a savings account and kind of teach her how to use those things. I'm also going to require her probably to do a 502030 where she's able to spend 50% of her money is absolutely has to put either 20 or 30% in savings and the other 20 or 30% is going to go into her retirement fund. And that's how we're going to start to build her understanding of money.

**Evelyn Boodaghians** [00:50:24]  
OK, so she'll have to get a checking account and then you'll also do this like budgetary planning with her 502030?

**Bookmark: Teaching daughter about budgeting and savings**

**P15 Ben W** [00:50:31]  
Yeah. And my guess is that what I'd like to do is I'd like to be able to lock her savings account so once it goes in there, it can't come out easily. But I don't know if that's doable.

**Evelyn Boodaghians** [00:50:42]  
Interesting, so you mentioned wanting to lock her savings account. Is there anything else you'd want to be able to like, manage or monitor with the savings or checkings account?

**P15 Ben W** [00:50:51]  
No, just go over her spending monthly so that she can kind of understand like how things work and what, you know, prices are. So you kind of want to get her prepared for college as she's going through that. And like the college funding is either going to be done through a mix of scholarships and loans and money that I've set aside for 5:29. And I just don't want her to like open up the 529 and be like, oh, I have all this money I'm going to spend however I want to that's going to be limited based on, you know, these other pieces. So she wants to be able to do stuff like food delivery. She wants to go to go up with her friends in college. She's got to figure out where that money's going to come from. Because we've decided we've already talked about I'm going to pay for the basics. She's going to need to figure out the rest. And one of the things that did come up was like food. I'm like, well, your first couple years, you're probably going to be in the dorms. I'm going to pay for your food because I'm going to pay for that, you know, whatever the clicks is or the the food programs are. But then when she gets in her junior and senior year, we've got to have some idea of how this works. So it's gonna be a combination of cooking, combination of, you know, grocery shopping, combination of everything else. And we're trying to figure out how to teach her that right now. Not easy.

**Bookmark: Teaching daughter cooking skills**

**Evelyn Boodaghians** [00:51:57]  
Interesting. When you cook, does she help out right now or does she cook for herself or not so much?

**P15 Ben W** [00:52:04]  
We're just in the very beginning stages of starting that. She's starting to learn recipes and how to cook things when I do it. This weekend we I have a recipe for a high protein banana bread. I've been making it for a couple of weeks and she needs it for swimming. I wasn't feeling good on Sunday so I didn't do any food prep. But she was able to work with my spouse who also doesn't cook and be able to make the banana bread on their own. So she's starting to look at recipes. We've got a hamburger helper that I've been talking about prices with her on and how to make that at home, which she likes. Like I said, she's picky, so we find that she likes to writing them down and learning how to make them so that she'll have the opportunity when she goes off to college or wherever else it is.

**Evelyn Boodaghians** [00:52:49]  
OK, great. That makes sense. We just have like a couple minutes here left Ben.

**Bookmark: Family subscriptions and access**

**Evelyn Boodaghians** [00:52:55]  
So one thing I wanted to ask about, you mentioned that you have Amazon through work which then gives you Grubhub. Do you have any other like subscriptions? It can be outside of food delivery, but any other subscriptions Top of mind that yeah, top of mind. It doesn't have to be exhausted.

**P15 Ben W** [00:53:13]  
On a regular basis. I mean, I have a Spotify account, I've got my streaming services. I think it's Netflix, Disney Plus, Amazon Prime, Apple TV. Now, some of these are because I have purchases, like I have Apple products, so I get the free year of Apple TV. And since I'm constantly getting new Apple products, I constantly have free years of Apple TV. So I have that, although I don't ever pay for it. So I got my stream subscriptions. I have Peacock until the end of the month 'cause I was watching the Olympics and I'm gonna shut that off. It was worth the $8 and I have like a subscription service for car washes. But I, I go through them about every one to three months and I start to pull them back except for the ones that I'm using on a regular basis. And like I said, the got Grubhub plus through Amazon. So that's not going to change unless Amazon changes their, you know, process. So I just want to make sure that you hear this with food delivery. That's my go to now because I have it through Amazon and I'll use that almost exclusively right now. So as long as Amazon keeps that, that's going to be my Grubhub stuff. Unfortunately, in my marketplace, Grubhub is the lowest service versus DoorDash and Uber. But I still use it because I support the fact that it's hitting their drivers better and giving them better payments for their routes. Let's just put it that way.

**P15 Ben W** [00:54:41]  
But I think that that's pretty much it. It's the streaming services that I have for PV. I've got, you know, the Amazon Prime membership and then, you know, because of that the Grubhub Plus. And I think that that's.

**Evelyn Boodaghians** [00:54:54]  
And that's OK. That's a good.

**P15 Ben W** [00:54:55]  
I'm just, I was looking, I was like anything else? Nope. Other than that I have an acorns account and that's that's it.

**Evelyn Boodaghians** [00:55:01]  
OK, with like Amazon, Spotify, and we'll just group the streamings together. Who in the family has access? Who does it? How does that work?

**P15 Ben W** [00:55:13]  
So that's an interesting question. So I have access, but everybody can use my account if I'm around. That makes any sense. But with the Spotify, I think it only exists on my phone, so I don't know if anybody else can tap into it.

**P15 Ben W** [00:55:33]  
I should really look into that. With the Netflix account, you know, it's at my house, so everybody's able to access that because that's on my TV's at home with the rest of my streaming services. But like the Amazon, 99% of the time things will get sent to me and I'll order it 'cause I get the free shipping and the Prime, so it's paid through with my business. So it doesn't make a big difference either way.

**Evelyn Boodaghians** [00:55:56]  
I see. Tell me a little bit. You mentioned they'll send stuff to you and you'll order it. What did you mean by that?

**P15 Ben W** [00:56:03]  
So we'll go on Amazon, right? They'll find the product, they will e-mail it to me in terms of the share and it'll go into my cart and then I'll order it and then they'll be there.

**Evelyn Boodaghians** [00:56:13]  
OK, e-mail via share and cart and then you order.

**P15 Ben W** [00:56:18]  
Yeah, or they'll text me like the the thing. I'll just click it, it'll end up in my cart and we'll do it that way.

**Evelyn Boodaghians** [00:56:24]  
OK, so they don't have access to your account so they can't like.

**P15 Ben W** [00:56:30]  
I mean, I don't know that they don't, but I don't know if they do either because of my passwords. I mean, it's again, it has to do with the devices. I have no idea. I don't, I don't think that they do, but I think it just has to do with passwords and stuff like that. It I mean, they all send it to me anyway. So it's not a big, big deal. But I also don't want them just randomly ordering stuff. Because the other thing is that I have gift cards on there and it auto go to my gift card or it'll auto go into my business credit card. And I don't want to mess my business with my personal life. So I have to switch the payments to make sure that they reflect the right payment option.

**Evelyn Boodaghians** [00:57:08]  
I see. So there's like a concern that if they did have access, they might not switch the payment. It might get messy. OK, OK, OK. I think this did everything.

**Bookmark: Improving food management and finances**

**Evelyn Boodaghians** [00:57:21]  
Then the I like to wrap up with like a very broad question. When we talked about like food management for your family, we talked about all this different stuff that you do for the food for the family. What do you feel like is working well and what do you feel like you would want to change or improve to work?

**P15 Ben W** [00:57:40]  
Out so I think what's working well is just kind of our system that we have right now but making sure we have food in the house. What's not working well is figuring out like a system of, well, there's two things #1 based on what I have in my house, what meals can I prep or make, and how that all works together. So I'd like a better organization system for that.

**Bookmark: Desire for financial breakdown of costs**

**P15 Ben W** [00:58:06]  
And #2 is I would love to be able to kind of look at stuff and really help somehow breakdown the finances. My daughter was asking us last week, like, how much does this cost? I was like, well, there's a total cost and there's a per meal cost depending on how you break it down. And I'd love for that to be, you know, part of understanding, like what I'm actually paying for. And even from like a, a food delivery service, I'd love to be able to say, OK, well, look, here's kind of where things work.

**Bookmark: Making food more affordable**

**P15 Ben W** [00:58:35]  
And in like this is how we can make things, you know, fit a budget better. So, you know, if we're we're, you may want this, but there's another, you know, thing that you could do over here that's going to be able to make this more affordable so that you can end up doing this more often. Which again, from a business standpoint helps the business back end versus, you know, oh, I can only do this once because it's a higher priced meal. And I could see that really helping people understand more about how their money and food work together. That makes sense.

**Bookmark: Understanding total cost vs per meal cost**

**Evelyn Boodaghians** [00:59:06]  
Yeah, like understanding large picture too, how much is total cost versus per meal cost? And then what are the options to make it more affordable and make your money go further it sounds like for what you're getting.

**P15 Ben W** [00:59:19]  
Yes, Yep.

**Evelyn Boodaghians** [00:59:24]  
OK. Thank you so much, Ben. I really appreciate your time today. This has been super helpful. I'll mark off and use our interviews that you were here. They'll handle the incentive, but if anything issue comes up, you can message me and I'll help work through that. I would like to end with asking if there's any questions for me. If not, I'll let you go.

**P15 Ben W** [00:59:43]  
No, the only question that we didn't get to is where you said you were from Minnesota. Where are you now?

**Evelyn Boodaghians** [00:59:48]  
Oh I work in New York now. So I lived in Minnesota for like 4 years after college and then since then have moved to New York. But yeah, I live.

**P15 Ben W** [00:59:58]  
In 30 seconds, How did you end up here after college? Did you go to college here?

**Evelyn Boodaghians** [01:00:02]  
No California born and raised and one of my best friends was from Minnesota and one summer she was like you should apply for internships here and I did and then I.

**P15 Ben W** [01:00:13]  
Got it. OK.

**Evelyn Boodaghians** [01:00:14]  
So very much but I enjoyed.

**P15 Ben W** [01:00:16]  
Your point in Minnesota to New York, OK.

**Evelyn Boodaghians** [01:00:19]  
I loved Minnesota, I just didn't have family there, so it kind of makes things tough.

**P15 Ben W** [01:00:24]  
IA 100% understand that I had family in California, my dad moved here when I was a kid and now my family's here so I don't really want to leave.

**Evelyn Boodaghians** [01:00:31]  
Yeah, well, it was great talking to you. I hope you have a good rest of the summer.

**P15 Ben W** [01:00:36]  
Thank you. You too. Thank you. Bye.

## **Notes**