

*Erin Lowry on Masters of Money*

*(Transcript)*

(AMs Transcribed: 34:53, Pgs: 11, Word Count: 6,207)

**PT:** Erin, welcome to the show.

**Erin:** Thanks so much for having me. It’s great to be here.

**PT:** Yeah, we get to interact online and it's almost like we just got through hanging out. How's New York?

**Erin:** New York is going well. I just got back from a trip to Berlin so I’m kind of settling back into being at home, getting caught up with emails, getting back into work mode.

**PT:** Nice, a world traveler. Well, let's get into how you're able to do that. My first question is, what's the one thing you do (that maybe others don't) that has been the biggest contributor to your financial success so far?

**Erin:** That’s a great question. I think the one thing I do is I'm really good at filtering out the noise. What I mean by that is I'm able to kind of eliminate the consumerism messages that are constantly barraging me. They’re on TV, Hulu or ads on the subway and also definitely with what my friends think I should be spending on because people do get vocal about that.

**PT:** Do you have a TV?

**Erin:** I have a TV. It’s hooked up to Apple TV. It’s got Netflix and Amazon Prime and Hulu. My boyfriend actually just recently got us an antenna so I could get basic channels but he only uses it for football.

**PT:** So I guess you do get occasional commercials with the Hulu and stuff like that?

**Erin:** Yeah.

**PT:** Other messages, how do you deal with the friend thing? Friends want to go spend lavishly—not necessarily lavishly because you might like spending on that if it’s the right thing. But, how about spending on something you don't want to necessarily spend on?

**Erin:** Well, the big thing is knowing your values and ruthlessly prioritizing to fund those. A big thing I value is investing in relationships. But, that doesn't have to be money. That can just be time. I'm lucky enough—and it's probably self-selective, of course, but a lot of people I do spend time with think similar to how I do or they're willing to deal with the fact that instead of going out to eat or going to get a drink my offer might be just to go for a walk in the park because we can get some exercise and just chitchat instead of spending lots of money. That’s actually how it is with one of my best friends in New York. Our primary mode of hanging out is taking a walk once a week and sometimes we do brunch on the weekends. But we love just walking and hanging out and talking.

**PT:** Interesting. If someone comes at you real hardcore and says, “Man, let’s go to this thing,” and it’s going to cost a lot of money and you're not quite there—if it's a good friend, how would you direct that conversation to towards something that's different or something more in-line with what you want to do?

**Erin:** The first thing I do is explain why I don't want to without making it seem judgmental. It’s usually me saying, “Hey, I appreciate being invited but I'm saving up for my trip to Japan in June so I just can't really justify spending that much money. Instead, how about when you get back we go out and grab a cocktail at happy hour or you come over and we can open a bottle of wine and hang out and talk?”

**PT:** I like that because you're not rejecting their friendship in any way. You’re just rejecting the current method.

**Erin:** Yes, and I’m giving a good reason why without it seeming like a judgment that they're doing it. I think that's the other big point. If your friend wants to go a concert, that's something they see value in and you don't. That doesn't mean there isn't value there.

**PT:** What other things do you value?

**Erin:** Travel is my big one. The other thing that I've been trying to get better at doing living in New York is taking advantage of the fact that I live here and some of it can be free. There are a lot of free amenities to New York City but another big part is making sure I go see shows and out to the occasional restaurant. I write a list of things I want to do within the year and balance those out with doing one or two a month. That’s another way that if I have friends who would rather spend a little bit more lavishly than I may choose to, that can be an activity where I’d say, “Okay, I wanted to do this anyway. Did you want to join me?”

**PT:** This concept of blocking out the noise obviously allows you to have the lifestyle you want. But is it also making you wealthy?

**Erin:** I would say, yes. Not only just with my time but definitely with my money. I am a big saver. I would say more by nature. Nurture as well. My parents were role models for saving as well as for spending on what they valued. But there was something just innately inside of me that had me saving at a very young age. I think back to when I was about 8 years old. I used to cat sit when my neighbors would go out of town, for their demonic cat named, Bonnie.

**PT:** What’s with demonic?

**Erin:** She could tell when I was coming into the house. There was a couch that was right near the front door. She would hide behind that couch and as soon as I opened the door she would propel her body at me, hissing, with her claws out. I was only 8 years old at the time so that was just terrifying. It would be dark in the house and her eyes would glow—it was a very terrifying experience as an 8-year-old. It really pushed me even more so into the dog person camp. Sorry to all my cat-loving friends, but Bonnie really ruined it. So, anytime I would make money from cat sitting her, I had this old Hershey's candy tin where I would roll up the money to put it in there. In my mind I was saving up to get a red Mitsubishi Eclipse when I turned 16 and I could drive. I couldn't tell you why that was the car I wanted, it was just the goal I had set and that’s what I wanted.

**PT:** I wanted one of those in the ‘90s.

**Erin:** They’re so cool. I never actually got one because I moved overseas and that was the end of that dream. But it’s funny to me that that’s something that was inside me as a little kid. I think a little bit of it was because of my parents who were big spenders. But I don't know that it all could have been nurture. I think a lot of that was nature.

**PT:** Yeah, there's a certain degree of nature in spending versus saving. You said you lived overseas? How long did you do that?

**Erin:** I was there from age 10 to 18. In the middle of fifth grade, February, 2000, we moved overseas. First we moved to Japan and then to China. I graduated from high school in China and then the my family continued living over there for another three and a half years, so I was halfway through my senior year of college when my parents finally came back.

**PT:** I would fear messing my kid up moving them to another country at that age. I'm not trying to judge your parents at all here, I’m just trying to get your perspective now, since that happened to you. What was that like for you?

**Erin:** Kids are so adaptable. I was 10 and my little sister was 7 years old. So she was 7 through 18 in Asia and I was 10 through 18. I have a journal from back when we moved and it's amazing how I was distraught the first 48 hours and then I started school and within two weeks it was like, “This is amazing! I love my life. I love my friends...” The other thing too, in Japan especially, I had so much freedom at such a young age because it's such a safe country. I mean, I was riding the train by myself. I was getting the kind of autonomy that a lot of American kids can't have partially because, A - it's not a safe and, B – if you don't live in a walkable community or a community with good public transportation you have to rely on your parents to drive you places or the whole carpooling thing. I could walk, bike or rollerblade to school and I could also get on the train and travel a couple of hours away to go visit one of my friends.

**PT:** Did you go to American schools over there?

**Erin:** It was an international school both in Japan and China. The one in Japan was actually founded by Canadian missionaries originally. It was no longer a religiously affiliated school by the time I'd went. And the one in China was opened by Americans and it was called, Shanghai American School. But there were kids from 67 different countries there.

**PT:** Did the schools have personal finance education?

**Erin:** No. And that’s a great question. It’s interesting to me kind of reflecting back. It was a lot of wealth in both of those schools and I think that to a degree the assumption was that everyone was going to be fine with money primarily because their parents were. So there really was never a conversation about personal finance. There would be some conversations about money amongst the kids but it was more of judgments about what people could or couldn't afford.

**PT:** What about your parents? Did they give you much?

**Erin:** This is a great line from my dad. I actually talked to him about this recently. He loved that we were getting exposed to so much diversity. What he didn't love was that the socio-economic diversity was very lacking. It was pretty much all one-percenters we are around so they were working very hard to (as he says) make sure we were “enabled” not “entitled.” A big part of that was we still had to work. Now, we didn't have work Visas so we couldn't get traditional jobs so my sister and I did a lot of odd things growing up when we moved to Japan. The first summer we lived there—we didn't go back to America, we stayed in Japan all summer. And, since a lot of ex-pats go back home we started this little pet sitting empire where we started dog and cat sitting. I had gotten over the cat fear I guess, at that point. We also did hamster sitting and gerbil sitting. There were all sorts of different pets in the apartment building that we lived in that we started watching during the summer. I turned 11 and my sister was 8 at that point. I think we walked away with something like $1,000 apiece that summer from doing that. Then I started babysitting. We both started acting and doing voiceover work. There are gambling parlors in Japan that might still have my voice on some of their characters.

**PT:** That’s funny.

**Erin:** Yeah, we had these odd jobs as ways to make money growing up.

**PT:** What about the Japanese culture? I think, historically, they’re really good savers, right? Did that translate into more savings for you?

**Erin:** It's very common in a lot of Asian cultures. Chinese as well. I think the big thing for me, especially when I lived there, is that they were both cash-focused. No one had credit cards or debit cards. I grew up only using cash. When I moved back to America for college, it was pre Credit Card Act. Anyone could get a credit card my freshman year of college. Everyone was using debit cards. It took me a long time to feel comfortable using plastic. So, I think almost being forced to cash-diet my entire life up until that point, made me better with my money.

**PT:** Do you have a credit card now?

**Erin:** I do. I have quite a few credit cards right now but I’ve never carried a balance.

**PT:** Okay. We'll get to that later. So you had the nature or nurture thing going on and you had a good situation with the parents, was there a moment where you kind of set that big first financial goal or decided to become a master of your money?

**Erin:** Yeah, the very first one I can remember setting other than that red Mitsubishi Eclipse, of course, was in college. I wanted to have $10,000 saved by the time I graduated. I also wanted to come out debt-free. I knew I had set myself up to come out debt-free because I picked the college where I got scholarship money. My parents were willing to pay for 50 percent of my college education. I say willing because they could have afforded to pay it in full but they found it important that I (and then later my sister) had skin in the game. That’s a term my dad would probably use. And it's generous of them to pay for anything at all. I don't think parents owe that necessarily to their children to begin with. I had to come up with a way to cover the other 50 percent so I went to the school where I got academic scholarships. Then, once I was in school I got nerdy and picked up a gig as a resident advisor. That’s how I made a good chunk of my money. Every time I would get my paycheck for being an RA, I would save 50 percent of that money, working towards my goal of having $10,000 in the bank by the time I graduated college.

**PT:** Nice. So you made it? You got the $10,000?

**Erin:** I did, just barely. One of the last paychecks put me over the edge to have the $10,000. That money was there because I knew I wanted to move to New York City after I graduated college. I’m not sure why I came up with that as a number, but to me it sounded like a really safe buffer to be able to move, put down a security deposit on an apartment and have a relatively comfortable life while I was looking for work.

**PT:** You mentioned your parents were going to help you a little bit but were not going to provide everything. You’ve got to do it halfway. Is there a way your dad presented that to you in a positive sense versus being a negative thing?

**Erin:** Well, to back all the way up on that, I often fail to mention that rule actually had been enacted when I was a child. Any time we would go to a store if there was something that I wanted my dad would say, “Okay, I'll pay half. If you can pay the other half, you can have this toy or the stuffed animal.” I love stuffed animals as a kid. That really taught me impulse control and how to evaluate my purchase. Did I really want to spend the $5 or $10 in order to have the stuffed animal? At the end of the day, probably not. When it came to college they told us ahead of time that that was going to be a factor. They were only going to pay for 50 percent. Truthfully, I kind of thought they were bluffing so I had initially picked the school I wanted to go to which was an expensive school. I had applied and was in the final stages for a theatre scholarship that I didn't end up winning, so I was going to have to pay full price to go there. My dad sat me down and presented me with two bills. One was to the expensive school and one was to St. Bonaventure, where I ended up going. That’s where I have the scholarship money.

**PT:** I love this.

**Erin:** I turned it over. The expensive school was going to cost me $80,000 and St. Bonaventure was going to bring me out debt-free. There was a lot of door slamming and crying and stomping off feet and all that teenage stuff you can expect. But, after I calmed down and rationally thought about it, in retrospect I feel embarrassed about my behavior, but I made what was really the fiscally responsible choice and went to the school where I got scholarship money. My parents had set me up to make that choice properly as well.

**PT:** And you graduated in what year?

**Erin:** I graduated in 2011.

**PT:** Okay. So, how do you feel about decision now?

**Erin:** At end the day, coming out debt-free is probably the best advantage I could have given myself because it opened me up to take so many risks especially in terms of my career because I didn't have to run after a paycheck.

**PT:** And what was your career going to be?

**Erin:** I went into college as a Journalism and Theater double-major—definitely lucrative prospects coming out of college (*laughs*).

**PT:** Yeah, (*laughs*) it’s smart to be debt-free.

**Erin:** My first job out of college was working as a page for *The Late Show with David Letterman*. That was a one-year gig. I went in knowing it was going to only be a one-year gig. And truthfully, working there was a really fun job but being that up-close and personal in the television industry, I kind of realized that wasn't really what I wanted to do. I just ended up falling into a job in public relations after that which was also, not my calling—but it paid and had benefits. I felt like I was super rich because it paid $37,500 and that made me feel rich. So, that gives you a reference point to how little I was making, prior. After that I ended up going into the start-up world for a little bit. I worked for a financial product comparison website and now I work for myself. With all of those leaps, I really couldn't have made them very easily if I was relying on—well, not relying on—I guess that’s the wrong term. But, having to make payments on student loans would have really crippled my ability to save and take risks.

**PT:** Interesting. So what was the big goal? You made it to New York. You’re working for David Letterman. You’ve got to feel pretty good because you’ve got $10,000 in the bank. You’re living lean. What were some of the things you were doing to live lean? And were you able to set another financial goat at that point?

**Erin:** At that point, living lean is really an overstatement of what I was doing. It was embarrassing—the tactics I was taking. Once I started writing both my parent and my boyfriend's parents started reading some of the things I was doing in the early days and said they would have given me money. But I told them I wanted to do it by myself. I was working as a barista at Starbucks and every time I would close up shop if there was “expired food” that had to get tossed, those bistro boxes, those Panini’s, I was taking those home and living off those for a good period of time. I’m lucky my heart has not exploded from sodium intake, already. Then at Letterman, on double-show taping days we would get pizza, so I would bring containers to take leftover pizza home. It’s important to know I was not the only one that was doing that though. Babysitting, I got access to all sorts of kids' snacks so that's really how I was feeding myself back in the day. All those methods let me save a lot of money. The other thing is, again, my only big cost was rent. I didn't have student loans. I didn't have any other debts. I was still actually able to save money. I had an envelope system set up where I was actually, physically putting a lot of cash into envelopes because babysitting was paid in cash, Starbucks tips were paid in cash. So, I had my rent envelope and another envelope for other variable expenses like transportation and groceries, my savings envelope and my fun-fund which was permanently empty because I was still focused on saving even back then. And, the other cringe-worthy thing I would do in the summer time is, I refused to get air-conditioning. I would freeze water bottles and put them in my bed as a way to cool down.

**PT:** What?

**Erin:** No, I’m not kidding. It’s really embarrassing.

**PT:** How does that cool? Doesn’t that just make it wet?

**Erin:** Well, I would wrap them in a towel. I also got wise to start freezing towels. Then if you lay on that, it will also keep you nice and cool as you're going to sleep. I'm lucky that I actually did get decent cross-breeze happening in my room in the summer, but I actually didn't break down and get air-conditioning until last summer when my dog actually passed out from the heat. That is what motivated me to get an air-conditioning unit in my apartment.

**PT:** You Yankees are crazy.

**Erin:** Yeah, that’s true. It also doesn't get as hot here as it does in Texas either. That’s the other thing to remember.

**PT:** But when it does, it’s muggy. Okay, what about goals? When were you able to make any big goals? Obviously you know how to live lean but what about getting ahead and getting wealthy?

**Erin:** As I started to earn more money I obviously started increasing how much I was saving. I also started investing. It’s embarrassing to me how long it took for me to actually start investing money into an IRA. As soon as I had access to a 401k I was investing in that, but I should have had an IRA much sooner as well as individual index funds. And embarrassingly, I also didn't have a savings account for a very long time. Everything was just hanging out in checking. It was shortly after starting Broke Millennial that I started to really wise-up to being more strategic with my money. That’s when I started to make investment choices, savings choices and create my next level goal which is what I'm working on right now, and that is to beat my dad to $1 million. This needs to get explained because he had it too. My dad, at my age, his goal was to make $1million by age 42. I think nothing would make him prouder than for me or my little sister to beat him to that because parents always want better for their kids and they had. And, I think because it wasn't him (and it wasn’t handed to me either) I think he would love to see me beat him. I think that would make him very proud. So, my goal is to get to $1 million by 35 because, given adjustments for inflation, that gives me a little bit of an edge on beating him to it.

**PT:** And you’re how old now?

**Erin:** I am 27, almost 28.

**PT:** And you’ve saved up how much?

**Erin:** I’m in what I call, the significant comma, so I have more than $100,000.

**PT:** Okay.

**Erin:** I hope to still have it after I pay my taxes.

**PT:** So do you have that in cash now or have you started some investment accounts?

**Erin:** Some is invested. Actually, a good chunk of it is in retirement accounts. I got really aggressive with my 401k back when I was traditionally employed.

**PT:** With the PR firm?

**Erin:** First with them and then also when I was in start-up life. I was fortunate enough to have a 401k as a benefit. I had negotiated that into my contract, actually. So I would say a healthy amount of that—probably about 45 percent is in IRAs and 401k—one which I haven't rolled over yet just because they charge you a fee and I'm really annoyed about it so I haven't decided if I’m going to roll it over. The rest is—some is cash. I feel, as freelancer, I want a little bit more liquid than I probably would if I was still traditionally employed. It just makes me feel more comfortable with the fluctuating income. And then a good chunk is just in Vanilla index fund, like total stock market, S&P 500 type stuff.

**PT:** And who do you do that through?

**Erin:** I use Vanguard. I think Vanilla is great as well but Vanguard is what my dad had used and that's what I got introduced to several years back so that’s what I’m used to.

**PT:** Do you use any type of money management tool now?

**Erin:** I actually tried Mint for a little bit but I still do enough things in cash that I still have to update stuff by hand so it just got annoying to me. I just keep this massive spreadsheet that I track my net worth once a month. Then I also have a weekly money meeting with myself on Sundays. I sit down and go through all my accounts. I actually like to pay off my credit cards about once a week so that what is in my checking account is actually how much I have left to spend in the month.

**PT:** So you keep it nice and tight. You said you’re still spending a lot of cash, how does that work the credit card spending?

**Erin:** It’s a mix I think. An interesting thing is, in New York City there's actually a decent number of restaurants and a coffee shops and stuff that are cash only or have minimums, so I do always like to carry some cash on me. I mean, I would say I have wised-up to using a credit card, especially for the rewards a good chunk of the time, but I do enough spending in cash that it was frustrating to me to try to use an app. And I have a lot of credit cards now, actually. I think I'm at 8. I only use one or two at a time though. I just keep an eye on those but I check in on every single one, once a week, just to monitor for fraud. That is something I would advise anybody who has plenty of credit cards. And have alerts set up. I get texts to my phone every time there's a transaction on one of my credit cards.

**PT:** Do you share the big massive spreadsheet online so people can take a look at it?

**Erin:** I don't. That’s actually a good idea, but for the most part, it's just me tracking my net worth. I do month-by-month comparisons so I can see if there is improvement or if there's a decrease.

**PT:** So the net worth, that's the tool you're using? That spreadsheet’s helping you get to that $1 million that dad’s already got to, right?

**Erin:** It is.

**PT:** Nice. Why start Broke Millennial? I'm assuming you started to create a diary of your adventures there as a broke millennium in New York, but what were the purposes behind it?

**Erin:** That’s another great question. A big part to me actually—and this is so naive, I had grown up in an environment at home where money was never taboo. My parents never fought about money. We talked about money quite a bit more broadly. And money wasn't really a stress factor to the kids that I went to school with because their parents were quite wealthy and living within their means, kind of wealthy. Not the, “We’ve got a B.M.W. and the big house,” wealthy but, “We’re living paycheck to paycheck.” So, when I moved to New York. It was about a year after my Letterman stint was over. I was out to drinks with a friend of mine from Letterman who was working as an assistant for somebody at a really big production company and she just hated it. She had moved to New York to be an actress and I said, “You’re 23. You don’t have student loans. You don’t have kids. You’re not married. You live in New York. Why aren't you pursuing this? At the very least you could take nanny jobs, wait tables and do what everyone else does to get by?” And she said, “I don't like to think about money. I just hope I have enough at the end of the month.” And that was my light bulb moment. Again, it's so naive to have thought that other people thought about money the same way that I did. But, I truly did not recognize how much money stressed other people out until that moment. That’s when I started crowd-sourcing and asking people how they felt about money. When it became really apparent to me that most people are really stressed out by it, that's why I wanted to start Broke Millennial. It was this safe space where I was opening up a lot about personal stories. The site and the way I write is very storytelling format. It was a way to trick people into learning about money. It brings them in with this funny story and then, BAM, that's how you set up a 401k.

**PT:** Was there a community of people you were following online that you were bouncing these ideas off or was it purely a local play for you?

**Erin:** This is the amazing part. I had no idea the personal finance community existed when I started Broke Millennial. And I will never forget I had somebody comment on my blog– I think it was the second post. I said, “What? Who is this?” And I just fell down this rabbit hole and found everybody.

**PT:** That’s hilarious.

**Erin:** I said, “Oh, my God! These people are out there! This exists.” That's when I started getting really interactive in the community and learning more about other ways people manage their money—other techniques people are using to handle their money. It just opened me up to the wonderful world of money-nerding.

**PT:** Are there any personal finance books or other resources you’d recommend?

**Erin:** Well, mine actually. I have a book coming out. But, ones I personally have really liked are podcasts, actually. You’re listening to one right now, listeners. Podcasts are actually one of my favorite mediums at the moment, as well as documentaries.

**PT:** Who do you listen to? What podcasts?

**Erin:** Oh, there are so many. I should pull up them up on my phone—

**PT:** What ones on the money side?

**Erin:** On the money side, *Planet Money* is one of my favorites just because I like the storytelling format that they go with, as well as *Death, Sex and Money*. It’s not exclusively money focused but it talks more of breaking the taboo of money. Within our community I do like Paula Pant’s, *Afford Anything*. Then *Gimlet’s Start-up* is a really good one. That’s more entrepreneurship but it's very good. And, *We Study Billionaires*, which is more of an investor focused podcast. There’s just so many. There’s *Freakonomics, The Tim Ferris Show, Slate Money*... There’s just a wealth of really good content out there.

**PT:** To kind of close the loop on the employment situation and just give people some perspective—we'll get to the book in a second, people obviously know now that you're an author, a blogger and a freelancer. You’ve worked through this PR career and start-up career. What are you doing right now for employment? How are you bringing in income?

**Erin:** It’s a mix. Writing is still my bread and butter. I still do quite a bit of writing for other companies and other websites. As for Broke Millennial, I actually haven't done a ton to monetize. It brings in a little bit of cash. I feel like it pays for itself. That’s how I would phrase that. Then, I've actually gone into speaking recently. That’s one of the other big things I do. I go into colleges and companies and talk about how to get your financial life together or just how to break down and talk about money. I've also gotten very interested in relationships and money—how to talk to your partner or your parents about money. That’s the other avenue I’ve been going down recently.

**PT:** Looking back to the early days of babysitting the demonic cat— maybe not that far back but, to making the choice to go to the different school, making different life choices there when it was all on you to make them. Through the years of ups and downs and now finding yourself publishing a book about personal finance, how do you feel about your journey?

**Erin:** I don't think I would have believed this if someone had told me this in my senior year of college that 5 or 6 years out I would have a book and I’d be writing and talking professionally about money. It’s also hilarious because I think you should listen to your parents. In my junior year of college my dad said, “I think you would be good in business journalism.” And I laughed because I hated math. I thought that was ridiculous.

**PT:** And here you are!

**Erin:** Yeah. It's kind of funny how your parents can see into the future for you a little bit. Even at the time, I was showing no inclinations towards writing professionally about money. Yet, that's what I ended up doing.

**PT:** That’s great. So, tell folks about the book. How can they get it? What can they expect from it? And then more about where they can find you and all you have going on?

**Erin:** Sure, the book is also called, *Broke Millennial*. The full title is, *Broke Millennial – Stop Scraping By and Get You Financial Life Together*. For anyone who has read the blog, it’s actually all unique material in the book. It’s not just a reprint of what you've already read. It is a, “pick-your-own-financial-path” twist. That’s how I would explain it. Each chapter stands on its own. You could keep it in the bathroom if wanted. That’s kind of my joke about that.

**PT:** Red flagged.

**Erin:** Pardon?

**PT:** Red flagged.

**Erin:** Yes. Throughout the book I do encourage you to flip around, skip to different sections depending on where you are. If you're in a section about how to get your budget together and you have questions about student loans, I encourage you to jump right to that chapter. It really is written for millennials but it could be for anyone. It focuses on the journey. Right from the beginning I joke about whether money is a tender date or marriage material? How are you treating money? What is your relationship to money? Then you move on to basics of budgeting, picking financial products, then the bigger things like paying off student loans. Then relationship stuff like how to you get financially naked? How to talk to your parents about money? What do you do when you can't split the dinner bill evenly? We’ve all been there. It ends more in the picking of a financial planner, buying a house, those big, life-step choices. It brings you in an arch through early financial life journey that a millennial is on. It’s a, pick-up-and-read whenever it’s relevant to you. And, it's in storytelling format as well. Just like the blog.

**PT:** I have checked out the book. I loved it. I loved the depth of it. As I mentioned, it has very rich stories and it's got a good personality to it but it also has a lot of substance. Just from a quick comparison, it reminds me a lot of, *I Will Teach You To Be Rich*, which is a book from Ramit Sethi that I really loved. To me, it's on par with that. I wish you the best success with it. I’m sure it's going to do really well.

**Erin:** Thank you so much. That’s very high praise. I love Ramit.

**PT:** Thanks for being on the show with me.

**Erin:** Yes. And to answer your other question—because I realize I didn’t... On Twitter, @brokemillenial. On Instagram, brokemillennialblog. And on Facebook, brokemillennial. And, of course, brokemillennial.com.

**PT:** Awesome. Thanks so much Erin.

**Erin:** Thanks so much for having me. This is great.