

EPISODE 786

[INTRODUCTION]

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FT: In the Iranian culture, if your child becomes a doctor, you're basically parent of the year and while being a doctor comes with a great deal of integrity and pride and responsibility, the income is not as great as it once was when you factor in things like student loans and the cost of living. As our guest today will explain, many physicians are not equipped with the financial know-how of managing their money and growing wealth.

Welcome to So Money everyone, I'm your host Farnoosh Torabi. Dr. Peter Kim is our guest and he is an anesthesiologist and real estate and passive income expert. You know, last I checked, being an anesthesiologist was one of the highest paid tracks in medicine, one of the highest paid careers in general. So what motivated Peter to rethink his profession? For years, Peter blogged anonymously at passiveincomemd.com about his personal exploration into real estate, as a side hustle. He also runs the real estate company curbsiderealestate.com to help educate doctors about the home buying process.

Did you know there's a thing called a physician's home loan? Well, Peter has recently lifted the veil on his site to share his name and go public with the details of his personal life to the thousands of readers he's cultivated over the past years. Today, Peter says, he's a physician by choice as well as an avid, real estate investor.

Here's Dr. Peter Kim.

[INTERVIEW]

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FT: Dr. Peter Kim, welcome to So Money. How are you?

[0:02:12.0]

PK: Great, thanks for having me. Really appreciate it.

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FT: Yes, I've been really excited to talk to you. We had discussed bringing you on the show earlier but that was when you were still anonymous an anonymous blogger, founder of Passive Income MD. You've recently lifted the veil, how does it feel to be exposed?

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PK: Oh, it feels great! I mean, I don't know why I didn't do this earlier. I was really – I don't know why I was so scared. But now that I'm out there, I mean, it's really opened the world up to me to kind of interact with people, meet the community, kind of really help build the community that I wanted to build.

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FT: We're going to talk about that community of physicians who, to use your words, they're overworked, under paid and you were telling me earlier, before we were on the call that your media reports say that doctors are leaving the industry because they're just burned out and that's a terrible thing and what you're hopefully – I think your mission is to help them find other revenue streams, ideally passive so they can continue to pursue medicine.

Your story started with becoming an anesthesiologist and tell us about, I think the irony there which is, anesthesiology is a really – I mean, we hear that it's a lucrative path that amongst all the different paths in medicine, it's well paying. It's actually one of the top paid jobs we see in all the list every year, in general. This was a struggle for you, tell us why? First, lets' start there; what was the problem with being an anesthesiologist?

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PK: No, I mean, it's a great profession, I love it. In fact, I still continue to do it because I love my job. In fact, I chose a job because it seemed like they were the happiest people in the hospital to be honest with you. The thing is, I learned early on that even as an anesthesiologist, you're just not in control of your career.

You know, reimbursements change, insurance changes, your job changes, the economy changes and these kind of things and so I realized, I'm really not in control. Things were happening where my friends were – that came out of training with me, they were groups who get bought out by maybe either private equity group or you know, by another hospital and they were told, "Look, you're going to get a 30% pay cut or you can find another job."

You know, they were left with this kind of situations and I was seeing it happening around me and I start freaking out a little bit because I was like, "You know, I'm not in control here, I mean, I have a set hope plan for the future where I'm going to be interested in my finances and you know, I can't control that on my own. So now, I've got to figure something else out."

That's kind of where I started on this whole journey of trying to figure out, "Okay, where else can I make an income, how can I produce – yeah, how can I create these other multiple sources of income and maybe create the life and career that I want?" I mean, again, the goal was to stay in medicine, it was never to leave medicine. It was just to get some relief from other places.

[0:05:10.3]

FT: Yeah, some breathing room.

[0:05:11.8]

PK: Yeah, some breathing room so I could practice how I wanted to. You know, I think most of us who became physicians became so because they love it. I mean, they wanted to help people, they went to help people, they went to have this nice career. There's some element of respect and feeling good about what you do and you know, I've heard it said that, you know, physicians, it's such a long journey. So it's not just the career that you do, it's really like who you

become and who you are. So I didn't want to lose that but you know, there are some financial pressures and these kinds of things, so I really try to remedy that.

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FT: You wrote on your website that you, as you were describing this journey, that you didn't have the best financial habits. You had poor spending habits, you had just kind of emerged from credit card debt that was lingering from college as now a professional and then you also invested like gambling, you kind of just tried to strike, you know, you took a lot of bets and what was it that got you a little more acclimated and together so to speak with your finances? How did you get there?

[0:06:20.6]

PK: Yeah, I was – my father's a physician and he worked really hard, provided for the family but he never really taught us about finances. He never taught us about how to budget, credit card debt, interest, investments, these kinds of things were never really part of our household conversations and so I went to college and I don't know, you go to this college fairs and people will have you sign up for like free credit cards for like T-shirts and things like that, man, I was all over that stuff and you know, I was like, "Oh man, you can just use this credit card and just kind of buy things and you know, just kind of pay it off and payments over time? Oh, this is awesome."

I had credit cards left and right, racked up a ton of debt, carried it all through out into med school and then I met my wife, future wife at that time and you know, we were talking about finances and she's like, "What? You don't pay off your credit cards every month or do this or you keep debt?" I was like, "Yeah, that's what everybody does," and she kind of told me, "No, no. This is what I do, this is what our family does," and it kind of got me thinking, "All right, maybe I'm not doing this right."

There definitely was some stress every month as the bills started rolling around. Then eventually throughout med school, I started reading some books on finances and by the time I finished med school, I took a year off in between my residency, well after my first year of

residency and I worked for a year. I worked really hard and what I did that whole year was I dedicated myself to paying off all my debt. So that's what I was able to do and once I kind of reached that point, I realized, "Man, this is great, this feels good and this is probably what I should have been doing the whole time," and then I just started trying to educate myself more of the topic and little by little, I got better at it.

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FT: Real estate became the thing, the real interest intrigued passion. Yet, this was also something that you knew nothing about but you were – your interests had been peaked. I understand you read *Rich Dad, Poor Dad*, Robert Kiyosaki and he talks a lot about leveraging real estate to build wealth and so talk about your foray into real estate. Now of course, you run a company and Curbside Real Estate that helps physicians and other healthcare professionals buying their residential homes, didn't know that was a niche but you found it, that's a very fascinating too. We'll get to that.

But when you got into real estate in the beginning, what did you latch on to for guidance and how did you get involved in real estate in the beginning?

[0:08:48.6]

PK: Yeah, somebody turned me on to that book, *Rich Dad, Poor Dad* and again, to this day, I wish I knew who that was because I owe that person a lot. In that book, it kind of, it kind of opened my world to think, "All right, you've got to figure out a way to unlink your time from your composition. I mean, if you're just an hourly worker then you'll never really gain that financial freedom and life freedom that you're looking for." So it got me thinking along that path and you know, I wasn't sure exactly how I was going to get there.

He talks a lot about real estate but I was like, "I don't even know much about it," and then it's funny because in my own life, you know, once I met my father in law, he's an anesthesiologist as well. I saw the life he was living and he was living a pretty good life. I mean, he looked – I mean, they were going to travel quite a bit, he would kind of give up time to do things he wanted

to do and you know, as he was getting closer to retirement, you know, he was also physician just like my father but they were going totally different places.

I mean, he was just comfortable with his retirement, he was good set and I started asking him, “What did you do? He said, “Look, I just got into real estate. I just started buying property here, property there and over time, eventually it just started creating this cash flow for me in terms of passive income. Honestly, I could have stopped working 10, 15 years ago,” and then I looked at my father who you know, really worked really hard but really didn’t invest very well or invest at all. You know, he got to the end of his career and really, he wasn’t really sure how he was going to be able to support himself during retirement. He didn’t really have those sources of cash flow.

It was kind of like the rich dad, poor dad p laying out in my own life and yeah, I was like, “Okay, well if there’s one person I want to emulate when it comes to that is my father in law.” So I started really reaching out to him to find out more about real estate and yeah, little by little, started with one property, started with two properties, reading about the topic and yeah, I mean, it’s led to so many different things.

[0:10:40.8]

FT: You got interested in crowd funding, real estate crowd funding. Tell us a little bit about that? We don’t talk a lot about that on the show but I’ve come across it myself, I’ve been interested but you tell me from the trenches, is this worth — who should do this and how does it work?

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PK: Yeah, I wrote a little post on my favorite crowd funding sites, on the website. It’s something that I just ran into by accident about four or five years ago, when the industry was just starting out, I was at one of these real estate investor meetings and I happen to meet the CEO or the founder of one of these companies and, you know, at that time, I had been interested and you know, finding different ways to invest in real estate besides just owning your own home.

Maybe I didn’t have the full funds to be able to do so, but I wanted to get involved, maybe lend out some money, be the bank for once and lend out some money to some people that were

trying to do some projects or get involved in some of these syndications. But a lot of times, before the job's act, that came out during the Obama administration, you had to know somebody, personally. You had to like kind of be connected into that world to find these deals.

But once crowd funding came about, it kind of opened up the world, opened up this world to I guess, the standard investor and kind of put it out there on the web, on the internet so people could find and get access to these deals. That's really what it is, it's just – people are trying to raise money for their deals, whether they're trying to get some money to do a fix and flip and so they need to lend some – you know, borrow some money.

Or whether they're buying an apartment building and they want to kind of raise money and have people buy shares of it. These kind of things are now available online for you to at least, you know, vet the deals and kind of gain access to it. I think it's a fascinating world, I think it's opened the world, these kind of private investments, to a lot of investors and most of the time, you do have to be an accredited investor, which is a good thing I think.

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FT: Tell us, how much money can we really make?

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PK: Yeah, I think that depends on the type of deal that you get involved in. I mean, a lot of the debt deals where you borrow, where you lend money and they kind of borrow it from you as the bank, often times, you can get anywhere from seven to 10% interest paid on that. The cool thing is collateralized, meaning that, you know, if they don't pay, you have to foreclose on them, you actually get the property. The cool thing is these platforms – well, the platforms take care of it for you.

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FT: But you're one of many investors so how does that work out?

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PK: Yeah, you're like in an LLC. So you're a minority investors, so you have share in it but the platform takes care of it for you, which is kind of nice and so if that does happen and knock on wood, it hasn't happened to me yet. At least you know you have an asset at the end of the day that can be sold and you can, you know, regain some of your money back. If not, actually make a gain. There's those deals.

[0:13:31.4]

FT: So it's a little low stake. It's relative to maybe, like I don't know, lending money through other crowd funding sites where they're going to use that to go and start a business.

[0:13:43.1]

PK: Yeah, or like a peer to peer site, right?

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FT: Where there's no collateral.

[0:13:45.8]

PK: Yeah, like Lending Club or Prosper and you know, I've invested in those as well but you know, those people aren't necessary – maybe they're paying off their credit card debt and the worst thing that happens to them, if they don't pay of their debt, they get a ding on their credit. But in this case, there's an actual property that's collateralized here.

So that's part of your whole assessment, when you look at the deal, you want to see what kind of property are you actually investing in, what's the loan to value or you know, what can the market bear if you had to go ahead and sell it? Which you don't have to, the platform will take care of it for you.

But that's the debt deals, and there's these equity deals too where you actually are participating not only in, you know, you get some interest along the way but when they actually sell the property, you actually get a portion of the profits as well. Obviously, there's a greater profit there, potential and so some of these, honestly, can be up to 15 to 20%.

[0:14:41.2]

FT: Wow, all right, I'm definitely going to consider this now because you know, everybody knows I'm obsessed with real estate and I don't really have the capacity to go and invest in something out of state or even out of city. This might be a way to do it kind of with lower stakes and less time.

[0:14:57.3]

PK: Yeah, well lower stakes because also the limits are lower. I mean, I did my first investment in a crowd funding deal for \$5,000. I don't know how else you can get involved in real estate in a lot of ways for that amount and so, I mean, I was scared.

[0:15:11.5]

FT: How much has that produced for you? That \$5,000 investment?

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PK: That was a 12% annual interest rate. I got a 12% on that for that year and then it closed, you got a return of capital and I was able to move it elsewhere. You know, some of these now, the market's changed a little bit and so now I think you'll see it closer somewhere about 7 to 8%.

There's risk. I mean, there's definitely risk there and you have to bet these deals out properly, I don't tell people just go ahead and throw in any of these deals, you have to learn how to read some of these offerings and know what you're getting yourself into. Definitely don't put money in there that you need right away because it's not really liquid. I mean, at least for a year, two years, five years, whatever the deal might be.

[0:15:52.9]

FT: It's an alternative investment, this is not money that you want to be sure you have. You can afford to lose it but also, you know, it could be great upside potential as well.

[0:16:04.3]

PK: Oh yeah. It can be fantastic.

[0:16:06.5]

FT: Tell me about Curbside Real Estate. I had no idea physicians needed particular help or specific different help with regards to finding homes. But you say they do and clearly you've made a business out of it, so tell us about how it works?

[0:16:19.3]

PK: Yeah, I mean, I can just tell you the story of myself and my wife. When we finished our training, we were in our early 30's. We had been living like a resident and a fellow and we've been racking up student loan debt and getting paid essentially less than minimum wage. But the cool thing is once we started our jobs, all of a sudden, our incomes, you know, they jumped.

We thought, "All right, well, it's about time we kind of got along with our life and kind of settled down and so we wanted to buy a home," that was kind of like the dream I guess. We wanted to go look around for a home, and we found one at that time like a model home that we walked in where like, this is perfect. We didn't even know how to put in an offer but we kind of started talking to the person there.

We put in an offer, they accepted it and I was like, "Wow, that's great!" and they just told me, "Okay, well you just got to go find a loan now," and so I went out there looking for a loan. I started talking to people and one after another, every bank said no. I mean, every bank that you could think off out there really just said, "Look, you are not in the right situation," and the reason

was that I had high student loan debt. I just started, I had a short work history. So my income had just started so that wasn't good enough. I didn't have much of a down payment saved. I mean you could imagine, you are getting paid not that much through your residency and fellowship. So it is not like you have a lot saved up and so for those situations, everyone shut the door in my face and so we were really disappointed.

We thought it was over and then one of my friends who had bought a home recently said, "Look you should look for a physician home loan," and I look at him and I said, "What is a physician home loan?" and he said, "Well, just go look for it. I mean just go Google it," and so I started researching online and I found that they were these loans available for physicians in my exact situation with lower down payments, with high student loan debt and a short work history.

And so even that, I had to navigate that world and there is nobody there to teach you this kind of stuff and so I finally figured it out, found someone to help me. We got into the home, it was a painful process but after doing so, I started telling all my friends and I remember sending a big blanket email to a bunch of people saying, "All right, if you're thinking about buying your home just let me know. I'll help guide you through it because it was a painful process and I just want to spare you the time and energy".

And so that's what I did and the next thing you know, their friends started calling me and people started calling me out of nowhere and so I realized this is something that is needed for physicians. Nobody teaches you this stuff in school. You don't know that these options are there. You don't know how to navigate this world. You don't have the time or energy to do it so it would be nice for somebody to help you.

And so that's why I formally or informally put together this service. I mean I just got my real estate broker's license at the same time just to do some investments and yeah, I put this thing together called it Curbside Real Estate and the next thing you know, I don't know, I didn't even advertise it in the market but people started coming to me and only in the last year or so, once I hit that couple hundred, helping a couple of hundred people that I decided to start marketing this.

Because I'm like, "Okay, people need to know about it" and yeah, so I put it out there and honestly that's what we do. It's a free service for physicians and that's really what I wanted to do, create a free service for physicians to help them navigate this whole world of buying their home and that really results in me educating them. I connect them to lenders, I connect them to realtors because a lot of them end up relocating to places where – You know just because your job or your residency, your fellowship, the places where you don't know anybody and so we just act and help out to connect.

[0:19:52.7]

FT: So you're like the conduit. Do you make a commission when you refer them to banks or real estate agents?

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PK: Yeah, so with the lending world that gets complicated because of everything that happened in 2008. They make sure that you have a good separation between brokers and lenders. So I don't compensate. I don't get compensated on that side to make it clear. But with the realtors, they do pay to be a part of our network because they get access to amazing clients and it's a win for everybody and yeah, it's just been great. I mean we take most of these proceeds and really fund this social mission that we have.

[0:20:22.5]

FT: Yeah, tell me about your social mission. It is a component of Curbside and it really focuses on helping less fortunate children all over the world. Tell us about it.

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PK: Yeah, I mean when this business started to grow at some point, I got to the point where I was thinking, "Is this actually worth it?" Just because it is taking so much of my time and you know I am still acting as a full time physician. I have a family and at some point you've got to figure out, "Is this worth it and what is the meaning and what am I doing this for," and obviously I

was helping physicians and that was a good feeling. But I really wanted to connect it to something bigger. I just read the book my Blake Mycoskie, Start Something That Matters, by the Toms founder. You are familiar with those right?

[0:21:06.0]

FT: Yes.

[0:21:07.1]

PK: And you know he built up a for profit business that helped. They had a lot of non-profit goods and I was really motivated by that and I remember thinking, “Okay if I am going to do this, if I am going to grow this business I want to do something very similar to that or grow that the same” and so I was searching around and trying to find good outlets for our proceeds and funds and I found it through two different partners.

One is this company called Angel House and what we do is we take a lot of those proceeds and it's a home buying thing and so what we do is we buy homes for children. We build orphanages overseas for children and we give them a home, we give them access to education, clean water and then on the other side with this company, We are ZOE, we help run these academies where kids learn a skilled trade and so by the end of this, by the end of a three year academy they're up and running.

They're able to sustain themselves and their siblings with a business and a trade and so they might be farming or sewing or these things that are out there that would really support themselves and so that's really our passion and that is a reason we actually continue to grow this business and run this business.

[0:22:18.4]

FT: What's next? It sounds so incremental. You've started this as an experiment out of some frustration and it took on a life of its own, you seem then to take the reins and really formalize it.

Now you are helping doctors find homes and now you are giving back. I mean, it is all working out so beautifully. It sounds like it.

But to some extent do you feel like you have control now like that was what you really wanted, right? That was the motivation in the beginning, it was more control over your career. Being an entrepreneur in some ways, there is no control, you know? But how do you find that balance and where do you feel now today versus when you were just starting out as far as that control thing goes?

[0:23:06.6]

PK: Yeah, I mean it's just been an amazing journey. I mean, it's this part of my brain that I haven't used for I guess when you're in your medical training you only have one path and you don't really use this side of your brain, the entrepreneurial side and it's really sparked this really cool spirit in me and I've loved it and the cool thing is now through all my different ventures, I actually have the option to not work in medicine.

It's actually given me an income outside of it where I can work, I can be a physician just out of choice and so people all the time ask me, they go, "When are you going to retire?" But I tell them, "Look I'm actually working as much as I want to work right now." I don't work full-time, I've cut down. My wife who is also a physician, she's also cut down and we really work at a pace and as much as we really want because we love it and I think that was the goal.

It's just amazing to have reached that goal and I don't know where it will take it from here but I am just trying to live the life that I want right now and now I am trying to teach other people how to do the same and that's how passive income MD, that website, got started. It's just for me to put information out there for physicians to think like this. To really help them understand that there are solutions to the feeling of burn out, to the feeling like you're not in control and if you do create these other sources of income, you can really take your career back and really practice on your own terms and that's been the goal and so I am just continue to build that, continue to build Curbside, try to enjoy life with my family and friends and that's about it.

[0:24:43.9]

FT: Be a physician by choice. We take it for granted. Of course you want to be a doctor. It's not an easy route. I didn't become a doctor for a lot of reasons, but mainly because I didn't want to be in school for so long and also, I am not that smart. I could not get through all of it.

[0:25:01.5]

PK: Oh please, oh come on.

[0:25:02.9]

FT: My brain is not – no, I know my strengths and weaknesses.

[0:25:06.2]

PK: I listen to your podcast. I learn a lot from your podcast so.

[0:25:09.8]

FT: I'm also really afraid of blood, so all those things together, no, Farnoosh should not be a doctor. But I have so much respect and admiration for our physicians because I know it's a hard road. I know that it's just such a selfless position to be in that it breaks my heart that financially, it is not rewarding and a lot of them are still struggling with the loans that they take on from school. I mean it's not right, you know?

So I love what you are doing, trying to open up doctor's eyes and potential to say, "You can do this but there is another way to build wealth," and we need to keep good doctors in their roles because that's important.

Tell me a little bit about your financial upbringing. So you did talk about your father and how he was a doctor as well but didn't really instill it in your kind of this entrepreneurial ways or wealth building ways, but was there a memory from childhood growing up that really has stuck with you that was a money memory?

[0:26:19.0]

PK: Well, yes. I think I remember my father, and this is not even when I was too young but I remember him stressing out about a situation where he had gotten himself into a bad deal. I think he had invested with a friend and a few things happened where things didn't turn out like he wanted and so it put a little bit of a financial stress on the family. I remember that. Again, he didn't really involve me. My mom and my father didn't really involve me in financial matters. I guess they don't want me to be stressed out about it. They didn't want me to think about it and I give them all the credit for that. I think they just wanted me to live my life and just do the best I could.

But yeah, I remember them going through that because they were just visibly stressed and I remember trying to get into the conversation and asked them you know, "Who was it, what did they do?" and these kinds of things. So I revisited this years later when I could understand a little bit more about finances, I went back to my father and asked him about the situation. It turns out, yeah he had invested with a friend. There was nothing on paper, which was crazy, it was a good amount of cash and yeah, he just lost it all and it was partly his fault. He didn't know what he was getting himself invested in. It was a real estate deal, but he really had no understanding of it.

And that really got me determined to say look in the future for me, I do invest with some friends on occasion but we make sure we do it right. We put everything on paper, everything is laid out, everybody understands and I make sure I don't put myself in that same situation that my father was in.

[0:28:03.4]

FT: How did he deal with it? Did you remember seeing his reaction?

[0:28:06.4]

PK: Yeah, he was stressed and to be honest, he lost a friend and to me that is the saddest thing. I was actually friends with his son and so it's sad to see those things happen and I know that to this day he mourns the loss of the friendship probably more than he does obviously than the money but it's sad to see those things happen.

[0:28:31.4]

FT: Yeah, wow that is a powerful memory. We have this great sponsor, Chase Slate, for our podcast and they recently did a study on spending and sharing the spent and they found that a lot of people particularly millennials over 75% of them shared recently a purchase on social media.

So I want to ask guests, what is a purchase that you recently made, maybe it's a real estate venture, that you shared? It doesn't have to have happened on Instagram but you know that you share either with your community, your family, your friends, online, offline but you know the point is, you are really excited about it so you wanted to share it.

[0:29:13.8]

PK: Okay for me, I'll share what I've purchased recently. I like to share pictures of food. It's one thing, my wife and I, I think we're pretty good with our spending. I don't think we need particularly lavish goods. My wife like fashion and that sort of thing but one thing we will spend money on is experiences and we consider food a part of that and so we love to have really cool food experiences and try different things and so that often gets shared on social media for us.

[0:29:48.2]

FT: All right. Okay so Peter, are you ready for some So Money fill-in-the-blanks? This is when I start a question and then you just finish it.

[0:29:56.0]

PK: Oh sure.

[0:29:56.5]

FT: First thing that comes to mind. All right, if I won the lottery tomorrow, let's say you won a \$100 million, the first thing I would do is _____.

[0:30:03.0]

PK: I would definitely take my whole family on a huge trip around the world. My parents have retired recently, they deserve a big trip. I am going to send them anyways, but I love to go on it with them.

[0:30:14.5]

FT: Nice. Do you travel with your family? I mean, what are those trips — do you ever travel with your family?

[0:30:21.2]

PK: Yeah, we do. My wife and I we've actually travelled without the kids a few times this year already. Luckily we have some very supportive and loving in-laws who like to take care of our kids. We have almost a five year old and a two year old but we also take trips with the kids as well. I mean, we try not to travel too far. It's not easy so most of those are local type trips but I live in California so there are a lot of awesome places to go to within driving distance.

[0:30:45.8]

FT: One thing I spend on that makes my life easier or better is _____.

[0:30:50.0]

PK: I definitely get help for some of the businesses that I do. I think as a solo entrepreneur, often times you feel like you have to take care of everything. But I learn the hard way that you

need to start outsourcing these things. So for my business I have hired virtual assistance. I do have a business manager now and also a personal assistant on that side to help me out. So that has changed my world.

[0:31:14.9]

FT: One thing I wish I learned about money growing up is _____.

[0:31:18.1]

PK: The one thing I wish that I learned when I was younger was that you don't need to be an hourly worker. You don't need to trade time for money. There are ways to be smarter and work smarter not necessarily harder and I think that ultimately ends up in financial freedom and that's something I've had to learn along the way.

[0:31:37.0]

FT: Last but not the least, I am Dr. Peter Kim, I'm So Money because _____.

[0:31:41.8]

PK: I'm So Money because I am living my ideal life and career today and trying to help others do the same.

[0:31:48.1]

FT: Thank you Peter. I am so glad you're not anonymous anymore. The world needs to know more about you and your good work and your mission to help doctors and really everyone along the way to learn how to – I love your mission, to try to find an extra revenue stream or two or 10 so that if your day job is not adding up that you can maybe still pursue that with some flexibility, ease of mind, breathing room. So thank you very much.

[0:32:15.5]

PK: Great, thanks for having me.

[END]