

FT: Matt Giovanisci, welcome to So Money. I've been wanting to have you on for quite some time, so thanks for making some time for me.

MG: Of course. This is great. Happy to be here.

FT: Yeah. So, for a lot of our listeners who listen to this show, they've probably also come across your previous role as a co-host of Listen Money Matters, a fantastic podcast about personal finance, mainly for millennials. I had the opportunity to be on the show when you were there, but you are onto bigger, better, greater things and I wanna talk first about what's on your plate right now, your big project, which is [roastycoffee.com](http://roastycoffee.com).

FT: You're not a novice when it comes to creating fantastic websites. You make a living developing and creating great robust websites. This particular project puts me to shame because I'm a Keurig chick and I wasn't always. And I was on your site and I was trying to read more about the mission and the idea behind it, and you're really about a slower movement around coffee and really taking time to brew it at home, so we're saving money that way, but really to slow down and enjoy it and... Because it's gotten... The way we do coffee right now is completely wrong, as you think. So share with us why you wanted to start this website and what you're hoping it will accomplish.

MG: So I've been drinking coffee for a very long time. Probably longer than I should have. My parents were really big coffee drinkers. My mom, I remember, used to drink like three pots a day or some ridiculous number.

FT: What?

MG: Yeah. That might be an exaggeration. It may be two. Definitely two pots. Definitely one in the morning, one at night. She's just a coffee hound.

FT: Wow!

MG: Yeah. And so when I was super young, I remember drinking coffee as early as like maybe sixth grade. So it's been a while for me, but...

FT: Are you serious? I started when I was like 16.

MG: Oh no. I've been... No, I remember...

FT: We weren't allowed.

MG: You know what? My grandmother didn't like it because she would always say that it would stunt my growth. And I'm 6'2". It didn't do any of that.

[chuckle]

MG: So that was a complete lie, but I've been drinking it for so long, but I've been drinking Maxwell House and the pre-ground big oversized pound cans of coffee with a Mr Coffee drip pot, and it was fine. I had fun with it and I drank a lot of coffee, and then I moved into my condo and I was by myself and it was just me making... I wasn't making multiple pots a day so that I could feed my mom and my dad and myself on our coffee habits. Somebody bought me a Keurig when I moved in as a gift, and I used to say that two best things that I ever owned, like the two best material items, were my iPhone and my Keurig because I drank so much coffee but I just didn't... Like I drank it at different times of the day. Like it would just be spread throughout the day, so I couldn't just make one pot and let it sit all day 'cause I'm... Even before, I'm very skittish about letting coffee cool down and then having to reheat it back through the microwave for some reason, I think it's gross.

FT: I agree.

MG: I do know people who will buy a cup of coffee from Dunkin' Donuts and just let it sit in their car and then drink it before work and then go to work and then get back in their car and...

FT: That's dangerous. If you've got cream or milk in there you don't have wanna be...

MG: That's what I thought. Well, I don't know. I don't know if these companies are using real cream or anything. It's non-dairy stuff. So, yeah, I used the Keurig for a very long time and I saw no problem with it until I found out that the K-Cups weren't recyclable. I kinda consider myself a little tree-huggerish. I'm pretty environmentally conscious and I was like, "Oh yeah! Duh! I don't recycle 'em." Although, I think I was putting 'em in the recycling bin assuming you could, but then if the grounds are in there, I think the plastic can't be recycled because it's dirty and also that I think something with the tin foil lid.

MG: And then I realized... I started getting into coffee. A girlfriend of mine, ex-girlfriend of mine, bought me a French press and I started making French press coffee and then I started... I've always kind of... When I was younger, we would grind our beans sometimes. Like that was a special occasion for us. Pre-grind the beans but we used the blade grinder. So a lot of things we were doing wrong and slowly throughout... When I started using the French press, I'm like, "This coffee is massively different." It takes longer, which has always been sort of an issue, but now I feel like I really enjoy the process of it just as much as I enjoy the process of cooking. I cook breakfast every single morning and it takes me... I started breakfast at 10:00 and I finished 40, 50 minutes ago. So I take a very long time to cook. I takes a long time to make coffee, and it's a time where I can just... And I have the time now, which a lot of people will argue that they don't have the time in the morning 'cause they're rushing to work, but just get up an extra half hour earlier. It's not that hard really 'cause I used to do it.

FT: So you know you're into this. How did you know that this would be a viable business? 'Cause I assume you wanna turn this into a profit making venture. How do you... Take us through this... Cause I think a lot of my listeners have an idea in their head. They have a pain point or they have something they're passionate about and they know that they're probably not the only ones, but then how to actually bring that to market in a way that is... What's the word? Will translate, but also converts.

MG: Yeah. I'm glad you asked me that because it's something I've been thinking a lot about. So my original thought process with Roasty Coffee was, "I'm gonna repeat the model that I created with my previous site, which is still up and running and earns me a living." So I'm like, "Okay. Well, my... "

FT: With the Swim University?

MG: Right, swimuniversity.com and I thought, "Okay. I wanna build some sort of media empire" of some sort, I just don't know exactly what that looks like. I know I wanna dabble on a bunch of different things. And so, I was thinking of what's my next brand gonna be like, what's my next site, my next project. And at the time I was making... I had bought a Chemex Coffeemaker, it's like a pour over coffee system. I had my French Press. I had my AeroPress. I was trying all these different things. I was buying super fresh beans. I was super into it. And I'm like, "Well I'm into this right now, let me just, let me... I wanna get more into it." So I actually used it as an excuse to go out and buy more coffee stuff and coffee making gear, so number one I can learn and attempt to try to make the best coffee I could drink at home.

FT: You're like, "Let me tax write this off at least."

[chuckle]

MG: You know what? That's yeah, that's a part of it too because another idea, I home brew beer as well so I'm thinking, "Oh, I could teach people how to do that," I've read books on it, I can do that. But at the moment and time I wasn't brewing beer, I was brewing coffee. So the idea for it is pretty simple, I just thought, "Okay, I did very well with videos on Swim University and I can do the same thing with coffee except instead of being outside at a pool only in the summer time, I can do coffee right upstairs in my kitchen," and I can do it year round and its very easy for me to get my hands on supplies when I need it. So that was sort of just how I jumped into it, and I really did very little thinking when I got into it. And that's usually how I approach most projects is, "I have an idea I really like it, I let it sit for two or three days in my head, and if it's something that's like, "Okay, this is easy enough but also I'm gonna put my spin on it and it can be fun," and the worst case scenario is I get free coffee for the rest of my life, that's like, I mean...

MG: If I make no money from it at least it funds my habit. So I'm thinking, "Okay that's great, I'll repeat the model." And as far as how I'm gonna plan to make money with it, I'm gonna use the same model at Swim U, which is basically affiliate link. So if I recommend you buy a Chemex Coffeemaker, which I actually do recommend you buy a Chemex Coffeemaker, I'm gonna put a link to it, I'm gonna put an Amazon link to it and I'm gonna get paid when you buy it, when we get a commission. And it's not gonna be a lot 'cause a Chemex Coffeemaker is 30 bucks. But over time as the site grows and as it becomes a bigger and bigger resource for coffee lovers they'll be more and more affiliate links and they'll be more and more traffic and hopefully that will go up. So that's really, it's sort of like a Hail Mary, but at the same time again, yes it becomes, my coffee addiction becomes a write off.

FT: Well, you're working hard at it and you're doing a lot of different types of promotions, you've got the blog, but you're also doing videos. I think for listeners it's also important for them to know that your website, Swim University is kind of what keeps the finances afloat, it is your main source of income, and so you can go and experiment with these other ideas, other passion projects so to speak. And some will succeed, some won't but at the end of the day like you say, "You get free coffee you'll be happy."

MG: Yeah, and it's funny 'cause you used the pun. So yes, Swim University does keep me afloat. [chuckle] And I am always on the lookout for puns. So I thought yeah, Swim University... And here's the thing about it, I built it in... I think I started the website in 2006, so it's been seven or eight years now that the website has been...

FT: Nine.

MG: Nine? I don't do math.

FT: Yeah.

MG: I don't do math. I'm sitting in front of a calculator...

[chuckle]

FT: That's really simple math, Matt.

[chuckle]

MG: I don't do it, I refuse. So yeah, I built this thing and I just kept at it, I just kept doing it and I kept getting better at what I did and I wouldn't... A lot of people use the word, will throw around the word "hustle" that wasn't what I did. I didn't hustle. I didn't kill myself trying to make this website. I did what I could, when I could, while I was still working, and then I wasn't working I put the same amount of time that I would into a 40 hour work week into this project, into Swim University. And over the course of two to three years, when I really got serious about it, it started to earn a living, I started to earn me a living. And so, the thing I... I even wrote it on Twitter this morning, "Ample time plus amazing work equals money."

MG: Because if out... If you do something really good that helps fills the pain point for somebody, you do it the best, you do it the best you can and not only the best you can, but the best that's out there and hopefully they're one and the same. And then you just wait, you wait and you can promote a little bit here and there, but good content will stand on its own, and will stand the test of time, will become evergreen. And I think that really is what paid off for me is just time. It's just letting my work speak for itself, promoting when I could, but I'm sure I could have done it faster, which is exactly what I'm doing with Roasty now is I'm taking what I did over nine years of owning Swim University and trying to boil it down to one or two years, by going back and thinking, okay, what worked and what didn't...

FT: What were the shortcuts, right.

MG: Exactly, right. And then hopefully my next project, which may be a beer brewing site, it may be another podcast who knows, but I'll take what I learn from Roasty and then try to even make it quicker. So that's sort of my game plan with those things.

FT: Well, you claim to not know numbers, but you do know a thing or two about making money and starting businesses and you did co-host Listen Money Matters for sometime. So I'd love to transition now to my So Money questions, where we get to learn a little bit more about your financial brain, your stories, your failures, your successes. Are you game?

MG: Yeah, I'm totally game.

FT: Alright, I'd like to start with a financial philosophy that you hold near and dear. That it's a money mantra that helps you make healthy financial decisions or even business decisions, what would that be?

MG: A philosophy. So, for me... We were very big on this. In fact, we had 12 philosophies when I was doing Listen Money Matters. I just remember that I read a book and this is such a common thing, but it's that whole mantra of pay yourself first. I'm very keen on that, but I think the biggest thing that happened to me was a... It's a mindset. Like money is a mindset shift and you either are in the right mindset or you're in the wrong mindset. And I was definitely in the wrong mindset for most of my adult life since I've been... I've been working since I was 13, and I've not really had any money until maybe two or three years ago. And that's because I actually sacrificed a lot to start this business.

MG: When I started Swim university, I gave up a lot of material things and a lot of things that I was paying a lot of money for out of necessity because starting that business was way more important to me than having a BMW or even a Keurig machine. So, I gave away a lot of things and I realized that I could live with very, very, very little because I found that the only thing that really mattered to me was that I didn't have to go to work and I didn't have to work under somebody who I either didn't respect or just felt like I was just... The first 40 hours of my week were just being thrown away just to afford a BMW that I could live without. And I think that's really it. It's just like material things are not all that important.

FT: You're a millennial, correct?

MG: I technically I am on the verge of not being one, but yes I will always be one.

FT: So am I. So am I, but I'd like to say I'm a millennial that makes me feel young, which I have to say being a younger adult, there's a lot of pressure to live a certain life, to want certain things. How did you avoid that? You kind of... Do you think it was just in your DNA, like it was inherent, you knew it, or did you have to be conscious about it?

MG: Oh, I had to be. You mean like... Yeah, I had to be conscious about it 'cause I... I think my upbringing where... 'Cause I live in South Jersey, it's very East Coast mentality. And I think the East Coast mentality is... And I've just spent a month in Colorado, where the mentality... The social mentality is way different, but it's like I just... Yeah, everyone's out to keep up with the Joneses. Everyone's out to compete. You are measured by the amount of stuff you have, by the size... The square footage of your house, by the... If your car has leather in it... You are measured by these things. And my friends circle, that's how we measured each other's successes. And how we measured each other's personal growth is by, "Oh! My friend Bob just bought a brand new car. Like he's got the money. He's got a really, really nice place. He just bought a house. He's got an inground pool." All of these things are how we measured each other.

MG: And that is something that I had to get away from, I don't... You know what? The only way I knew how to get away from that and it wasn't like I went into it saying, "I have to get away from this." At the time, I was in the same boat. I'm like, "I have to make money. I have to make a lot of money." The first thing I did when I made the most money ever at my job was I went out and bought a BMW because I wanted a BMW, and I had just broken up with a girlfriend and I wanted a consolation prize. I wanted to have a BMW to say, "You know what? I don't need you. I got a BMW. So, what's up now?" So, it was just like this race to success, and it's measured by the things that you have. And not just the things that you have, it's the things that you have that are visible to others.

MG: Your house is visible to others, your car is which is... Why people spend so much money on cars I think is because you drive it around like you're literally showcasing how wealthy and how successful you are. And I think there's a problem with that. And it happens in certain group circles, and it happens in certain parts of the country

where it doesn't happen in others. And I think for me, it was shifting the value of what I found important in life, and I realized like, "You know what? I don't value this BMW. I don't love this thing. It gets me... It literally gets me from my house to my job. That's all I use it for. And it gets me to the super market." I can get to the super market on a bike, not that I ride a bike, but I can get to the super market in a Geo Metro. It doesn't matter. So, what really mattered to me at the time was the business and I'm like, "You know what? I wanna be a secret millionaire. I wanna go to a party and wear a flannel and people say like, "Oh! What do you do for living?" I'm like, "Oh! I'm a freaking billionaire," or whatever. I'm not gonna be a dick like that.

MG: But that sort of the... How I view things is like I don't want people to know that I'm wealthy and well off. I just want to be... I just wanna be comfortable enough to afford things that I wanna do creatively or business wise or what I wanna eat. If I wanna go out to a super nice restaurant one night with my girlfriend, then I don't even have to think about what's in my bank account, I can just go and do that thing and not worry at all. And that to me... That freedom is worth so much more than all of these gadgets and cars and boats and houses and all that stuff, which I plan on owning one day but...

FT: Sure. Sure.

MG: When it becomes a thing of freedom where I go, "I can own this car, but I don't ever have to worry about owning this car. It will just be..." And hopefully, I do get to that level, but again it's not important right now.

FT: I would love for you to go back and talk a bit more about your history with money as a child growing up, what would you say is your biggest money memory, besides, of course, that your mom poured, cranked out three pots of coffee, [chuckle] and saved a lot of money on store-bought coffee?

MG: Yeah. I think... I don't think I have a single money memory. I mean, I have a few... I know like, for me I worked... I started working very young. I'd gotten a weekend job at a pool store, which is why I'm in the pool business still, when I was 13 years old. And I was getting a paycheck. I remember I was getting a paycheck for \$75 every week on a, I think it was like... I would work one weekend and then either Monday or Wednesday, I would go and pick up my check and I would walk across the street to the bank and I would cash that check, I wouldn't put it in the account, I would cash it. And then my parents or... Me and my friend who worked at this job,



we both had \$75 of cash in our pocket at 13-14 years old. And the first thing we did, there was a brand new Wal-Mart that opened up in our town and our parents would drive us, drop us off at Wal-Mart and we would spend hours there because they had a little place where you can have hotdogs in like the food area, there were other stores around the area. But we basically spent our time at a strip mall. That was what we did. And we would go and blow the entire \$75 on Cap guns, on Nerf guns, on just any toy or bubble gum or hot dogs or some food...

FT: That's a lot of money.

MG: At Fuddruckers. It's a lot of money for 13-14 year olds.

FT: Totally! I used to go to mall with like \$12 in my pocket in college and...

[chuckle]

MG: Yeah. And that was like we both got on that like that... We started super early. We're just like, "Well, we have money. We worked hard this weekend. Let's go blow it all." Like that's what you do. There was no... Our parents never taught us to put money away or pay yourself first or any of that stuff 'cause my father isn't the greatest with money, never really has been. My mom has been like the secret saver, like she's really good with money or no I shouldn't say that. She's a misery with money like very... Like "I have money but I don't want you to know about it. I don't want you to talk about it. Don't talk to me about it." Like, you know, it's one of those. So it wasn't like she ever instilled any knowledge on me or my brothers and my dad couldn't because... My dad was just as bad. I remember a moment where... My dad thought, "I wanna take the kids camping." I'm like, "Okay. Great." So we would go to I Goldberg, which existed at the time before REI and we would just... We would go into this like... It was basically like a camping candy store. We would go in and my dad's just like, "Pick out any tent you want." Like I was just gonna spend all my... And that was sort of like, we went on like these shopping sprees because my dad wanted to do something.

MG: He wanted to do something for us and it was like spare no expense and, not to say that there's anything wrong with that, but that was, sort of, like I've always had that instilled upon me as like, "You get paid. You deserve that money. You worked for that money. Now go use that money. Go spend that money." And now I feel the same exact way except I'm just slightly more responsible. There's some little tweaks that I have made... The values have changed a little bit. So, like for me "Yes!" I would

be the same person if I had kids and I wanted to go camping with them and they were all excited about going camping. Yes, that is of absolute importance to me. We're going to, now, to REI. We're gonna go on a shopping spree. But... If I want something that's a little extravagant that is not really gonna make me a better person or... I don't know. There's a bunch of things I can think of, but yeah, I think for me growing up, it was hard 'cause we really had no mentor, no influence of somebody who and... I remember... I do remember this one thing 'cause I have to bring this up, is I've had bad credits for my whole life. I just broke 800 like... With like last month.

FT: Okay. Take us through those steps.

MG: Yeah. [chuckle] So I basically... I remember getting a credit card at 18 in the mail and I go, "Oh. I have a credit card." and I was in between jobs. I was like... I had... The pool store had ended, the season had ended in South Jersey. It was like, I guess October. And I was like, the Christmas season was upon us and I was basically laid off, but I knew I was gonna get a job back at the pool store in March. But I needed some time and money in between. So I ended up going and working at Target and I just remember like, just not getting paid enough. I just wasn't making enough money and this credit card came in the mail and I thought, "Oh my God. This is free money." I looked at it like, "All I have to do is sign this thing and I have now like \$500 of cash to just spend." And my parents advice to me was, "Don't. Don't open a credit card. Don't open a credit card." I said, "Okay." And then I would, you know, whenever a credit card would come in the mail and they would say, "You can't have a credit card. No. Absolutely no to credit cards."

23:07 MG: And of course, I'm not gonna listen to my parents. I'm 18 years old. I'm just gonna say, "No. Whatever you say, I'm doing the opposite." So I went. Signed up for a credit card, had a \$500 limit. It was a VISA, I don't remember... It had a beach scene on it, I remember. And I just... I think one or two days, it was maxed out. Done. And that's only 500 bucks. But it was gone and then six months later I was talking to my friend. He goes, "You know you're supposed to pay that back, right? Like every month?"

[chuckle]

MG: And I'm like, "What are you talking about?" I'm like, "I'll pay it back." He's like, "No. No. It's not the way it works. You can't just pay it back when you want." And I didn't know. And during that six months I was opening up more credit cards and just

spending and not... 'cause I actually didn't have any money. I didn't have enough money. I wasn't making enough at Target and I was thinking, "This is free money right now and I'll pay it when I get my job back at the pool store, and no. So, I completely destroyed my credit. Like just within the first, I don't know, year or two and then I really didn't get better. I knew the information, but I just wasn't good at it. And it's funny 'cause I'm super punctual in, everything else, but when it comes to paying my, specifically credit card bills on time. I was really bad. Like car bills, I was fine, my mortgage I've always been fine, but credit card bills, for some reason, I'm like, "Oh, [inaudible]" whatever. So yeah, I destroyed it. I destroyed it. And actually when I bought a house, I had a 590 when I bought the house.

FT: How did you buy a house with a 590 credit score? What was the... Cash?

MG: Yeah. I bought a house on October 3rd of 2008 is when I did that. So they were giving out mortgages like candy at the bank. It was insane and I had no business. I didn't put any money down on a house, I bought... It was brand new. It was a brand new condo, they just built it. I watched it be built. I had a 590 credit score and I had zero down and I was making maybe 40,000 a year or something like that. And then yeah, I had bought a \$200,000 brand new condo, two bedroom. Yeah, and I still own it. I've rented it out now.

FT: Well, that's that's good.

[chuckle]

MG: Yeah. Now it's like, I've finally broken even on it.

FT: So, fast forward. I wanna know how you got to that 800 because, going from something in the 500s to the 800s, people think that that is just folklore, like you can't do that. So, I wanna know when you decided to change your behavior and what were the exact things you did?

MG: I cancelled all my credit cards and I had one. I boiled it down to one and it was my Discover Card. And the reason I chose that card is because they had the lowest interest rates. And I had decided... And this is pretty recent. I think like three years ago. When I had... When I had gotten, I had gotten laid off from my job, and this is when I was really starting hot and heavy on Swim University and I was thinking like, "I wanna do this. This is my opportunity to own my own business." And so I gave up a lot of things. I gave up my house, I gave up my car and I sacrificed because I knew I

needed to live on very little per month in order to survive and I knew that if I was gonna start a business, my credit needed to be good as well. I needed to rebuild my credit and I didn't need all these credit cards.

MG: So I cancelled all of them and I started reading. I checked out "The Simple Dollar" I read "I Will Teach You To Be Rich" I read... Before I'd read like Robert Kiyosaki's book, but that was a long time ago. But I'd started like really getting interested in fixing my finances because I knew... Like I said, that was the fuel that I needed in order to start my business, which was at the time, the most important thing. That was my life goal.

MG: And so I knew that, like, it didn't matter about how many credit cards you have. I learned how the credit rating system worked. And I cancelled all my cards knowing I was gonna get hit a little bit, but that was fine 'cause it's whatever. It's a lot easier for me to manage and I basically made it super easy for myself. I setup automatic payments on my credit cards, I used it as actual cash. Like I didn't use my debit card anymore. I started using my credit card and it's just paying it off every month. And I used an app called Mint to keep track of all my finances. And I... Specifically I got very... I whittled down. I had one checking account I had, and one credit card. That was it.

MG: And so I would just spend and I would just spend, I would go food shopping and I would use my credit card and then I would basically, at the end of the month, I'd have cashed that aside and I would go and pay that credit card off. And I just did that consistently. And then, my credit score was climbing. I wasn't keeping an eye on it like I wasn't... I didn't have Credit Karma or... And at the time Mint didn't have it. It was just like, I just knew, "Okay. I have to pay my bills off and I know I have to keep my interest rate low" although, since I was paying my bills off every month I didn't... That wasn't a big concern, but it was nice to call up every once in a while and negotiate my interest rate down and at the same time, I'd ask for credit score increase 'cause I knew that the credit at that ratio helps improve my score, and I had gotten a car loan in my name that I'd been paying on time, the mortgage helped. And so I just paid my bills on time, which is really all you have to do. The least you can do is just pay your bills on time.

[chuckle]

FT: Be accountable.

MG: Yeah. That's really it and you don't even have to pay them off. You can just pay the minimum although paying off your credit card and keeping a low or a high...

FT: Low credit utilization right?

MG: Yeah, Credit Utilization score. So I knew that. So I'm like, "Okay. I'm just gonna do that for a very long time." I'm not gonna, like, keep track of my score. Because that's kind of... It's almost like weighing yourself everyday. It's like, you just... I know they say, "What gets measured, gets managed" or something like that? Yeah. But I'm thinking like, "No. Let me just blindly do this and turn it into a habit." And then, the next thing I know I look at my credit score and it'll be fine, as long as I know that I'm doing the right thing, that I'm setting it up and automating it. And so, I did that and then I applied for another credit card that a friend told me to get because I was traveling a lot more and all of a sudden, when I checked my score it was this high and I was like, "It was on 700s"

FT: Wow.

MG: And I was like, "Yeah!" I'm like, "Alright." and they gave me this really expensive, really nice Chase Sapphire Preferred Card and I was like, "Oh, okay." and then so now I had two cards. And then I got a third card 'cause it had different points on it and then I started learning more about, how to utilize the points and how if I'm gonna be using my credit card I should take advantage of the rewards and so I started doing that and I still keep things simple. Right now I have four but three are for personal and I only use one. So the two just kinda sit there with zero balance and then I have one for business that I have just to keep track of all my business expenses. So, it also gets points.

FT: So, in that one story you basically gave me a failure which was getting into a lot of... Well, just wrecking your credit. Then was improving the credit, spectacularly just surpassed 800, which very few of us do. And then you described a habit, which is that you automate.

MG: Yeah.

FT: And those are my next three questions. [chuckle] So, either you've been listening to this podcast very closely or you just work magic.

MG: But that's sort of why Listen Money Matters, I think, worked so well for what I

was doing was because yeah, I was giving advice about money at the same I was learning about it. And I was making mistakes and I had make mistakes in the past and I was literally fixing them as I was talking about them on the show. So, the people were just following along with me and saying, "Well, if he can actually do this... I'm listening to him do this every day then this is not difficult. He doesn't make that much money, I can do what he does, and that was sort of the appeal of that.

FT: Alright, we are almost wrapped here, Matt. So much fun talking to you. Before we go though, I'd like to ask all my guests a rapid fire sort of fill in the blank. You finish the sentence, okay?

MG: Okay.

FT: If I won the lottery tomorrow, say a \$100 million, the first thing I would do is?

MG: Buy a mountain house.

FT: A mountain house?

MG: Yeah, I want a ski-in, ski-out mountain house...

FT: Love it.

MG: With a fireplace.

FT: The one thing that I spend my money on that makes my life easier or better is...

MG: Oh, my god. I have no idea. Hold on.

FT: Something coffee related?

MG: Food.

FT: Okay.

MG: Like buying good food.

[chuckle]

FT: Biggest guilty pleasure that I spend a lot of money on is...

MG: People would say, for me, it's tech. iPhones, iPads, Apple launches...

FT: Are they correct?

MG: I don't think I buy as much as they think I buy. Although, I'm... I think... I don't really spend all that much money, but if I had to say it, honestly, it would be food. I, for some... I have this mantra that food should cost money and spare no expense when it comes to the groceries you buy and the food you eat out. 'Cause I like to eat very clean and if that costs more money, then so be it.

FT: I heard Arianna Huffington speak once about how we are more careful with our technology than our bodies. We will go to great lengths to protect our phones.

MG: [chuckle] Yeah.

FT: We get the warranties. We know exactly how much battery is left in our phone at any given time but if you ask us about our bodies or our health, or putting food in our bodies or exercising, we're like, "What?" We don't even... When's the last you went to the doctor? So...

MG: Yeah.

FT: I agree that food should be taken seriously. Alright, one thing I wish I had known about money growing up is...

MG: That it can always be made and it's never always gone.

MG: When I donate money, I like to give to blank because...

MG: I'd like to give to myself because [chuckle] When I donate I like to give to environmental causes and not human causes.

FT: And last but not least, "I'm So Money because... "

MG: Because I climbed up out of a financial deficit and a crappy situation not that I was... Not that anything hard was put on me, it was something that I did, it was internal and I was able to flip it around so that is why I'm So Money.

FT: Well, Matt, you are So Money. You're a great role model and thank you so much for sharing your story with us and being so honest about it. Congrats on scoring well over 800, on the new business [roastycoffee.com](http://roastycoffee.com).

MG: Yay.

FT: Everyone check it out. Thank you, thank you, thank you.

MG: I appreciate it. Thank you so much.