

EPISODE 106

FT: Steve Stewart my friend, welcome to So Money. A pleasure to have you on the show.

[00:02:04]

SS: Oh Farnoosh, this is just gonna be a blast. Thanks for having me on!

[00:02:08]

FT: [Laughs] I love the energy! [Laughs] You know, I was honoured to be on your podcast recently. Thank you for having me on. I look to you and to others in the field as sort of the role models, the leaders for us newbies. You know, I'm new to podcast land and you've been doing it for a little bit longer and, you know, even in that shorter period of time, I feel like podcasts have just exploded. I'm just curious, cause this is a selfish question for me, how have you noticed, like what is your take on the kind of podcast revolution that's happening? Do you feel as though there's not as much quality out there now? Or it's just really easy to get lost in the abyss? I mean I always tell people, "Please leave a review for my show, because if you don't it will not be found!" [Laughs]

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SS: Well I still think podcasting is very small in this world of media. If you think about it, how many people really walk around and listen to talk radio on their phones? They don't. They might download podcasts, but even that number of people is kinda small. It's still a very niche thing, though it is kinda growing and getting bigger. And that's what I love. This is, the people who might read your blog, visit your website, or even maybe watch your three or four minute video on Youtube are not the same people that will listen to a podcast.

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FT: That's true.

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SS: They're completely different animals. So if we do a little bit of all three, you're gonna reach a bigger audience. So podcasting, even though it's exploding, I find it's because we're in it. You know, if you were gonna get in the world of quilting, I promise you, you'll see that it's a huge world out there that you never knew existed.

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FT: [Laughs] That's a good way to put it. Like archery, or you know, or something that you think is kind of obscure. But once you're in it, it does feel a little overwhelming because there is a big community around everything these days. And Steve, you are doing multiple things to get your message out there. Your important thoughts about money, and I wanna kinda go back to the beginning of your journey. And I think what's really cool is that you sort of studied the Dave Ramsey debt-method, right, the get-out-of-debt method. You kind of looked at him as a guide through your own journey to become debt-free. And then, fast forward, your website - your blog - is featured on Dave Ramsey's website.

So talk about just kind of, awesome! You know like really crossing that finish line in a really great way, being recognized by someone that you consider to be, at one point in your life at least, you know, someone who was very much a mentor. At least from afar. So if you could just share a little bit about that, you know, I'm just getting people kind of the tease here. But you know, how you kinda brought yourself to a place of being debt-free. And now you still have a mortgage that you're hoping to pay off. But then, you know, how that - how Dave Ramsey played a big role for you. He's a very big supporter of this podcast too, so I'm very honoured.

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SS: Yeah well, you said, "I passed the finish line". I hope that's not the case, cause I'm still got a lot to do! [laughs] But yeah, I was just driving around Southern Illinois for the day job back then, flipping stations because that was before the iPod and before listening to podcasts in the car. And I stumbled across this guy on the radio who's cranky and, you know, kinda yelling at his audience and I thought, "Well this is a shock jock guy," but I started listening and, you know, I

disagree with a bunch of the stuff that he said because I was listening to a little bit of here, a little bit of there of different people getting different pieces of financial advice from other places. And then when I really started to dig into it I started to realize that this guy Dave Ramsey is always right! So I started following his principles, I got bit by the bug. People say, you know, you drink the Kool-Aid, and my wife and I got out of debt - consumer debt in 2006, late 2006. And right now as it stands, April 2015, we have 9 payments left on the house, and that's it.

[00:05:52]

FT: Wow!

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SS: And we have about a half a million dollars in liquid investments. Retirement, you know, outside of retirement-type savings. So you know, his process, the reason why I like it so much is because it's easy. It's simple to understand. It might be a little hard to follow, but nothing in this personal finance world is easy. So that's why I kind of follow in what he's been teaching. And to be honest, he never - he might have organized the stuff pretty good, but none of this stuff he created. This has all been, you know, from some of his mentors and things that we read in the bible and things like that.

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FT: And then to be featured on his show, in a way, how was that?

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SS: That was a mind-blowing experience!

FT: [Laughs]

SS: It was actually back in 2010. I actually was working from home that day, but I wasn't listening to his radio show, even though at that time I was. And I kept getting pings on my phone every time, you know, someone would put a post up on Twitter with my name I would get a ping.

But I wasn't looking at it. And then a friend of mine texted me like, you know, an hour later and I was like, "What's going on?" And I checked my phone and he says, "Your blog post was just read on the Dave Ramsey Show". And I'm like, "Whaaaat?"

So of course, you know, back in those days the podcast wasn't released till then, and I had no idea what was going on. So it was very cool. He just read one of my, it was a top 10-type list, and had fun with it. And you know, the blog had gotten like 10,000 visits over that weekend. So it was very neat.

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FT: Wow. Well one of the other amazing things that you've done, and I want you to maybe share that with us in that journey is, you left a very comfortable 9 to 5 job to pursue kind of the solopreneur, personal finance - I love what you call yourself: a money architect. I think that's brilliant. I thought I was cool calling myself a money strategist, but architect's way way fancier and cooler. How did you, how did you, like what was the pivotal moment? Because I think we all want to someday leave maybe the 9 to 5, the "working for the man", but we don't do it because there's a lot of fear, there's a lot of anxiety, there's a lot of uncertainty. How did you squash all of those emotional barriers?

[00:08:01]

SS: Well it's been a long process because I've been building this thing for years. You know, with the blog, the blog started in 2007. No 2009, excuse me. The podcast in late 2010. You know, just helping people one-on-one over Skype, over the phone. There's a lot of people out there who aren't local, so I you know, I wasn't able with the day job I used to have, I was not able to cultivate a local business cause I was always on the road. That was one of the reasons why I knew I had to get away from that cause it was just, you know, if you're on the road a lot - I mean you know, people who are listening to this, there's probably a bunch of them who are listening to this while they're driving a long commute. It's just, it's horrible on your body. It's horrible on your mental state.

So you've gotta keep your mind busy. But I had to get away from that. So I'd been laying the groundwork for this for a long time. In fact, I had a plan to hopefully get away from it last year. Didn't hit the financial goals that we wanted. We still hadn't hit all the financial goals that we wanted, before I left the day job. For instance, we - like I said we've got 9 payments left on the house. We wanted to get that down to like 5 or maybe 6. And we didn't quite hit that. But it was time. It was just time to lift, you know, rev the engines up, lift the landing gear, and take off.

[00:09:16]

FT: You said that you - I read on your blog that credit cards are against your religion

SS: [Chuckles]

[00:09:22]

FT: Is that a "Dave Ramseyian" tenet? Or is that something that you - so can you explain that to me? Because I feel as though credit cards get a really bad rap in our nation and I find that it's not the credit cards, it's the people that are using the credit cards. You know, credit cards ultimately can help you if you use them responsibly. Pay them off every month. It's a great way, I think it's a good way to kinda manage your money, it keeps you - if you're buying a big purchase it's kind of a security to pay for it and then, you know, put it on the card. If it arrives and it's broken, or defective, you know. There's a lot of benefits I think to properly using a credit card. But why is it against your religion?

[00:10:02]

SS: You're not selling me on this Farnoosh [Both laugh]. Well, here I am teaching people how to get out of debt and if I were to then say, "But use your credit card responsibly," I feel like I'm being a - I'm contradicting myself. And there's a number of other reasons why I say that term, you know, "Credit cards are against my religion". You know, if you think about when you're using a credit card, yes it's debt. Even if you pay it off in 30 days. It's debt until you pay that bill. But, when I go out, if I were to use a credit card at a store versus using cash or a debit card, I am charging that business, that company, that vendor, a higher processing fee. That's overhead for

them. They don't get that 2-4%. Visa, MasterCard, the banks who issue the cards do. Whereas if I use debit card or cash, it's a lower cost of doing business. So that will help them keep the overhead low. And of course, what do businesses like? They like lower overhead so they don't have to raise the prices. So if I'm using the credit card at my local store to get the points, then I'm charging my neighbor a higher price for their groceries, and I'm supposed love my neighbor as myself. And I just can't do that.

So I've decided to stay away from credit cards, not to borrow money even if it's a 30-day term, and I've found, especially these days - I mean 10 years ago it may have been a different story with debit cards. You know, everybody's worried about the security of it and fraud protection. Debit cards and credit cards are really, really the same these days. The technology's there to support it, the banks are behind the zero liability policy, I can use it online just as easily as a credit card, you know, they both have a Visa or MasterCard logo on them. What makes it different? It's the way they process -

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FT: Well, if somebody gets - well, yes. But I will say, cause this happened to my friend not too long ago. Someone got his debit card, and he realized it like two hours later. This person had gone to every single ATM and literally emptied his bank account. And there is the zero liability, but only up to a certain amount with debit cards. After that they have to actually go and like make sure that this was fraud, and blah blah blah. And then you know, weeks later you might get your money back, if at all. So for that, I am hesitant to use debit cards always.

[00:12:16]

SS: Well, the problem with that story is, I wonder - how did the guy get his pin number? That's the question. Cause you can't get money out of an ATM without the pin number.

[00:12:25]

FT: It was, he thinks it was the bartender at the bar who - I dunno. That's a good question. But he did it. And [chuckles]

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SS: You could probably take a cash advance with a credit function. But to get cash out of an ATM with a pin, yes that is not protected. Actually, MasterCard is starting to protect that now. But as far as, you know, if you use your debit card like a credit card where you just swipe and sign, you've got the zero liability protection. My wife and I, in our household, we have had four different times where we've had our debit cards compromised. In each situation we've been able to contact the bank, or they've contacted us because of some unusual you know, had the bank call me once because somebody rented a room at the Bellagio in Vegas or something like that. I was like, "No, I'm here in Missouri. That's not happening". And we didn't skip a beat. The money was put back in our account very quickly. I may have had to fax a form to them, but other than that, it wasn't a problem.

So maybe there are situations out there where people don't have the knowledge to be able to fight with their own little bank about these fraudulent charges, but if you've gotta fight with your own bank who wants to keep your money in their accounts - because it's your bank, its your debit card - versus a credit card company on the east coast who is gonna accuse you of maybe falsifying the claim. You know, I'm gonna keep with my bank who's trying to keep me as a customer. I think I get better service that way.

[00:13:52]

FT: Yeah. Let's talk a little bit more about your kind of financial thinkings, philosophy. Let's transition out of my So Money questions that I ask all of my guests. I always am curious to hear answers cause they're always different even though the questions tend to be the same. What's your biggest financial philosophy Steve?

[00:14:11]

SS: My biggest philosophy for money?

[00:14:14]

FT: Yes. Money mantra.

[00:14:16]

SS: It's really just to pay attention. And it's not even just about money, it's about everything in life. If you wanna improve your relationship with your spouse, if you wanna improve your career or your business - when you focus more attention to it, you'll improve it. The same with money. When you pay attention to your money, your financial situation will get better. It won't be solved right away - nothing ever is - but mantra is "Pay attention, not interest".

[00:14:41]

FT: [Chuckles] I like that! Right, because ignorance is not bliss when it comes to money and a lot of times we think that if we just ignore it, it'll take care of itself. I've dealt with a lot of people - I call them "money zombies" - who just feel as though they don't have it in them to take control of their finances, and it's scary, and they just leave the bills in the drawers, and it's going to add up at some point. And you're going to have to face the music at some point. So why not be proactive, right?

[00:15:10]

SS: Yeah. The money affects everybody. In different ways, but everybody has to deal with money. Because that's the equalizer in our economy. Everyone can buy something with money. You can't go to the local store and trade them, you know, your iPhone for groceries. There's no way to do that transaction. Maybe there is, but I mean -

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FT: Wouldn't that be cool?

[00:15:33]

SS: [Laughs] No! I want my iPhone! [both laugh] But money is that great equalizer where we can trade with people all over the place. So yeah, we have to deal with the money at some level. To become a money expert? You know, I'm not expecting people are going to do that, but they should at least know the basics. Live on less than you make, and do something smart with the difference.

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FT: Let's go down memory lane a little bit. I'd like to get a picture of little Steve growing up. What was your exposure to money, and what was your greatest financial memory as a child growing up?

[00:16:06]

SS: Oh gosh. I grew up in a little suburb of Toledo. Which you know is little [both laugh]. And you know, I had a paper route, and it was all about glazed donuts and Mountain Dew that we bought at the party store - the little convenience store in town. So you know, I'd throw the papers, collect the money, pay the bill to the guy who sold me the papers to throw, and then you know, I had a profit there. Never knew anything about taxes, which of course at that age, thank God we didn't have to deal with. But it was all about being able to buy glazed donuts [chuckles] and Mountain Dew. So yeah, that was kind of the start of it for me.

[00:16:46]

FT: And how's that glazed donut appetite going these days?

[00:16:51]

SS: Oh it's still wonderful isn't it? [Both laugh]

[00:16:54]

FT: Mountain Dew..

SS: Yeah I've gotten away from the glazed donuts. Yeah and I quit - I had an addiction to diet Dew for many years. And I kicked it for for a full year.

FT: Good.

SS: Absolutely kicked it. It was full turkey. I was fed up. I had a two litre that was sitting in the fridge, which I would just refill a glass every once in a while. And one night - I think my daughter had said something to me, and it affected me in some way - and one night I poured it down the drain. And for a year, the only soda at all that I had was, I think there was 12 within a year, and most of those were just a soda that I'd share with my wife at the movies. And that's not really drinking a soda, that's sharing an experience.

[00:17:32]

FT: Well, yes. And I say, if you eat other people's french fries, the calories don't count.

SS: [Laughs] I gotta write that down. Make that tweetable!

[00:17:39]

FT: I totally understand what you're saying. If it's not on your plate, or if you're sharing it with someone else, the calories do not count. Alright! So that was a good story. Let's talk about failure, because if we didn't fail, we wouldn't grow right? So what is one outstanding financial failure that you experienced? You're maybe a little happy that it happened because it taught you immeasurable amounts about how to be more careful and mindful about money.

[00:18:09]

SS: You know when somebody asks for what your, you know, the big failure in money was in my life - I'm trying to think. I mean, there's lots of little ones, and they're all kinda boring. And that's kinda how my financial life has been. You know, I really did have it easy. I mean, when I was growing up you know, I had a car loan. I had credit card debt. But it wasn't outrageous like a lot

of the people that I talk to. But I can remember a situation where I was working at a retail store, and the girlfriend I was dating at the time, she needed money to make her car payment. And it was payday, and I was able to get the cheque cashed. I was able to then, you know, loan her the money, and I never saw the money again. And you know, it did sour the relationship. She'd always say you know, "I'll pay you back. I'll make good," or whatever. We eventually did break up, and I'm sure that had something to do with it.

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FT: So what's your philosophy now on lending money to family and friends and loved ones?

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SS: There's not lending. It's just giving.

FT: [Chuckles] Okay!

SS: And that's because, yeah we work so hard to get out of debt that we're in the situation now where we can float a little bit of money here and there. But I really don't like - you know, this is gonna make me sound cranky. Just like the whole, you know, "credit cards against my religion" thing, but you know, rounding up at the register? No, I'd rather make it a three digit number or a four digit number that I'm giving somewhere, somehow. I was just talking to my wife, we had changed our cable a couple years ago, and the day the guy was gonna come in and install the new system - one, he had to hood a wire around the house cause the box was on one side of the house, and where he needed to come in was on the opposite end. So he had to put this wire all around our house.

Well the day he comes, is the night after we had 14 inches of snow. And that's not normal for St. Louis. I mean, once in a while. I thought for sure they were gonna cancel and reschedule, which was fine with us. But the guy showed up, and he was real professional, and he wasn't overly nice, he was just professional. And he did the job, and he worked all day on the thing cause he had to truck through all the snow. And at the end, I was just talking to my wife and like, "We need to give him something". She's like, "Give him 20 bucks". And I'm like, "No". And we gave

him a \$100 bill. And I met somebody who does the cable installs a couple years later, heard what they have to go through to make money. They're on the road a lot, they're away from home a lot, they have to stay at hotels and stuff, and they're not making a lot of money cause they have to pay for those expenses out of their pocket.

[00:20:41]

FT: Wow.

[00:20:41]

SS: So that 100 bucks might have done a lot for that guy that I didn't even realize at the time. So, you know, I wanna give big if I can give.

[00:20:48]

FT: Absolutely. And actually, as you're saying this, outside of my building in Brooklyn, there are protesters - peaceful protestors - talking about raising the minimum wage. And I kinda feel like I wanna go down there [chuckles] and join them in the rally because it's so important to recognize the hard work that working class Americans put in everyday. You know, it's a hard days work. And that's really great that you did that.

Success Steve. Okay let's flip it. Hopefully this isn't - I didn't think that was a boring story by the way! But maybe you'll find more colour in talking about success with me now. What's a big "so money moment" that you experienced that you're really proud of?

[00:21:29]

SS: Well, I think it will be - I think it's coming. I think it's coming February 2016 when the house is paid off.

FT: Nice.

SS: You know, we've been working so long, so hard. Yes the income is down right now because I went self-employed and I haven't launched that business the way it shoulda been. But it's coming. It's, I mean, I have a spreadsheet and I can see how, you know, I can see how we're paying it down little extra, little extra, little extra. Getting that paid off early. But when the spreadsheet got to the bottom and I started to see some white, you know - I have all the cells colour-coded for different things - but then when it was white, that meant, "Oh my gosh we're almost at the end!" And that just got me really excited. So I think the big success story is gonna be the day that we are completely debt-free. No ties to anything except normal monthly bills. And so you can call me back in a year and we'll celebrate.

[00:22:17]

FT: Sure! A pro-rated "So Money moment". I like that.

[00:22:20]

SS: There you go!

[00:22:20]

FT: Did you accelerate your mortgage payments? Is that how you got to pay it off, or will be paying it off sooner or later? Or is it just going by it's regular term?

[00:22:31]

SS: There were times where we went for an extra edit. But in keeping with our goals - you know, we had different goals along the way that interrupted paying off the house early, which is fine. Paying off the house wasn't ever the main goal, it was just a goal that would be on our radar when we had extra money to throw at it. But when, you know, when we decided where we want to go on vacation, you know, we got an idea of how much it would be, we saved up for that. When we had to remodel the kitchen, we saved up for that. When we decided to, right now, today is the second day we've got the guy replacing the windows in our house.

That interrupted paying off our house early. Because we're gonna pay cash for all these things and get discounts. Like these guys are gonna do extra work at our house just because we're gonna pay them in cash. You know, this is extra stuff because we didn't just finance the thing. So yeah, you know, that's why we didn't pay it off earlier than this. But it is gonna be paid off about a year sooner than the original term. And that's just putting, you know, \$40 at it here, \$100 at it around Christmas time. Whatever. You know, so we were able to hit our financial goals along the way, and be able to throw a little extra at the house.

[00:23:38]

FT: Excellent. How about your biggest financial habit Steve? Is there, I mean, you talked earlier about how your mantra is to just be aware and have this consciousness about money. How might you have a habit that syncs with that? Or that really compliments that. Is there something that you do daily or weekly?

[00:23:55]

SS: It's not daily, but it is whenever the occasion comes up, and that's, I use YNAB - You Need a Budget.

[00:24:04]

FT: Oh yes. Jesse Mecham!

[00:24:05]

SS: Yes. And the reason why, you know - it wasn't until I interviewed him on my show that I realized what YNAB was. Cause I kept hearing all these people, they were fans of YNAB. It's a spreadsheet! No, they changed it from a spreadsheet. It's a program, and the big thing that sold me on it - well there were two things. One, was the iPhone app which ties the budget together, at home and on my phone. So I can look at my phone, this is the most important part of your question that I'm answering is, when I'm out spending money I can look at my phone and see do we have the money for that?

So we're out clothes shopping two weeks ago, I was able to see that we had a couple hundred in there. So 150 we could easily do. The second reason why I like YNAB so much is because my wife uses it now. She's not required to wait for me to bring my laptop up and open up an Excel spreadsheet. She can install it on her computer, I've got it on mine. You know, got it on my phone, so at any moment that she wants to look at it she doesn't need me around. She can just open it up. Boom! And it's all synced, updated. It's all there. She can take a look at it herself.

[00:25:06]

FT: Perfect. It's nice. It's important to have transparency in a relationship when it comes to money. If all it takes is a simple app, use it.

SS: Yeah.

FT: Alright, we are almost wrapped here Steve. You've been a lot of fun. I wanna thank you so much. But before we go, a couple of So Money Fill in the Blanks. So I start off a sentence, you finish it. First thing that comes to your mind. Don't over think it. This is why we like doing this cause we like to see what's kind of on your, you know, just off the tip of your tongue.

If I won the lottery tomorrow, let's say a \$100 million. The first thing I would do is _____.

[00:25:43]

SS: I'd mark the email as spam! There's no way..

FT: [Laughs] But don't you know, there's no email. They come to your house with a big cheque!

[00:25:51]

SS: Oh well, if that's the situation..

FT: Would you turn off the lights and hide behind the couch? [Laughs]

[00:25:55]

SS: No, well since I don't play the lottery I'd think it was a scam. But if it was some way of winning a million - how much was it? A million?

FT: Like a \$100 million. I had to make this a big number because I'd interviewed some pretty rich people sometimes on this show, and they're like, "Oh a million dollars. I made that yesterday". So, you know, I say \$100 million cause I hope that that would "wow" everybody.

[00:26:15]

SS: Yeah any quantity that starts with the letter "M", it's so big I can't even imagine. What a \$100 million would be like? Let me think... Okay so, if I had \$100 million given to me, obviously there'd be some giving in there. There'd be some investing in real estate. I'd love to get into paid for real estate, but I just don't have, we don't have the ability to do that yet. Then of course there would be some spending as well. So kind of splitting it up in three different directions. But I think investing in some paid-for real estate would be a big part of it.

[00:26:47]

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

[00:26:53]

SS: Those large purchases. To be honest, it's so comforting to know that we've got the money to pay for these windows that are getting installed. It's so comfortable to know that when we go on vacation it's paid for it. It's so wonderful that when you come back there's no stress, no after thought. It's just memories. So it really is - that's the answer. It's just those big purchases.

[00:27:15]

FT: Yeah. Very comforting.

My biggest guilty pleasure that I spend a lot of money on, maybe a little too much but it's my pleasure. [Chuckles] What would it be?

[00:27:26]

SS: Did we already talk about glazed donuts and Mountain Dew? [Laughs]

FT: Oh well done. Yes! Touché! Okay. That could answer a lot of questions actually. Glazed donuts and Mountain Dew. [Both Laugh]

[00:27:38]

SS: No that's not the right answer. [Laughs] Guilty pleasures. It's when we go on vacation, it's not just to the beach in Florida that I'm looking for deals on Airbnb or something like that. We go in style. You know, in my mind we spend more money than we should, but the experience that we get - because we found a favorite place out in the mountains of Wyoming. It's a ranch, horse ranch. They're not 'tame' horses, if you know what I mean? And these people that run the place, they're just amazing. And the people that they get to staff the place are amazing. We have the best time there. And, so yeah. Paying extra for something like that, that experience. And that's indulgence right there for us.

[00:28:22]

FT: Yeah. And I've said it before on the show, and you'd probably know this as well, is that money doesn't necessarily directly correlate to happiness. However, when you do spend on experiences like vacations or you know, a round of golf or whatever your jam is, that does actually correlate to an increased level of happiness. More so than, you know, buying a sweater, or a pair of shoes, or a car. So it's nice to hear when people invest in those kinds of things.

When I donate money, I like to give to ____ because ____.

[00:28:53]

SS: I like to give to those who are not expecting it. You know, I like to -

FT: Like the cable guy.

[00:29:02]

SS: Yeah I was gonna say, "Let's go back to the cable guy". I mean, that was not expected. We coulda floated him a 20, but I mean, we made it 100. And that just right there, give big. That's - I just enjoy that. I don't get to do it often enough. But when the situation arises and we've got the cash to do it, ah!

[00:29:19]

FT: And it's totally unexpected. That's the best part too.

[00:29:21]

SS: Yeah or my wife volunteers at, it's called "Long Meadow Rescue Ranch". It's about an hour away. But it's a division of the home, [Chuckles] the home society where they rescue dogs. But this is where they take the large animals. The horses, the llamas, the pigs. All kinds of weird animals that you wouldn't normally see in a neighborhood. And every Christmas, you know, we like to give. And I like to make that a big cheque because I know that that's helping them, cause it's all funded by donations. So giving big.

[00:29:53]

FT: I like that. One thing I wish I had known about money growing up is ____.

[00:29:58]

SS: Compound interest! Ah! If I had known what that was, I know I wouldn't have spent all my money on glazed donuts and Mountain Dew. [Both Laugh]

[00:30:06]

FT: You think so though? I feel as though compound interest, even if you're told about it at 14, 15, it kinda just goes over your head. And you're like, "Okay well what's, you know, I dunno. I want what I want when I want it," you know, right? You're 14. I'm playing devils advocate.

[00:30:21]

SS: Yeah it woulda definitely got me on the path of saving more sooner. And that would have got me to where I woulda been saving a lot more, later. Than just what I, you know, starting late I guess is kind of -

[00:30:32]

FT: That's a good point. And last but not least, I'm Steve Stewart, and I'm So Money because

_____.

[00:30:38]

SS: I pay attention, not interest.

[00:30:40]

FT: I love it. I love it so much! Thank you so much Steve. Tell us where we can learn more about you.

[00:30:47]

SS: Well, the home base for everything I do is over at stevestewart.me, and that's dot M-E because the guy that owns the dot com has owned it since 1997. I don't think he's giving it up -

[00:30:58]

FT: [Sigh] Whatever!

SS: [Laughs]

FT: I know, someone has farnoosh.com and she's a real estate agent in Sausalito. I actually hope to meet her someday. It would be kinda funny.

[00:31:05]

SS: Ah but you are *thee* Farnoosh.

[00:31:08]

FT: I know. Yeah, well. [Both Laugh]

[00:31:10]

SS: In my book anyway!

[00:31:12]

FT: Thank you! We will absolutely check you out. I will have all of those links as well as your Twitter handle somoneypodcast.com. Steve, thank you once again for sharing your time and your insights with our audience, and we wish you the best.

[00:31:25]

SS: Awesome Farnoosh. You're So Money, I love you!

[00:31:27]

FT: [Chuckles] I love you too. Thank you!

[END]