

**EPISODE 121**

**FT:** Welcome back to So Money everyone. I'm your host Farnoosh Torabi. How are you? Hope you're enjoying your day whether you're out for a walk, driving home from work, going to work, on a run. I appreciate you spending time with us on So Money. Now today we're gonna talk to a woman who is gonna help us learn how to make extra money on the side. She is the queen of side hustles, her name is Crystal Hammond. She's a former day trader. Today she's a real estate pro, she is a landlord of multiple properties, and she's also, by the way, an engineer with the US Patent and Trademark Office. So she's very busy during her 9 to 5, but she still finds time to make room for all these side incomes. And she's gonna talk about what they are, how she finds time for them, how you can also do the same. And she blogs about all of this at [sophisticatedspender.com](http://sophisticatedspender.com). She's also a big advocate of spending smart. She talks about the good, the bad, and the ugly as it pertains to her. She really is out there exposing herself, and that's why we love her.

Lots of takeaways with Crystal. One, how she become such an expert at side hustling. How her friends helped her repair her credit score. Yes, your friends can be great financial assets. She actually started with a 580 and then moved on to what is now, almost a perfect score. And if she ever won the lottery, she tells me she would purposely go into debt. What is that all about?

Here is Crystal Hammond.

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[INTERVIEW]

**FT:** Crystal Hammond, welcome to So Money. My mega side hustler. Welcome to the show!

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**CH:** Thank you for having me.

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**FT:** [Chuckles] I'm really impressed with what you do. You know, I think that blogging is really difficult, personally I think it is. For me it would be really challenging to come up with like interesting material everyday or consistently. There's just also a lot of financial bloggers out there, so it's hard to kind of make your mark. But you're doing that really well. And on top of that, you're expertise is really in income generation - earning as much as possible. Hustling, side-hustling, I love it. So let's start there. And we'll talk also about your blogging success. But I really wanna talk also just how somebody can begin one side hustle. You have 3 and counting, but how do you just begin?

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**CH:** Well, I think the best part, the key of a great side hustle is trying to find the happy medium between what you love doing, and what people will pay you for. So as far as me, like my first thought was kinda with dog sitting. I love dogs, so I defaulted into the neighbourhood dog sitter. It kept me happy because I had, you know, company for a little while and I got paid to walk dogs.

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**FT:** How much?

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**CH:** I would charge like between \$40 a dog a day.

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**FT:** Not bad!

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**CH:** Yes. Yes, yes, yes. Because people, like dogs are family, and they don't wanna leave their dogs in a kennel in a cage all day. So sometimes I would have them at my home, or I would go to their houses cause we were neighbors. They already trusted me, I trusted them.

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**FT:** So you started local. You reached out to people in your radius, you weren't, you know, putting ads on Craig's List. Okay.

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**CH:** No. Cause half the time, you'd be surprised, I thought when my big brother went away for college, I thought it was weird that he didn't know any of his neighbors in his neighborhood in college. And I think we lose that too nowadays. So get to know your neighbors cause you never know how you can help them, or how they can help you.

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**FT:** And how did that extra income, like how much were you making on a weekly basis, a monthly basis, and how was that bettering your life?

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**CH:** Well I post, monthly on my website, I post my income from all side hustles. And it can be anywhere from like \$750 to \$1000 a month. Cause I also teach fitness. Like I love going to the gym, I love Zumba. And it never occurred to me, one day, "Hey you can teach this too one day. You get triple paid because you get a free gym membership, you're healthy, and you get paid to do something that's, you know, you would do anyways." A lot of people go to the gym anyway.

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**FT:** That I think is the key. Like try, you said finding something that you love to do that people are willing to pay you for. But I would add another layer to that, which is that something that you

are already going to do anyway. So whether it's working out, or like, you know, you like pets. So it's not extra work necessarily for you to watch a pet if that's something that you actually enjoy doing. Or Task Rabbit, right, where you can go on there and like do other people's grocery shopping. If you're going to the grocery store -

**CH:** To the store anyway -

**FT:** Yeah. It's an extra 20 minutes to pick up their stuff, but that's money in the bank.

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**CH:** Right, yup. Cause people love shopping. Who doesn't love shopping?

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**FT:** So now, does your advice really lean heavily more on how to earn more as opposed to how to skip the latte?

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**CH:** Well yeah, I love, love, like - I love - one of my stickers that I have it says, "I don't spend my money on crap". And it's like, you can decide what you want to spend your money on. Like you spend money on what you love. And if you have the extra money, go do it." So I'm all for, you know, doing what you love. Spend it on whatever you like. As long as you have the money, do it.

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**FT:** Now, what's the end game here? Because you're side hustling a lot of different things. You're blogging, like you said, you're a fitness instructor, you've dog sat in the past. I also understand you've sold Mary Kay, you're a landlord. Where are you gonna be in 5 years? You know, this is all great because your income is increasing, but is there a goal in mind that maybe

you wanna not be doing this forever. I mean, maybe you just wanna have that one occupation at some point?

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**CH:** That is a good point. I like have a full time job also, so all of my - I've maxed out retirement accounts, things like that number one. Most of my money, I would say is mostly for fun too. Like the fitness money goes into a fitness account. So whatever I need as far as that's concerned, I can spend no questions asked in my different funnelled accounts. And I like to travel, so a lot of the side money, the extra money, is for fun and travelling.

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**FT:** You are right. You also work as an engineer with the US Patent and Trademark Office. So it's not like you're just dog sitting and going to Zumba all day. This is on top of your full time job. Which brings me to another question, it's like, how the heck do you find time? Because I think that's one of the biggest sticking points for people is that, you know, "I wanna make extra money. I have a really busy, important job that takes up a lot of my time and a lot of my mental capacity too. It's just not just physically being there, but I think about work all the time. I bring work home. How do I compartmentalize my life so that I can invite things like dog sitting and Zumba and, you know, whatever? Running errands for neighbors and making the money that I might want, really want, to just have a better lifestyle.

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**CH:** That's a one key word you said there was 'important'. So you really have to find what's important to you because some days after work I remember I used to sew also. So in my college days I'd, you know, go to school, I'd go to work, on my feet all day at a restaurant and I would come home and sew. And it's like, "How do you have energy for that?" And I'm like, "I love sewing! Like how can I not have energy for it?" And it's like, if you're doing something you like, you're doing something you love, it doesn't feel like work at all. Like, think about even people who love to watch TV. Do you know you can make money watching TV? They have -

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**FT:** What? Tell me about this.

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**CH:** Voggle. Voggle is a program where they use like the Shazam-type technology like you use it to check in to shows. Like you'll push the button and it'll listen to what you're watching, and then you get points for watching certain shows. And it's like, when you're doing something you love, it really doesn't feel like work. And schedule. Like I have a crazy schedule. People think I'm crazy because actually, I'm a fan of analog, so I write everything down. I think I was a serial schedule planner buyer at one point in time, but I don't confirm anything unless I tell someone, "Okay, I gotta look on my schedule first. Like, you're a tentative yes until I get to my paper schedule". So I write everything down. Like I keep a schedule and I pack it tight. Just like blogging. Like, Monday, Wednesday, Friday that's blog day. Like, you know, spend a little bit of time, when I get a block of time then I'll devote it to whatever I've been wanting to work on, and things like that. So I keep a schedule for sure.

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**FT:** What's your dream job?

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**CH:** Oo, my dream job would be to travel. [Chuckles]

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**FT:** You can't travel and make money, can you? That's not a job, that's a leisurely activity.

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**CH:** True, yeah. That is, I would say fitness. I love fitness, I love cooking. So something that would marry the two. Would be something with fitness.

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**FT:** Alright, well I'll check back in a year. Maybe that is something that's materialized for you.

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**CH:** Yeah, you knows?

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**FT:** And that I planted the seed here on So Money. What's your financial philosophy Crystal?

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**CH:** I would say, one of my philosophies, it's like you want to be a millionaire but the money's already there. You're just spending it wrong. I think we waste so much money on just stuff, food. It would be nice if we were just a little bit more picky with how we spend our money. Because that really, those small decisions go such a long way. Like when I think about, like you know, when I was in my 20's and my teens, it's like so much money I just threw into thin air. It's like, where did that money go? If I had a little bit of guidance or things like that as far as, you know, where like, just thinking of the choice of where before you just go out and spend. I think that's like one of my, what I try to think about.

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**FT:** How did you come up with that? I mean, it's not like that's something I've never heard of before, but I think what's more interesting is at what point did you sort of have that 'ah-ha' moment where you're like, "This has to stop. I'm spending too much on frivolous things". What was the turning point for you?

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**CH:** I guess one of the times I wanted to move and I didn't even have the money for a security deposit. I actually ended up borrowing money from one of my friends for my security deposit. And after that we both sat down and really like combed through my finances with a fine-toothed comb. Like, "Okay, where is my money going? Because I had the money, I should have it, but I don't." So I never really, I guess a point of paying attention. I wanted to start to make these big, "big moves" but it's like, "Oh I guess I'm missing something huge here". I didn't have the money.

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**FT:** Yeah. Yeah, it's like you felt financially vulnerable, and it's not a good feeling. And to have to ask your friend for money, that's also not a good feeling. So I can see where that was sort of the, that was the last straw. What was your biggest money memory growing up Crystal? Like I wanna know now how your life transpired and what was perhaps one significant money moment that really changed the way that you think and act with money today as an adult.

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**CH:** Well I would say I remember people always like, we would like sit around and talk about, "Oh yeah, one day if I won the lottery I'd have this big out, I'd have a Lexus, and you know, I'd have this, I'd go here." And it used to stick with me, and I'm like, "Why do people think they have to win the lottery in order to have all these nice things?" Like that always, always stuck with me. And it's like, "One day, I'm not gonna need the lottery, you know, to make my dreams come true." Cause, its really like, every time I hear someone say that, my heart sinks a little. Because it's like, even like all these contest and things like, "Oh yea, you can win a \$5,000 New York City shopping spree," and it's like, "You can go on a shopping spree if you save like \$100 a week, or you know, \$100 a paycheck". In about a year or two, you can have \$5,000 and you can spend it on a New York City shopping spree. I think we limit ourselves. I think that was one of the biggest things that stuck with me cause people were always like - I dunno, I know we've heard it before. It's like, "Oh yeah. One day if I win the lottery, you know, I'd buy this big house". And it's like, "You can do that. You have the power now, you just, you don't realize it."

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**FT:** Right.

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**CH:** You're gonna take small, small sacrifices.

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**FT:** How old were you?

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**CH:** Oh, just growing up in general as a teenager.

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**FT:** And where did you grow up?

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**CH:** The south side of Chicago. No one ever believes me when I say that. They think I grew up in, they say I grew in LA or like in the south -

**FT:** Why would they think that? Cause you like fancy things? Cause -

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**CH:** Right, cause I was told that too. One of my biggest blog posts was on products. "Oh yeah, I know you have a Tiffany bracelet. I know you have a Prada bag," and I was like, "Oh no I don't. That stuff does not impress me at all."

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**FT:** Well, what would you say was your biggest financial failure? Do you blog about that? Do you talk about mistakes and failures? Yeah. So what was your -

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**CH:** We all have.

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**FT:** [Laughs] Of course. Where would we be without our faults? What would you say was, and currently is your biggest financial failure?

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**CH:** I would say I failed at credit for sure my first time around. Because yup, when I turned 18 I couldn't wait to get a credit card. Credit card, credit card. I wanted a credit card. And my mom was like, "Uh, you don't have a job. How you gonna pay for that credit card?" And I was like, "I dunno. They gave it to me, so maybe they know something that I don't know. [Both laugh] So of course I had the credit card, went away to college and I applied for all these - I was like, "Wow. I get a free T-shirt and you're gonna give me a credit card? Oh cool. I get this cool little basket ball and you're gonna give me a credit card? I was like, "Oh yes, yes, yes. They were handing out - yes, yes, yes. And then the bills came and I even remember, I was excited about having a chequing account. And we were in our college dorms, and we had ordered pizza. And we actually argued over who would pay for the pizza. And I'm like, "I got it, I got it. I got a checking account. So I wrote a cheque - \$14 cheque for pizza. And of course, it bounced. So -

**FT:** Oh no.

**CH:** Oh yeah, it bounced all over time and that was one moment when I realized, "okay what are you doing with these credit card? And it's like, what did you guys? We didn't even have a TV in our dorm room. We didn't have cellphones back then, so it's like where did this money go? So

that was like one of my, another like bottom moment where I'm like, "What am I doing right now?"

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**FT:** Did you happen to check your credit score? [Chuckles]

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**CH:** Oh I bought it, when - finally I grew up a little bit, and I was ready to buy a house. That's when I checked my credit score. And it was a 580.

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**FT:** Oh no.

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**CH:** Yes. Oh yes. I had a terrible, terrible, terrible credit score. And then what made it worse was with this 580 credit score, I bought a house. And that house was zero money down, you know. And it was the biggest mistake of my life. I would definitely recommend never -

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**FT:** It was one of the biggest mistakes of our financial history, [chuckles] in the country. You weren't the only one.

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**CH:** Yes.

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**FT:** So then what turned things around? What's your score today?

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**CH:** It's 790!

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**FT:** Oh my goodness.

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**CH:** Huge, huge difference. Yes, I love credit karma. I check it all the time.

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**FT:** What changed things around for you? I mean, did you start paying your bills on time? What did you do?

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**CH:** Well yes, going back to what I said before like - Michelle Singletary, she works for the Washington Post. She made a really good article a while ago and it was, "Are Your Friends Good for Your Credit Score?" So I recruited my friends who were good with money. I just started having conversations to them about, "Okay, what are you doing? How's your credit so good?" And so, then we went through my credit report, you know, and we got things off that were you know passed the statute of limitations, we paid off things that I could pay for. So you know I prioritized everything and I'm like, "Alright, let's clean this up". So I started saving, and then I started paying things off, you know, one at a time slowly but surely. And I learned to just, "I'm never doing this again. Never, never, never digging another hole".

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**FT:** And how has now having better credit helped you in your financial life? You're a landlord, as it helped you get better interest rates on loans? How has it worked out?

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**CH:** Oh yes. It makes a big difference. Cause even that even goes back to my first car. When I bought my first car I had terrible credit. So I went to one of those "buy here, pay here" totally shady places. And when he brought the car out we didn't even negotiate anything because I felt I was in such a bad credit situation, I'm like, "Alright I'll take whatever they give me. I'll pay whatever they give me." So they brought this car out, I said yes - it was totally overpriced. I didn't even know how much a car should cost at that time, but I bought the car, my interest rate was 22%.

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**FT:** What on a car??

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**CH:** On a car. And I paid on it, I think it was like a 5 year loan. I paid it off early, cause that was my 'rebuilding credit' phase. But I remember, yeah. It was something like over 500 bucks a month for like a '98 Chevy Cavalier. I almost triple paid for that car. And of course, it had car problems too. So, but that's where now I can qualify for even 0% or almost, you know, no percent down for a car and homes. Cause then when I bought my second home, obviously I had a down payment. And that made a huge difference as far as interest rate because on that old place, the interest rate was some point around like 7.5% and now I'm paying like 2.85%.

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**FT:** Wow.

**CH:** Huge difference.

**FT:** Okay, so I would say that was a failure that led to a lot of success. But what would you say is one outright financial success that you have experienced, that you're really proud of because it's exemplary of, you know, it's Crystal Hammond at her best?

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**CH:** I would say, I guess I decided to downsize. Cause my home before this it was like 3 bedrooms, townhouse, just me - 1,500 square feet. So I decided, "Okay, what's really important to me? You know, being in a big house? Or you know, being out having fun?" So I downsized. Now I live in a 500 square foot studio, I cut the cable, and I feel so much lighter. Cause I know a lot of people like, they're paying for storage, like they have all this junk. All this stuff that they think they need, they think they want. And you don't need it. It's like, I just feel so free right now. Now that I've let go of, I guess, stuff.

[00:20:09]

**FT:** Yeah. No, that's freeing and I just wanna say to listeners that you're in D.C, and I'm in Brooklyn, so if you're hearing firetrucks and police cars go by, that's why. Cause I've heard now several sirens during our interview.

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**CH:** Oh my gosh.

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**FT:** But it is the art of podcasting. You can't control your environment sometimes. So apologies if that's interrupting people's experience. But I like it. It kinda like makes this really raw and real. So that is great. It's a really great story. I mean, I wish that I could downsize even further. I live in Brooklyn and I just spring cleaned my son's closet the other day, he's 10 months and I've got like 2 major bags of baby clothes. And I just can't believe how someone that little can accumulate so much stuff.

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**CH:** They grow fast.

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**FT:** Yes, yes. What is your number one financial habit Crystal? Something that you do regularly to keep your money where it needs to be?

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**CH:** Well, I check all my accounts everyday. My accounts. I remember a while ago, I had a recurring charge on my account. And at first I thought, "Oh, that's just gas. That must be from the gas station. That must be, that must be." And finally I noticed, I like really sat down and combed through like everything I spent. And I was like, "Maybe this isn't just gas". So I called the little 1-800 number, and realized that it was some service that they said I'd signed up that I know I didn't. So I was able to call and get it removed, and they had to credit me for 10 months. So that was like over \$100 just gone into thin air just because I wasn't paying attention. So number one I definitely pay attention to what I spend. And I put everything on one credit card that I pay off each month because that way I'm just checking one account, everything's on there, so it's easy for me to see if something's wrong. Because I've had lots of fraud, like to this day on my accounts. Even going to the 7-11 right downstairs, there'd been charges from Mexico, there've been all kinds of charges. And it's like, if you're not paying attention to your money, you're gonna lose it. Like that's a fact. Number one known fact. If you're not paying attention, you will lose it. I make sure I pay attention, and it's easy when it's all on one card, even for tax purposes. Everything's in one place and it filters because everything has a place. Even for - I hate cleaning - but if I notice that if everything has a place, then you'll be fine. Because if something's missing, you will notice right away because it's not in it's place.

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**FT:** Exactly. Yes. For sure, for sure. Do you have any apps that you like to follow to help you - I actually, I signed up for a service called 'Bill Guard' and what they did, this is not an

endorsement, but they basically, so if you're into this you'll probably dig Bill Guard. What they do is, they monitor your card activity. And I think it's free up to 3 cards. And so beyond that you have to start paying a monthly fee. But I don't have more than 3 cards, and I have only hooked up like my one credit card to it. And it has alerted me. It has saved me money because it's told me things like, "Hey this merchant double-charged you". Cause sometimes that happens. You go, and you pay for something and the transaction goes down twice because they thought that it didn't go through, but it did and they did it again. And so, I've had to call and say, "Hey, you know, this is wrong. Can you take it off?" And they do but they catch things like that. So they're job is to really catch for errors and potential fraud. And it's free. So why not? You get like an email or a text about it. It's great. It's called Bill Guard. Okay.

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**CH:** That's a good idea.

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**FT:** Yes. Okay, let's talk about lotteries. Now, you mentioned you grew up thinking, "Why do I have to win the lottery to be financially fit?" And you don't. But I like to ask, I like to have you finish this sentence. This is now a part of the show where you finish sentences for me. Cause that's how I like to keep things light and fun. If I won the lottery tomorrow, let's say \$100 million, the first thing I would do is \_\_\_\_.

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**CH:** Oo, I would actually go into debt. I would use that as leverage. Some people say they hate debt, hate debt, but think about it. You can put 20% down on a whole bunch of different properties. So that's what I would do. I would definitely go into debt. I would use that as leverage to buy bigger things like I'd buy a business, and I'd buy, I'd buy like a whole neighborhood. I'd buy as much property - I'd say I'd spend half of that money on putting 20% down on like 4 or 5 properties in up and coming neighborhoods.

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**FT:** You know, that's exactly what Robert Kiyosaki told me, 'Rich Dad, Poor Dad Dad' author, when he was on the show way back in January. I think it was episode 2 or 3 guys if you wanna catch that. But basically, you know, he's really into leveraging and financing your financial life in order to have more and accumulate wealth. And so that's very much in tandem with what I think he has said. So I think that's smart. I mean, it's \$100 million. There's a lot more where that came from right?

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**CH:** Yeah, you know.

**FT:** [Laughs] The one thing that I spend on that makes my life easier or better is \_\_\_\_.

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**CH:** I would say a maid. Like everybody who knows me knows I hate cleaning. And I always say, I have the time to clean, I just don't want to clean. Like, I'd rather sit on the coach -

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**FT:** I'd rather be teaching Zumba. Yeah.

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**CH:** Yes, than clean. So I don't have a regular maid, but I have like a sporadic, every now and then maid. And it's, I just love it. It's like, let the people who like to clean, clean. I don't like it, then let someone who like's it do it.

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**FT:** Yup. I'm with ya! My biggest guilty pleasure that I spend a lot of money on is \_\_\_\_.

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**CH:** Definitely happy hour. I love, love happy hour.

**FT:** Oh really? What's your cocktail du jour?

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**CH:** Yes. Just regular rum and pineapple juice. But I also love it for the food too because you get good food for good prices. Like McCormick and Schmick's - there's a lot of restaurants, local restaurants, that have awesome specials during happy hour. And that way you're home early, you're not out all night like the party people. So I love, love, love happy hour.

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**FT:** Well that's very different of you to say, that you like happy hour for the food. That's like saying you read Playboy for the articles.

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**CH:** [Both laugh] They have good articles too.

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**FT:** Not that you're reading Playboy cause that's - and maybe you do, I dunno. [Both laugh] One thing I wish I had known about money growing up is \_\_\_\_\_.

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**CH:** Oo that nobody's perfect. I think we need more conversations about money because, it's like when you're an adult it's almost like a right of passage. Be like, "Oh yeah, years ago we did this. Years ago we had a bankruptcy." But it's like, "Hey, if you woulda told me that I wouldn't

have made the same mistakes". I think I really wish I would've known that nobody's perfect. Like if people were more honest - that's one of the reasons I started to blog too. It's like, we don't need to have - a lot of times we're all going through the same thing. We're either in a process of messing up our credit, fixing our credit, or building it and making it better. So if more people, if we were are all in the same boat talking about it, we would get better faster or avoid a lot of the mistakes.

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**FT:** That's exactly why I do this podcast Crystal. So you are preaching to the choir.

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**CH:** Yay.

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**FT:** When I donate money I like to give to \_\_\_\_\_ because \_\_\_\_\_.

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**CH:** A lot of times I donate to a lot of the people that are already in my circle. Like a lot of times people will just simply ask on Facebook. And if I have it, I'll give it just because I know what it was like when, just like when I didn't have the money to get an apartment, and my friend helped me out, just from me reaching out. So when people reach out to me, I think it's for something good. I don't just blindly, "Oh I'm gonna help you through this," like it's usually for a reason. Like teachers, I love giving to teachers. They have the hardest job on this earth.

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**FT:** Especially in D.C.

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**CH:** Yes. And it's like, it sucks because they - a lot of times kids come in with a lot of issues, and you just wanna fix them. It's like a natural instinct to wanna, you know, buy clothes, buy everything for the kids that you wanna help out. So I love, love helping the people that I know with their GoFundMe accounts to go study abroad and different things like that.

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**FT:** I love that. I love that. Yeah and you're really investing in them, and they're gonna really appreciate it. That's a great cause. And finally, I'm Crystal Hammond and I'm So Money because \_\_\_\_\_.

[00:29:22]

**CH:** Because I'm not embarrassed. I'm not ashamed. Like I love, love, love sharing my story about how I started. You know, with the 580 credit score and now it's much better. So I think the more we share, share, share the better you get and it's so - it sounds counterintuitive, but it's like the more you give, the more you receive. I can't stress that enough. You do. Whenever you give it comes back like double, triple. So I'm not afraid to share and I'm not embarrassed of all the crazy stupid things I've ever done. So, you never know who you're helping when you share those stories.

[00:30:01]

**FT:** And I think you've helped a lot of people so far, and definitely on this show. Crystal, thank you so much. Everyone check out [sophisticatedspender.com](http://sophisticatedspender.com). Crystal we really appreciate you and we hope you have a great, great successful year.

[00:30:14]

**CH:** Thank you. I hope so too. And thanks. And same to you. Thank you, thank you, thank you.

[END]