

EPISODE 232

[INTRODUCTION]

[00:00:31]

FT: Hey, you're listening to So Money everyone. Welcome! I'm your host, Farnoosh Torabi. We have a very special lineup this week, dedicated Monday through Friday of this week to our So Money Millennials out there. I have been asking listeners for about a month now, "Hey, are you a So Money Millennial? Why? Let me know. Email me." And I got lots, and lots of great emails from people all over the country. I have today someone, you're not even gonna believe this, he's 25 years old and retired. I mean when we think about retirement, early retirement, we think what? 50? 40? But the youngest age I have ever heard of retiring is 25, and I've got that guest on today. Travis Hornsby, he is just a 25 year old who claims that he has retired officially. My first reaction to that was, "Say way?" And then I laughed, and then I thought, "I really need to talk to this guy."

A little more about Travis, he up until this year was working as a bond trader at Vanguard. He passed the CFA exams and he was on track to become a portfolio manager, but he realized, "You know what? This just isn't me. I'm not fulfilled," and it actually does remind me of a famous Tony Robbins saying that, "Success without fulfillment is failure." So Travis recognized this and said, "You know what? I need to change course." And he'd always been a big saver since college so he decide to take the plunge and start saving two thirds of his income every year, and live like a pauper with the goal to retire at 25, which he just achieved.

Now as of right now he's enjoying his retirement by travelling the world. He's already been all over Europe, and he plans to travel to South America and Asia next. Travis has also started the website Millennialmoola.com, where you can learn more about his advice and his journey. He also has a brand new book out called, "25 Is the New 65" where he shares his story of how he retired early, and shows other millennials how they can do it too.

Now in our conversation with Travis I ask him for very specific numbers. I wanna know, how much money do you actually need to save by 25 to feel as though you can just throw in the

towel? And what does he mean by "retirement"? Like what does that definition mean to him, because I think it's different for everybody? And how does he plan to spend the rest of his life, really? Has he thought it through? [Chuckles] What's he going to be doing when he's 45 or 50? How long is this money actually gonna last?

So without further ado, here is our inaugural So Money Millennial, Travis Hornsby.

[00:03:09]

[INTERVIEW]

FT: Travis Hornsby, millennial who's retired at 25. I can't believe it. Welcome to the show, kiddo.

[00:03:18]

TH: Hey, good to be here.

[00:03:20]

FT: All right. First of all, I want to just let our listeners know where you are calling in from? Where you're connecting in from? Tell us where you are.

[00:03:27]

TH: Sure. Do you hear a little bit of an echo? I apologize. It's because I'm calling from the Megalopolis of [inaudible] Poland. I'm in the middle of a hostel making a call and it's been crazy. Been in like nine countries so far, probably planning on hitting maybe 20-25 before I come back, so it's been a blast.

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FT: My goodness and this is part of your retirement journey, which we're going to talk about very soon. Before we get to that though, I want to just mention, you're 25-years-old, you just retired.

Take us back a few years when you were working at Vanguard as a bond trader. You weren't happy. What was the lightbulb moment for you that clicked this? Said, "Oh my gosh, I could actually retire in a few years." And then how did you go about doing it?

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TH: First I have to take it back even further to when I was 18. The big thing that really set me up for today was not going into a ton of debt. I had different options to choose from, as a lot of people do when they're choosing which university to go to and I was really lucky. I got a scholarship to go to school and the scholarship actually paid me to go to school. Kind of like a graduate stipend and that set me up to have money in the bank starting to work instead of having the opposite, having debt. So that was huge.

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FT: I would say. That's totally an anomaly, too. Nobody gets paid to go to college.

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TH: Yes, definitely.

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FT: What's your IQ? How did you do on your SATs?

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TH: I did okay, but not as good as the girl I'm dating right now.

[00:05:01]

FT: Okay.

[00:05:02]

TH: It's not like I blew it out of the park.

[00:05:08]

FT: How do you get a scholarship plus a stipend? Tell us what you did.

[00:05:13]

TH: Sure. I basically applied to a lot of different places. I targeted schools that had prestigious scholarships for undergraduate programs that paid for the cost of attendance inclusive room, board, tuition, everything. I did this because my parents' net income was maybe around \$40,000 a year and I had two brothers so I figured I need to get a scholarship to go to school and I applied to all these different places. I ended up getting into a variety of schools that were up and down the ranking on the U.S. News & World Report list. I chose one that was still in the top 50, but not very best school that I got in. To sweeten the pot, to make you go to that school, they gave me a really great scholarship.

Actually that's not as in common as you would think. A lot of schools stay flagship institutions, different places, they make venture capital investments in their students where they'll throw a lot of money at maybe 30 students a year with a hope that one of them will become the next person that will endow their school. There's actually a lot more to this opportunity out here than people realized. It was an enormous opportunity for me getting myself set up to be financially independent one day.

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FT: What was the school?

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TH: University of Florida.

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FT: University of Florida, excellent school.

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TH: Yes, almost as good as Penn State.

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FT: Almost. Don't get too cocky.

Okay, you're making money in college, you did something with this money, I suspect the hell at it to grow pretty quickly.

[00:06:45]

TH: Right. I invested whatever surplus that I had. I followed a very similar plan to Mr. Money Mustache and that I put money away. Whenever I had extra, I invested it. I definitely made some mistakes early on that I learned from, but I would put more and more in the markets which as of 2009 when I started doing this, was actually a very good time to be investing in the markets, and had the good fortune to watch those investments rise in value and I continue to do that and really, we've been in a bull market for the past six years. I've had a tremendous tailwind with the incredible performance that the S&P 500 has returned in this time. It wouldn't have been possible without that.

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FT: Are you willing to share specifics? How much did you invest? Where is the money now? Because I want to ask you how the heck do you know at 25 that you have "enough money" to retire? As much as you could be specific about the dollar figures of how much you saved, how you invested and what it has grown to, we would really love to hear those juicy details.

[00:07:51]

TH: Sure. Basically I probably invested about \$7,000 to \$8,000 a year, each year an undergrad which was the excess over the living expenses that I had. The school basically gave a flat amount of money to live off of, and I made it go farther by living in a house with five other guys paying \$275 a month in rent and crazy things like that. I put about that much every year and by the time I got out of school, I maybe had about \$40,000-\$45,000 saved. Every year when I was working, I actually never made six figures the entire time I was working, but I made a solid salary like more than the average person makes coming out of school.

I took about 60% of my pretax compensation and invested that. I just got incredibly lucky. I spread my money between US and international stocks. I'd mostly use index funds. I've moved a little bit away from that now that I'm retired to emphasize stocks that pay dividends so I can replace my income. But one year, I think it was the second year I was working, I put maybe \$40,000 or \$50,000 away and the amount that it grew by was like I saved 60% or 65% and it was like I saved 100% of my pretax compensation because the stock market did so well that year. This was a very unusual situation that I found myself in because of how well the market has performed, so I don't know if it's necessarily replicable starting from today if I had to start now, if I would get the same performance.

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FT: Are you prepared for a downturn? Because the market is cyclical. You happen to catch it on the wave going up. Look, I don't want to be a Nostradamus here, but I do think that just knowing the history of how the financial markets work, we're going to go up and down. So how are you shielding yourself? How are you managing that risk now that you're "retired?"

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TH: That's a great question. What I've typically found most financial institutions recommend is that people use a total return approach to their investments, which is theoretically the right thing to do, but in practicality, we all have to be able to eat. Right? What I do instead is I've started

moving my investments more towards stocks that pay dividends that are reasonably priced, which I found from the various things that I've invested in the past, tend to be a little bit less volatile as well. If they're paying a 3-4% dividend, if the stock goes up or down, I can live off of that or at least I have real income that I don't have to actively sell anything to get something to live off of.

That's actually how I try to meet my actual spending needs, is using that approach and with the performance of the stock market being so exceptional, I try to stay away from the stocks that I give as very overdone. I was looking at Facebook today and there's something like 90 times earnings is their price. There's just a ton of bad news right now especially in tech that could cause a lot of really well-known stocks to go down maybe 50% or more and still be considered potentially overpriced. I just try to steer clear of anything that's too exciting. I try to stick to the meat and potatoes stocks.

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FT: Index funds – I suppose your time at Vanguard was not all the waste of time. You've learned a lot about probably how the markets behave, even though you weren't as you said fulfilled.

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TH: Right. I'll say the average person, absolutely. Index funds are a great, great thing to use and I still use some of them for my own investments. I don't count completely on investments. I used to have about 10% of my net worth in case to protect myself against the precipitous fall in the markets. So even if we had a great depression event where the stock market goes down 90%, I'm still going to be able to not work for a period of say two to three years, just based off of cash investments that I have. Hopefully by that point, the markets will either have recovered, or I will have been able to find a job doing something.

Index funds are great. The only concern that I have about them is Vanguard has reached the point that no other mutual fund company ever has in a sense that it has more market share now than any other company in the history has had. More and more money is getting poured into index funds, meaning that companies like Apple, or Microsoft, or ExxonMobil are having more

and more money poured into them and I wonder since everyone is doing it, everyone has the same advice that if you don't run the risk of more volatile markets as everyone starts putting their money in the same strategies. That's why I started to diversify a little bit as of last year putting money in stocks that fall just outside of the big indexes.

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FT: All right. Well, let's get back to the headline here: Travis Hornsby, 25-year-old retiree. How did you know that at 25, you could retire? What was the amount of money that you had that you felt confident was going to last you, and then also, what's your definition of retirement?

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TH: Sure. I have to say that I have to thank you and Mr. Money Mustache, two of my big inspirations. I got to hear on your show how about how he retired and how he retired at 30. He definitely had more money than I did. So what I decided is – he got to the point where he was completely financially independent, where every one of his possible needs was met by his portfolio. I decided that since I wasn't being fulfilled rather than tough it out or look for a new job on the street, I could get to the point of maybe 60% independence. I use the same strategy that he does in a sense that you take your spending needs and multiply it by 25, and that's the amount of money that you actually need to have.

In theory, my goal of spending about \$16,000 a year, I need to have maybe around \$400,000 in a portfolio. I have maybe a little bit more than half of that, so you could call myself 50-60% financially independent at this point. The idea is I can live off of maybe \$10,000 in income from my portfolio and I can supplement that with anything that I want to do. When I was working, I found that I can pick up tutoring really easily on the side and maybe work two or three hours a week at \$40 an hour and that that was a realistic possibility that I could expand to maybe five to six hours a week and actually pay my rent. I found that I would have unlimited flexibility without worrying financially.

To answer your question how I would define retirement, I would define it by not having to worry about your finances from a day-to-day standpoint and in fact I don't have to worry about

finances for a year-to-year standpoint at this point. If there is some major correction or major problem, I'll be able to correct for the assumption that I got wrong, but I won't have to worry about doing it overnight. That's how I call myself retired, is the next 10-20 years, I don't have anything to worry about.

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FT: What about you're 25, you're 30, you're 35, have you thought that far down the road? And what's so wrong with having a job that you love? Perhaps you just haven't found your passion. I know everyone would love to travel, but as far as a career, you didn't like Vanguard, but maybe you just haven't arrived at what it is that you actually love to do. Maybe I'm wrong, but I'm just talking out loud here.

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TH: That could totally be the case. I think that having a job that you love is the most wonderful thing in the world. I think that the problem is, a lot of times people start often a job and they really like it, now it's kind of similar to the way it was living with Vanguard and they start having other interests, or having other desires. If you have a degree of financial independence, especially someone in their 20s and 30s, you can hop and change jobs and really seek that passion to the fullest.

The right opportunity comes along where I can really take advantage of all of my skills that I feel really filled in, I would jump at that, but I wouldn't jump at it because of the dollar figure next to it. That's what saving so much really just allowed me to do.

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FT: From what I can tell, you don't really have a lot of wants. You're not really somebody who goes after the shiny objects. Your passion is traveling and you're doing that on the cheap, you're calling me from a hostel. Do you ever hope to get to a point where you can afford the finer things?

[00:16:52]

TH: For me, I found that whenever I do have a moment of weakness and dally in the finer things in life, somehow I'm always disappointed or my expectations aren't met. I have this philosophy of spending less because when you spend less, you can't have too high expectations and most of the time my expectations are exceeded and it makes me really happy. The things that make me happy, I love going to the store and getting a big really nice watermelon, or maybe a coconut, breaking that open and having the coconut water inside – very simple things. Those are the things in life that make me happy.

If you look at even the life of a very simple standard living today and compare it back to some of the castles that I've walked around where the kings lived in the 1300-1400s, we would seem like the emperors of the holy Roman empire by comparison. That's the philosophy that I use to the day-to-day is I have what I need and I don't need anything else.

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FT: I like that, “I have what I need and I don't need anything else.” What do your parents think? They must be beside themselves.

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TH: Well, my dad is very supportive. My mom is a little bit concerned. I think she might want grandchildren at some point. I think that she thinks that this lifestyle is not conducive to that. I think that there's a lot to be said about letting tomorrow worry for itself. I don't know who I'm going to meet, who I'm going to marry, you could sit and save, and save, and worry, but worrying really doesn't accomplish too much. My parents, my dad was a teacher, he worked for 40 years, didn't really save a ton, went fishing, had hunting, a lot of hobbies like that, even his retirement account I found out, have been sitting in money markets for 20 years.

[00:18:50]

FT: Oh no.

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TH: All kinds of financial education opportunity is there and that's really what kind of inspired me to go down the different path and start Millennial Moola, just because so many people especially my age, they can't afford the 1% assets under management adviser that's going to hold their hand and I was really passionate about teaching people. Back when I was a teaching assistant at Florida, I got to actually help people by helping them learn things that they didn't know before and I love that, and I love finance, and I love helping people with their investments, so I decided to start that because it's what I'm passionate about and it doesn't pay very well, but I'm not worried about that right now.

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FT: That's the beauty of being retired with money in the bank. What would you say is your biggest failure to date? You're only 25, so I don't think this is going to be a huge sad story, but what would you say is a misstep or something you wish you hadn't done with your money so far?

[00:19:49]

TH: A kind of a funny story. I won't mention the brand name, unless I'd get hate mail from the manufacturer, but I bought a used SUV, had a moment of weakness in my sophomore year of college and it was about \$10,000. I put down the money in cash for it, and I was so excited, it had leather seats, it had a sunroof, it had heated seats, it had traction control – everything you could want. I got it off the property and made about six months time, I discovered that the sunroof had a leak. Then I had problems – all kinds of problems with the engine and then one of the heated seats didn't work, the leather seat is really Fo leather and it didn't really stand up to wear and tear in normal use of the vehicle. So, I spent \$10,000 which most people would consider a conservative amount of money to spend on a car.

But realistically, I probably should have bought an old '93 Toyota for \$3,000 and taken the \$7,000 and put it in the stock market. I probably be about \$20,000 richer.

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FT: I had a '93 Toyota Corolla.

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TH: Is it still running?

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FT: Probably somewhere. I drove that thing to the ground and then I sold it. My parents sold it for I don't even know how much, like \$1,500 or some – ridiculously low because it had over 150,000 miles on it, but I suspect it's still on the road because Toyota is like the Energizer bunny, it never stops.

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TH: I know.

[00:21:23]

FT: I actually have a Toyota now. That's how ingrained it is in my soul that I must have a Toyota, always.

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TH: Well, the thing about personal finance with Toyota is comparing them to Lexus. A Toyota goes 0-60 maybe seven or eight seconds and a Lexus might be able to do it in four or five. But, is the \$10,000 that you'd spend on the Toyota, is that much worse than the \$60,000 you spend on the Lexus? The \$50,000 difference, is it worth the four seconds?

[00:21:51]

FT: We have an Avalon and they say that it's basically manufactured in the same way as a Lexus, but it's half the price and it's a beautiful car. I'm with you. Don't spend a lot of money on a car. But, you live and you learn. That's a good mistake to learn now, not when you're 40.

What would you say is your So Money moment, Travis? Was it when you left the job at Vanguard and said, "Peace out." Or was it when you landed in your first country as you were emerging on your journey abroad, what was your So Money moment and why?

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TH: I think it was when I reached the 50% financial independence mark of my spending with my portfolio and I realized, "Wow, this is something that I could really pursue." That got me really motivated and that's actually when I set a date, my mind, when I was going to walk away from my job. Just looking at the numbers, doing the math, seeing the result coming out at that level of independence, I was so excited. I would call that my So Money moment.

[00:22:59]

FT: Did you tell people, "I'm leaving and I've retired." Or is this something that later you thought, "Oh, I could really call this retirement." What was the reaction, I guess is my question. How did people react to you, the way that you are positioning this?

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TH: People were totally stunned. I told the people that I was closest to at work and they understood. They're a little shocked by they understood. Once word got out more broadly in the company, I had a couple of people apparently that came over to the desk that I worked on and were joking, "Is there any way that I could get a job with your group? People retiring at 25, it must be a sweetheart gig." I think that that was the general reaction. People were very stunned, I got a ton of Facebook messages saying, "Is this the real thing? There's no way that you did this. Please tell me how to do this."

So many people were so stunned and I realized that retirement is such a side, a little construct, this idea of retiring at 65, or 55, or having this period in your twilight years where you don't actively engage and work for money. It doesn't really make any sense, other than that's what everybody else does. I think I got a conversation going and that's what I'm most happy with.

[00:24:22]

FT: Yes, I could only imagine the looks as you're leaving Vanguard, like the 60-year-old guys and gals that are still at their desks and they're like, "Wait, what?"

[00:24:31]

TH: Well, they all had something in common. They all had pretty big houses, they had nice cars, they had big loads of debt from those houses and cars and they were chained to the desk, so to speak. They didn't have optionality because they made decisions that precluded them from doing whatever they wanted to and that's what I'm advocating. If somebody is happy in their job and wants to work for 30 years, I'd say, "Go for it. That would be fantastic." Just make sure that there ever comes a point where you're not crazy about your job, that you have the financial flexibility to say, "Thank you so much for the opportunity that you've given me, but I'm going to follow my heart." Not having debt allows you to do that.

[00:25:11]

FT: I like that "optionality." I'm going to write that word in big letters. It's a good thing to aspire to have.

What is your number one habit, Travis, as you have accumulated this wealth and you've been reflecting on how you got to where you are? What would you say is the number one habit that helped you achieve this?

[00:25:33]

TH: I turn advertising into a game. I absolutely love going to stores, or walking and looking at the window shopping ads the people have, or seeing a new car ad on TV because I try to figure out, “What is the advertiser trying to appeal to me to get me to buy this? I try to apply that across the board and it's so tempting when you walk by a store and you see some fragrance that's on sale, it's 50% off, or some car that's going to make you very attractive and appealing, and successful.

But when you turn it into a game and think, “Oh, that's really funny. They're trying to get me to buy this because they think that I'm going to be a young billionaire like Mark Zuckerberg or something like that.” Then it's more fun. You don't feel the temptation to purchase something and you don't feel the need to act on that 50% discount. Then it's just a game like playing Chess or playing Pictionary. That's one of the things that has allowed me to avoid the consumerist habits of some of my friends.

[00:26:36]

FT: That's so funny. I was walking through Soho the other day and I actually took a picture of this and put it on Twitter. There was an ad on the store front. It said, “The more you spend, the more you save.” Because they were having some big sale. It's like, “That is actually incorrect. It is totally false. There's no mathematical way to prove that the more you spend, the more you save.” It's like, “How about if I just spend nothing?” That's saving.

[00:27:02]

TH: Well, I saw a hilarious ad over here in Poland with John Travolta sitting in the chair looking incredibly appealing with a Breitling watch and there was actually a fighter jet next to him and it essentially said, “Go with the Breitling and you can fly like me.” It's just kind of hilarious. They're suggesting if I buy this watch, suddenly I'm going to be rich and good-looking as John Travolta and I'm going to know how to fly a fighter plane.

[00:27:27]

FT: Right, oh my gosh.

[00:27:28]

TH: It's hilarious.

[00:27:30]

FT: Yes, well, a girl can dream or a guy can dream. Travis, are you ready for some So Money fill in the blanks? You've been such a fun millennial. I'm so excited to unleash this interview.

If I won the lottery tomorrow, let's say \$100,000,000, the first thing I would do is _____.

[00:27:45]

TH: A \$100,000,000? Well, I would give \$10,000,000 to some church ministries that have helped me out along the way and I think they do incredible social justice work and do all kinds of great things for people in developing countries. I would take \$10,000,000 of that and I would start 529s and buy variable annuities for my friends and family so that I could provide for their college education needs as well as their retirements because variable annuities are the only vehicle that I'm aware of that you can purchase to actually have that goal towards retirement. They don't have income limitations like IRAs. Very limited use though. You shouldn't use them generally.

[00:28:26]

FT: Yes, I was going to say that doesn't seem like a good general tip.

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TH: It's not a good general tip, it's just a very strange thing if you had an extra \$10,000,000 lying around that you didn't really need to do anything with.

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FT: And that's like all eight of us in this world.

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TH: Then the \$80,000,000 left over, what I would do is I would invest that and try to get about 4% of it to spend on philanthropic goals and then the rest of it, I would try to come up with a really cool plan when I pass away to give it away.

[00:28:58]

FT: That's great. That's a great answer, very thought-out. It seem like you thought about this.

[00:29:04]

TH: Just in case anybody gives me \$100,000,000.

[00:29:07]

FT: Just in case, exactly. One thing that I spend on that makes my life easier or better is _____.

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TH: I would say fruit because vitamin C is wonderful especially when you're traveling from hostel to hostel in 20 different countries.

[00:29:22]

FT: Yes. I actually had a physical fitness trainer on the show recently who told me that fruit is very dangerous because it has so much sugar. He's very anti-sugar. When I was actually pregnant, all I wanted to eat was fruit because it was the only food that didn't want to make me throw up, and my doctor said, "Stop the fruit." Because it was actually raising my blood sugar.

Just a little FYI I suppose about fruit. I love fruit, too. My mom swears by fruit. She's like, "Five pieces of fruit everyday." And she'll probably live to a hundred. Who knows?

[00:30:02]

TH: Yes. It's dangerous, but it's not as dangerous as lot of the other things you can eat. When I was a bond trader, I was popping Skittles like nobody's business and then I tested pre-diabetic from my blood sugar levels, so I switched to fruit as an alternative.

[00:30:16]

FT: Gosh, everything is relative.

My biggest splurge that I spend a lot of money on is _____.

[00:30:25]

TH: Splurge?

[00:30:26]

FT: Or guilty pleasure.

[00:30:28]

TH: Guilty pleasure. I don't really know that I have one. Maybe that's a bad answer. How about a dry safe warm place to live? Because in a lot of the places that I visited around the world like in South Africa, people live in 5 foot by 5 foot shandy towns and they don't have that. I'm very blessed and I'm willing to spend a little bit extra to make sure that I have a good place to live.

[00:30:55]

FT: I like that.

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

[00:31:03]

TH: Compound interest is real and that it is powerful. My grandmother when I was born bought me a bunch of government savings bonds and it was pretty cool. They were worth double what they were worth when she purchased them when I turned 18. But if she'd instead purchased a couple of shares with the S&P 500. I probably would have had quadruple or quintuple the money instead. Time is your asset and if you have a lot of time, you got to use compound interest and let it be your friend, not your enemy.

[00:31:37]

FT: Yes. Perhaps the best tip all-week from a millennial perspective is that your youth is an asset. Use the time that you have from now until the future, to get started in savings even if it's just \$20 a week, whatever you can do because as I always say, saving money is a habit that needs to be practiced and you need to flex that muscle and just start with something, anything. Then once you see the accumulation, I think that will inspire you to save even more and more aggressively.

[00:32:05]

TH: I just helped my cousin who's a teacher start a Roth IRA and it was a big first step for her. She was really scared to see the money go up and down, but she put \$5,000 in and it went up a little bit. She was absolutely floored that money could go up. Of course we explained that money, it doesn't always go up, it can go down, too. But over the long run, that really does go up and it's really powerful.

[00:32:29]

FT: Yes. You have to just stay the course.

When I donate, I like to give to _____ because _____.

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TH: I like to give to whatever church, family that I'm actively a part of especially one that really is engaged in helping the homeless and helping people in the community and helping people in hard times get better.

[00:32:49]

FT: And I'm Travis Hornsby, I'm So Money because _____.

[00:32:54]

TH: Because I'm 25 and "retired" and I'm traveling the world.

[00:33:00]

FT: Yes! Well, good luck to you, Travis. I was skeptical, I have to say, before the interview started. I don't know if you were just pulling a chain, if you're really retired, if you just wanted to get on this podcast, but I really respect what you've done. I think there are so many lessons to be learned. Everyone, check out Millennialmoola.com and Travis' new book, it's on Amazon, *25 IS THE NEW 65*. Travis, stay in touch. Okay?

[00:33:27]

TH: Totally. Thanks so much for having me on the show.

[00:33:29]

FT: My pleasure. Good luck to you.

That's a wrap. If you'd like to learn more about Travis, his website again is Millennialmoola.com. Follow him on Twitter at [@Tmoneymoola](https://twitter.com/Tmoneymoola). We've got all this info at Somoneypodcast.com along with the transcript and comments from this episode and all previous episodes. As a reminder, Travis' book is called *25 IS THE NEW 65*. I want to hear from you, guys. Submit your question about money, work, life, guest, over at Somoneypodcast.com and there's a really good chance that I will answer it this weekend.

As a reminder too, if you'd like to win a free 15-minute money session with me, hop on to iTunes and leave a review for the show. Every Saturday I select one new reviewer to get a free 15-minute money blitz with me. Hope we'll connect. Thanks again to my guest, Travis Hornsby. Lots more millennials coming our way this week. In the mean time, hope your day is So Money.

[END]