

**EPISODE 233**

[INTRODUCTION]

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**FT:** Welcome back to So Money Millennial week, on So Money. I'm Farnoosh Torabi, your host. Very excited for today's star guest. She is 28 years old, she is a woman who managed to earn herself over a half a million dollars in free money to attend college and then later graduate school. She wasn't a top student or a top athlete, she wasn't an athlete, she wasn't an athlete at all. But Kristina Ellis managed to earn half a million dollars in college scholarships by the time she graduated high school back in 2005.

This is an important topic because the most recent graduating class finished college with an average \$35,000 in student loans, the highest on record. And of course, I have heard of students saddled with six figures in student loans. This is undoubtedly a nation-wide crisis. People are unable to afford college and when they do go they're taking out astronomical loans.

For Kristina, after her mother sat her down in the 9th grade and told her that she would not be able to financially support her once she graduated high school that she was just gonna have to be on her own, Kristina became empowered. I would have probably cried and bawled my eyes out, but Kristina was motivated. She went on to find a way to afford her own future without skipping college - that was not an option - or going into massive debt as many students today do.

Instead she immediately began researching the best ways to qualify for top scholarships. She began to run community service missions, she coached and grew her gymnastics team, she was even crowned Miss Indiana Teen USA. And from there Kristina cast a very wide application net, managing to earn \$500,000 spread across 20 different scholarships, including the very prestigious Coca-Cola and Gates Millennium Scholar Awards. She has a book that captures all of these steps called "Confessions of a Scholarship Winner".

On the show with Kristina we discuss some of the findings from that book, but also her upbringing. How she managed to win all this money, the exact steps that she took to win \$500,000 for school, how did she make herself attractive to scholarship judges if she wasn't a top student, if she didn't have Varsity letters under her belt? We talk about the best resources for finding free money for school and then some traps to avoid. And saving up to 90% on everything! Kristina is quite the deal hunter and she shares with us some of her favorite strategies for saving money on all things from homes to furniture to hotels, you name it.

Here we go, Kristina Ellis.

[00:03:16]

[INTERVIEW]

**FT:** Kristina Ellis, welcome to So Money my half a million dollar scholarship winner! I think that's So Money. Welcome to the show.

[00:03:29]

**KE:** Thank you. Thanks for having me!

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**FT:** Kristina, I mean let's just get right to it. Half a million dollars in scholarships, we should mention now you're 28 so this was a story of yours that began years ago. But you, none the less, managed to singlehandedly earn yourself \$500,000 in free money to go to, not just college, but also get a Master's Degree and later a PhD. So take us back to when you were in high school, I assume this all was a big plan and you really took time to work towards earning all this money. So take us to the beginning; at what point did you decide that you wanted to get on this crusade to earn lots and lots of money for school?

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**KE:** Yeah so my first day of my freshman year of high school my mom basically sat me down and she was like, "Kristina, I love you and I believe in you, but there is just no way that I can afford to help you once you graduate from high school. So you gotta figure out your own way to pay for college." And at the time I was like, "What?" I was kind of shocked and was like, "Why are you telling me this? I'm a freshman in high school," but then she proceeded to really encourage me and said, "Kristina, you know what? We're in poverty right now, you know that. Things are tight financially, you know our situation, but the thing is if you start thinking about strategies now, you can win scholarships for college. You can get it all paid for and you can completely start new and start fresh."

It ended up being a really pivotal moment in my life because I got motivated to figure out, "How can I go to the college that I dream of and get it paid for, completely, with scholarships?" I started reading a lot of books on scholarships, doing research, interviewing people who had won scholarships from my home town, talking to my guidance counsellor, talking to the financial aid officers at our local community college and trying to figure out anything and everything that I could about scholarships and getting college paid for.

And it ended up really paying off, you know throughout high school I implemented a lot of these strategies, I participated in a lot of activities, tried to take up leadership roles, I did a ton of volunteer work and constantly had that thought about scholarships in my mind as I went throughout all of high school. And then fortunately, when I got to my senior year of high school, I started putting in the applications. I was really working on perfecting my essays, applying for the right scholarships, and put all of that effort forth. I kind of disappeared for like six months and to the library on weekends and put lots of work into filling in scholarship applications.

And fortunately it was totally worth it and definitely paid off because I was able to win a half a million dollars in scholarships and go to what was my dream school, Vanderbilt University here in Nashville, completely for free. So I'm very thankful.

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**FT:** You mentioned you were in poverty; can you give me a little more background on that? What happened with your family situation that you were in this economic situation?

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**KE:** Yeah absolutely. Well my mom met my dad in college - she's from Venezuela originally and unfortunately when I was three my dad was diagnosed with a cancerous brain tumor and then when I was seven he passed away. And after that my mom didn't have really great English, it was hard for her to find great jobs that paid really well to support a family as a single mom. So over time we slipped below the poverty line and struggled financially. So I was pretty aware of our situation at the time.

We were very happy, my mom was amazing and did so much to make our childhood still wonderful in spite of our situation and our circumstances, but I definitely knew that money was tight and college is expensive, so I would have to work for it to be able to make that dream come true.

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**FT:** How good of your mom, how great of your mom to have that conversation with you. And it wasn't like, "You can't go to school Kristina." It was, "Here's our situation; if you want to go to school, and I hope you do, this is really our responsibility to find the money." Did you find that conversation to be empowering or at first were you like crushed because you just instinctively thought this was just never going to happen to you as a result of being in poverty?

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**KE:** It was completely empowering. You know, my mom, she did something amazing with both my brother and I. What she could not give us in money, she gave us in motivation and belief in ourselves. Ever since I was little my mom had this mindset where it was like, "Our situation may not look really great right now, it doesn't look perfect, but you can do anything you set your mind to. No dream is too big, no goal is too big." So when she said that it definitely was empowering because I knew the way that she thought, I knew that if she was telling me I could win a full-ride scholarship and I could go to a dream school, she believed in it with all of her heart and she was telling me that simply to light a fire under me to start moving.

I was pretty fearless at that point in time, believed so much of what my mom said because over, and over again she had really challenged us and pushed us and my brother and I were able to accomplish a lot of our goals and dreams. And you know what's cool? If you look at my situation growing up, my brother and I - looking at our overall situation, my mom had come to the United States, didn't speak great English, we were in poverty. All these situations that normally look like statistics or a reason why we may not succeed, we had a lot of things working against us.

But not only did I win a full-ride scholarship and get to go to my dream school and start fresh, my brother also ended up getting a full-ride scholarship to the number one engineering school in the country, and was able to graduate with a biomedical engineering degree, both undergrad and master's. So it's cool, when I look at my mom and what she did for us growing up - it would be one thing if just one of her kids were successful you could be like, "Well maybe that was just luck. Maybe it was just one kid that happened to get lucky." But the fact that both of her kids were able to get out of the situation that were were in and move on to the life of our dreams is really cool and I think it says a lot about her parenting and what she instilled in us growing up.

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**FT:** I interviewed you for Yahoo! a couple of years ago, so I came to this podcast already knowing some of the steps that you took to earn six figures in scholarship money. So I just wanted to review that for our audience, just to give them some takeaways. If you're a parent with a child in high school, or if you are in college or thinking of going back to school to enhance your education and you wanna get scholarships, here's how Kristina did it.

And you did a few things: one was that you obviously started early. Your mom had that conversation with you at a young age, before you were in high school, so you knew that this was on you. And so starting early helps, but that it's not also too late to apply for scholarships, right? Sometimes you think, "Well I'm already a senior in high school or I'm already in college, I no longer qualify." Tell us about how that's really a myth?

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**KE:** Yeah, absolutely. So there are scholarships given away, not only in high school, but for students who are already in college. There's scholarships available for people who want to go back to school that aren't currently in college. You may have to do a little bit of digging to find them, but they're out there. A lot of times people will start looking and if they don't find something in the first 15 minutes, they give up. But I encourage you, knowing that they're out there, dig around and really find those scholarships that match you and where you're at.

A great place to start is scholarship databases. There are all sorts of databases that you can basically go to and plug in information like where you're at: if you're a high school student, if you're a college student. If you're currently not in college, what are your interests? Are there any sports or certain volunteer activities that you enjoy doing? Are you affiliated with any major international organizations, just all this different information about you and they'll take all the scholarships that are out there - there are over 1.5 million scholarships that are give out every year. So they'll take all those scholarships and they'll filter them down to scholarships that specifically match you. Websites like [Collegegreenlight.com](http://Collegegreenlight.com), and [Zinch.com](http://Zinch.com), do things for you and it makes it so much easier.

There's also a great new app called Scholly that will do the same thing on your smartphone. So I highly recommend just taking the time and really digging around to find the scholarships that are going to be the best fit for you.

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**FT:** And just a word of caution, if you're applying for a scholarship and the organization wants your money or your credit card information - cause sometimes there are scams out there - beware of those scams. If you're applying for a legitimate scholarship, they are just looking for your information or your essays, your transcripts. You don't also have to be a straight-A student, Kristina, right? There's a scholarship for everyone and you found out that it's really about your service, it's really about your activities, the level of your involvement in whatever you're engaged in, is important. Can you give us some advice on that front too as far as how to make yourself scholarship attractive?

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**KE:** Yeah. So an interesting thing about my story is that I wasn't a perfect student. I was a good student, but definitely by no means at the very top of my class or one of the best students. So you know there are scholarships out there that are highly based on academics, but there are so many scholarships out there that you can prove yourself to scholarship committees in other ways than just having a strong academic background. So for me I knew that my SAT scores, they were pretty average. They definitely were not in the top percentages and I wasn't at the top of my class so I realized I was going to have to implement different strategies in order to stand out to scholarship committees.

So I did things like I volunteered a ton in high school; I had over 1,000 hours of community service by the time I graduated. I took up different leadership roles and started things that would really stand out to scholarship committees. So a lot of times scholarship committees, they want to see students that take initiative and they lead in their activities. So I actually started my own shoe drive when I was in high school and I shipped shoes to countries where people were dying from parasites burying into their feet. And it was something that I loved doing and that I was really passionate about, but it also really stood out to scholarship committees because not many students had that on their application.

So if you can be strategic and think outside of the box, there are a lot of different ways to stand out to scholarship committee outside of just having amazing academics.

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**FT:** I wanna get to the So Money questions in a minute, but first, what are you up to these days? How has the ability to go to college and grad school and so on, debt free, helped you in life? What are you doing right now with all those degrees?

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**KE:** Yeah. So it's helped me so much cause I got the opportunity to take a chance and go for a dream that I had and release a book on scholarships. And that has just been such an amazing process. When I sat down to write my book, I kind of thought of the process as my year's

service. You know when you write a book, there's no guarantee that anybody's gonna wanna read it or it's going to sell. So I had a lot of friends that were doing the Peace Core and doing different years where they were doing like volunteer years. So I kind of thought, "You know, if two people read my book and it makes a difference to them, then this all going to be worth it."

So that's kind of how I approached the book and it's been amazing because a lot more people than two have ended up reading it. It really has seemed to really make a difference in a lot of student's lives, which has been absolutely amazing and it's continued to sell really strong for the last two years, which has allowed me to go on tour and speak with students in high schools. I've been doing a lot of seminars and convocations with students where I get to talk about scholarships and their dreams and how they can make their dreams come true, which has been one of the coolest things ever.

I love getting to speak with students in person and see that light bulb go off where they go, "Hey, wait a minute. I can reach my dreams. Like this is awesome! I'm motivated. I can get out there and do this."

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**FT:** Have you had experiences with students who've gone on to say, "Kristina, I also earned a full ride to school thanks to your book"?

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**KE:** Yes I have! That's been really cool. Now that we're about two years out from the book release, I've started to have a lot more students reach back out and go, "Oh my gosh, here's what I've won, this is what I'm doing. Here are the doors that are open. I won a full-ride scholarship here. I got to go to the dream school that I always wanted to." So yeah that's been one of my favorite things recently, is getting those emails with the celebration messages. It's awesome.

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**FT:** Amazing. And of course you've been a role model for your brother, so the lessons have been hitting home, literally.

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**KE:** Yeah. I'm also inspired by him. I mean he's really cool in his own right. So I think it's definitely mutually inspiring.

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**FT:** What's your financial philosophy Kristina? Now that you have gone through all these - I guess, let's be honest; it was a challenge earning all of this money, and now you are reaping the benefits. As a financial model for young adults, what is your philosophy or money mantra?

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**KE:** Well basically my personal philosophy that I apply every day even as I go forward past college, is basically figure out how to get the greatest value for the lowest cost. Basically, how much can you get or how can you get the most for the least? It's important for me, even know, obviously in college that allowed me to go to college completely for free, which has changed my life. Not having the burden of debt after college is just absolutely incredible. But even as I move forward, I apply that philosophy to literally everything. I like to figure out how I can save 50-90% off of just the everyday things that I buy so that if I'm able to not pay retail for everything, my money will stretch so much further.

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**FT:** You just bought a house, so how did that maybe help you as you were home shopping?

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**KE:** Oh it helped so much. We were able, just on the home itself, we were able get an amazing value. I still just am baffled that we were able to get the home we did for the price we did. We've

already gained about \$50,000 in value just in the 10 months that we've had it. The seller sold it for a great price, but even beyond that when I was furnishing the house. So I'm sure everybody who's purchased a home knows that feeling of once you put that downpayment down, it's a lot. And when you go to furnish the house it's like, "Oh no, I don't wanna spend more money." But it being our first home, we definitely needed furniture and I didn't wanna spend a lot of money on it.

So I spent a lot of time just searching extensively for cheap furniture and it was really cool cause I was able to get pretty much all of our furniture in our house for either 80% off or more of retail.

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**FT:** Woah! Where were you shopping? And why didn't you tell me this cause I've been in the middle of a renovation, and while I got some good deals this summer on furniture and turns out summer's a great time to get discounts. I dunno why, but there's a lot of store-wide sales during the summer time I've found. But where are you getting 80% off?

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**KE:** Well there is actually this store in town, locally here in Nashville, and they had this model where basically it's kind of like a TJ Max in a sense, but a little bit more warehouse-ish. And there are different parts in the stores where they have furniture that's already pre-built. It's set up and a lot of people go for that; it's easy, it's simple. But there's another part of the store that most people try to avoid, but it's basically the boxed furniture. It's wonderful furniture that's just as good as any other furniture, brand new, but it's not assembled yet. And if you're willing to be patient and go through the boxes, you can find furniture that's literally, you know, TJ Max they have the model where as soon as a piece of furniture comes in the store it's 50% off.

Well this place will actually bring it into the store at 50% off and then it has like a clearance price tag rotation and the furniture will get all the way to 90% off. So if you're patient and you're willing to actually go through the boxed furniture, you can find amazing furniture for like it's pretty much over 90% off. So I mean I have these pieces in my house that I found on Amazon. Before I bought it I'd look it up on Amazon or on whatever website it's on, and I'd find it for \$500. It'd

have five star reviews and be like this beautiful piece of furniture and I'd walk out with it for like \$18 and I'd come home and have my husband assemble it, and you know, it's great. I love walking through my house with my deal-shopping friends and being like, "Yup, that was one \$20, like that one was originally \$400, got it for \$30." [Laughs]

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**FT:** Good for you!

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**KE:** I love it! [Laughs]

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**FT:** Oh my gosh! Well let's talk a little bit about, more about your up-bringing. Your mom must be beside herself. Is she not?

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**KE:** Yes, she totally is. She is very proud! Very excited.

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**FT:** What would you say is your most pivotal money memory, something that really sticks out from your childhood that taught you a major lesson about money that you've carried on with you through all these years? In addition to of course the conversation your mother had about college and how that was really gonna be on you to afford, I think that was quite a moment of moments, but what else? Maybe even earlier before that that you really recall as being a money memory that has been engraved in you since?

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**KE:** Yeah. So when I was five, my brother was seven, we really wanted a trampoline, really bad. And my mom basically was like, "Yeah sure, you can get a trampoline but you're gonna have to work for it." And you know, being five and seven we were like, "Okay. What do we do to make money?" And we came up, my brother and I sat there and we brainstormed and we came up with the idea to do a lemonade stand during our town's biggest annual festival. A lot of people would park on our street and they'd end up having to walk by our house to get to the event. So we figured that we would take those two days and set up our little lemonade stand and just try to catch people as they walked by.

And it ended up, after the two days, we raised so much money that we were not only able to get the trampoline that we wanted so bad but we had enough left over that we were able to get a basketball goal too. We made like 3-400 bucks that day, or those two days.

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**FT:** That was some good lemonade!

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**KE:** Oh my gosh yeah. I mean at five and seven it completely opened our eyes to what hard work can do. We figured that hard work really does pay off and if you're willing to get out there and be strategic with the opportunities that you have, you can do some really great things to reach your financial goals. So it was a hugely pivotal moment for us, obviously, making several hundred dollars when you're five is big. But I mean, it was work. We were out there probably eight to 10 hours those days and working to sell it, but at the end of the day we were able to get something that we really wanted, and that was amazing. It was a huge lesson for us to see what, even as young kids, we could do to make a difference in our own goals financially.

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**FT:** I can only imagine being that age and earning, and then getting people to buy lemonade from you continuously. What was your demeanor at that point? I mean cause I can only imagine like being that age and finding that maybe a smile goes a long way or saying thank you in a

certain way goes a long way. Did you find certain selling tactics or techniques, or marketing techniques? Even at that young age, I'm sure you learned some things that you did over and over again cause you were like, "Oh this really gets people buying." What worked?

[00:23:45]

**KE:** Oh yeah, my brother and I would sit there and we would be like, "Oh did you see that? That one worked. Let's do that again!" Like we would just take notes on things. We would talk to people and like we'd be like, "Oh yah, when you said that they got really excited. Let's do that!" Or like, "You know, if you shake their hand, they seem to want to stop and talk longer. Or if you sell them a glass of lemonade to both like the main person and their wife or their kid, then the rest of the party is gonna wanna buy some cookies too." You know we just kind of like, we just tried to make meaning of what was happening and what was actually working and what wasn't. And it was great. And you know, with a lemonade stand, a lot of times people were not just buying lemonade, they'd be like "Oh you're cute, here's 5 bucks," instead of 25 cents, which was awesome. Yeah so I don't know if we were like - I mean I could look back and try to put...

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**FT:** No, no, that was...

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**KE:** ... I don't know if we were like extremely strategic, but [Laughs]

[00:24:47]

**FT:** No, no, absolutely. Well what would you say is a financial failure of sorts that you experienced that taught you a lot? I mean up to this point we've only talked about success and winning and earning and winning people's hearts with your lemonade stand. What would you say is a time that wasn't so exemplary that you inevitably learned a tremendous amount from?

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**FT:** Yeah, well when I was 16 years old, I had somebody approach me about becoming a model. Which, you know, like may 16 year old girls that was something that I dreamed of at the time. You know, these people they had a really slick office set up, they had all the right words to say, and they promised me the moon and the stars, and I unfortunately encouraged my mom to pull money out of savings that she had really been stockpiling for a while to pay for this agency's fee. They had convinced us that we'd be able to make the money back pretty quickly, and about a month later that "modelling agency" went out of business and completely vanished with the money that we'd given them.

It was pretty - I learned some pretty painful lessons in that. One thing: always do your research! Don't just listen to the sales person. Always dig deeper. Now before any major purchase I get to know a company and a product inside and out and I also learned, "be careful with get rich quick schemes". Things like that are often not what they appear to be on the surface.

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**FT:** Yikes. It's so sad because you're - I mean that kind of happened to me too. I didn't get approached by a modelling agency. I was not - I had the unibrow and everything when I was 12! But I loved to act and I thought I was gonna be an actress, and I thought I was pretty funny. There was a commercial that would always run in between shows after school, and I remember it was like, "Call us now and secure a free appointment with a talent agent at the top child actors and stars." And it was all the way in Boston, which was an hour away, and I came home and my mom came home one day and I was like, "Mom, I really wanna do this." I think I was 12.

She drove me all the way to Boston, we got the appointment, and they had me read off like a commercial for Oreos or something, in front of this like kind of cheesy guy who had a pinky ring. It was like everything that the movies make it out to be. All the warning signs were there, and they wanted to take head shots and they charged my mom like \$1,200 for them. No guarantee that they would do anything for you. Even at that young age, I think my excitement was immediately diffused from that meeting. I was like, "I get it. This is totally a scam." After that I didn't encourage my mom to follow through, even though she would have never. It was maybe a good experience to go through, even at that young age, to see that not everything is what it

appears to be. And they had spent a lot of money on those commercials, I'm sure they met with a lot of kids like me who were eager and parents who were there just to support their kids, at least give it a shot. But as soon as they made the, the presented the deal, it was clearly not in our favor and we walked out. And we walked past this hallway with pictures of all their "clients" and it included like Michael Jackson and [Laughs] Webster, you know, back then like all the kids that were famous. And I was like, "Oh man, what am I giving up?"

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**KE:** Ah, well good job walking away.

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**FT:** Yeah it was tough though. I mean I had, I couldn't sleep like at night knowing that I was gonna go to this meeting in Boston with these talent agents. And then I got there and it was such a disappointment. But such is life, I suppose.

Tell us about, I already know your So Money moment, which is scoring all that money for school. What would you say is the number one habit that you practice, Kristina, that helps you find value in everything that you buy and to score those deals and to continue to uphold this really great financial life?

[00:29:01]

**KE:** Yeah so I am really into checking deal sites. I'm constantly going through the different websites that I check regularly to see what new deals are out that day, especially for travel. I know we were talking a little bit before this about how my husband and I travel a lot. I travel both for work and for fun, so I put a lot of priority in travel savings. If I can get deals that save me 50-80% off just in that area, it adds up to several thousands of dollars in savings a year.

I've gotten more into travel hacking over the last few years and working with points, which has actually allowed us to do some free trips, which is awesome. And also we actually spent a month in Europe this summer, travelling to seven different countries and we paid about 75%

less than you'd normally be able to do that trip for. So constantly checking those sites and being up on the latest trends and deals going on in those areas, it's really great. It's a great habit and it saved us thousands of dollars.

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**FT:** What's your top site for saving on hotels? Because I'm currently looking for some hotel deals and kind of coming up empty. So what's your favorite go-to site?

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**KE:** Yeah I bounce around a lot on hotel deals. I mean I've done several Groupon deals, which if you find the right one can be absolutely amazing. I look at Deal News a lot, in their travel section. They'll often filter through some of the top travel sites and pull together the best travel deals that are coming out that day. I've done Hotwire quite a bit, just doing the different bidding and trying to figure out the greatest hotels that they have. Even though it's kind of secretive, you can often figure out which hotel it is based on previous people who purchased the hotel deal.

So kind of just bouncing around a lot. I don't know that I have one favorite site for hotel deals, but I try to scan several of them and pull together the best ones for that day.

[00:30:54]

**FT:** Alright. Wrote those down; Groupon, Deal News. Yeah because I find that just some of the basic travel sites where they compare prices, I'm looking for New York specifically. That's hard, I know, because New York I mean gosh, the Holiday Inn next to the airport is like \$250 a night. What? [Both laugh] Let alone, forget you know, a boutique hotel in So-ho, you're talking upwards of 5-\$600 a night.

Are you ready for some So Money fill in the blanks, Kristina?

[00:31:25]



**KE:** Yes I am.

[00:31:27]

**FT:** Alright. Let's go for it. If I won the lottery tomorrow, \$100 million, the first thing I would do is \_\_\_\_\_.

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**KE:** The first thing I would do is I would tithe. My husband and I believe in the biblical principles of tithing, so I would give the first \$10 million to tithe, and then I would set aside \$5 million for paying off our house and friends and family, and actually doing some fun things. And then I would invest the other \$85 million.

[00:31:56]

**FT:** So \$5 million, wait a minute! \$5 million for a house? Are you buying a new house? Or is this the house that you just bought?

[00:32:01]

**KE:** No, no, no. I would take \$5 million and pay off the house along with doing some special things for friends and family and then just have for play money. No, no, no. [Both laugh]

[00:32:13]

**FT:** Did you just buy a \$5 million house? Okay, thanks for clarifying.

[00:32:16]

**KE:** No, no. [Laughs]

[00:32:18]

**FT:** If you did, I would be cool. I wouldn't judge you. I would like just to come over and visit some time.

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**KE:** [Laughs] Yeah. No that did not happen!

[00:32:25]

**FT:** One thing that I spend on my money on that makes my life easier, or better, or both is

\_\_\_\_\_.

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**KE:** Oo my puppies! We have an English Bulldog and a Havanese. And you know, while I do try to still do some deal shopping with them, they pretty much get the best of everything. I think sometimes they even eat better than we do. They're pretty spoiled rotten.

[00:32:51]

**FT:** I love that. Yeah. So that's nice to hear. A lot of times people say their pets are their biggest splurge, which is the next question, next fill in the blank. My biggest guilty pleasure/splurge is

\_\_\_\_\_.

[00:33:05]

**KE:** That one I'd have to say travel. Definitely travel. I mean we do travel for work but we do a lot of fun trips. You know, Europe this summer, I was in Aruba a few weeks ago, and my husband and I have been to Puerto Rico and Colorado Springs, and did several fun trips over the last year. A lot of the trips have been, as I've mentioned, very cheap or free but we definitely invest extra play money in travel.

[00:33:07]

**FT:** One thing I wish I had learned about money growing up is \_\_\_\_\_.

[00:33:40]

**KE:** I would say that there is no shame in deal finding. So I grew up in poverty as I've mentioned, and was always so embarrassed when my mom would make a B-line for the clearance rack in a store. I'd be like, "Mom, at least pretend like you're looking at the regularly priced stuff." And was just kind of ashamed of it at the time and I've realized since then that a lot of people get into deal finding because they don't have a choice. You know, they are in some type of bind and they ended up feeling really embarrassed by it, and they had the mindset of, "I can't wait until I don't have to do this anymore." But the thing is, deal finding is actually a really good money habit, regardless of your budget. You don't wanna make more money only to pay full price for things and be just as strapped as you were before.

I'm convinced that I could be a billionaire and still be trying to find a good deal because I'd want my money to stretch as far as possible.

[00:34:35]

**FT:** It's funny, sometimes I feel when I'm in a store that - cause I do that too. I make a B-line [Laughs] for the sales section. Usually it's all the way in the back or the other floor, and I can feel the sales staff kind of not giving me as much attention as maybe another client or another customer because I'm not gonna pay full price for the new Fall items; I'm sorry, I'm just not. [Laughs] It's still gonna be warm in New York for a while, this is the time actually to go and find some nice summer clothes, especially if you are going on a trip this month or next month. But I know what you mean. But you get over it. You know what? It's like, "You guys have a sales section, you are just as happy to unload that inventory as I am to pick through it. So let's play nice. Let's play nice people."

[00:35:26]

**KE:** Exactly, exactly.

[00:35:28]

**FT:** When I give money, when I am charitable, I like to give to \_\_\_\_\_ because \_\_\_\_\_.

[00:35:34]

**KE:** I like to give to random people that have a need because it's unexpected and it really meets them right where they're at. While we do give to various charities, I know what it feels like to be struggling and not affiliated with a charity. So I love to find people that are just struggling and maybe wouldn't normally ask for help and be able to help them.

For example, my husband recently overheard a lady at a gas station trying to pay, put two dollars of gas in her car. And she had pretty much all change. And this lady, she wasn't asking for a hand out, but simply just trying to scrounge up enough change to be able to make it the 40 miles home. We kind of watched her as she walked out to her car and she had her head hung really low and it looked like she was about to start crying. And we were able to run up to her really quick and fill up her tank of gas and just have this really wonderful conversation with her.

So that's my favorite way to give. You know, I definitely find value in giving to charities, but I love being able to find people that are just having a bad day, that are having a tough moment and being able to help them in that moment, and help brighten their day. You know I think that's just a powerful, a powerful thing for everybody involved. It's just, it's an amazing feeling to be able to help them that way.

[00:36:57]

**FT:** Yeah and really what it involves is being more conscious of your environment. Your husband was aware of her because he took notice and that's something that I think we can all do more of, is to be more aware of other people's needs even if it's just you're in line at the grocery store and the woman in front of you like forgot her wallet or something and she's got three kids and a bag full of groceries. Maybe, if you can, you'd maybe pay for it. I dunno, I'm just saying that I

think I could definitely participate in that more often. Just being aware of my surroundings, cause these days with your phone in hand, let's be honest, we're all looking down. And just look up once in a while! I think that's a great lesson.

And finally, I'm Kristina Ellis, I'm So Money because \_\_\_\_\_.

[00:37:46]

**KE:** Because I can find a deal on anything!

[00:37:50]

**FT:** From college, to furniture, to homes, to oh gosh, the list goes on!

[00:37:56]

**KE:** [Laughs]

[00:37:57]

**FT:** To hotels and vacation. Kristina Ellis, thank you so much for being our So Money Millennial today. Couldn't have thought of a more fitting guest to talk about how to save on college, how to be So Money in your 20's. Congratulations and wishing you more discounted vacations in your future!

[00:38:16]

**KE:** [Both laugh] Thank you. Thanks so much for having me.

[END]