

EPISODE 332

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[INTRODUCTION]

[0:01:35]

FT: Hey, you're listening to So Money everyone. Welcome back, I'm your host Farnoosh Torabi. Quick question for you. Okay, who was your favorite superhero growing up? Who was mine? I think, I dunno I liked Cat Woman. I was cat woman for Halloween one year, I like the Care Bears, they kind of had super powers. Really, who am I kidding? I didn't even watch action movies, I didn't read comic books, my brother was really into the Power Rangers but I was too busy running my own pretend newspaper and bossing around my Cabbage Patch Dolls.

I was an only child until 11 so you can only imagine I needed some friends at home so this has a point.

Our guest today is Steve Kamb and get this, he's a self-proclaimed rebel leader at his website Nerd Fitness and he just released his first book called *Level Up Your Life* which is all about how to be a real life super hero. There, you see? I wasn't just rambling. Steve is on the show today, he's going to talk about how he went from a dead end corporate job filled with anxiety to living his dream life of seeking adventure, whether it's flying stunt planes in New Zealand or gambling in a tux at casino de Monte Carlo. Yup, he did that. Shares how you can do it too. Isn't that sweet?

Here is Steve Kamb.

[INTERVIEW]

[0:02:59]

FT: Steve Kamb, welcome to So Money, very excited to connect with you voice to voice, congratulations on your new book. You just moved to New York City, lots of changes, good changes going on in your life, welcome to So Money.

[0:03:12]

SK: Farnoosh, thank you so much for having me, this is just such a cool opportunity and glad we got to connect in person a while back and excited to be on here.

[0:03:20]

FT: I mean, if there was one word to capture my take on you, it's like three letters, fun! You're a fun guy, you make fitness fun, you make the art of book writing fun, your book is colorful and interesting and exciting and lively. I've met you in person now so I know that's also a fact that you are a fun guy in person and I love your mission, which is as you say on your website, you're here to help desk jockeys, nerds and average Joes level up their lives.

You're like the super hero for the average guy and some gals. Tell us how you got on this epic journey and why you wanted to do this? I mean I know I can guess it started with a personal journey but at some point you were like, "I think I want to help the masses." Take us back.

[0:04:10]

SK: Sure, it's been an interesting process, I think at this point it's been something like seven or eight years since I first started Nerdfitness.com which is the company that I now run and it started all those years ago because I just wanted to help people get fit. I had spent many years of my own life trying to get healthy and stronger and live a better life and really struggled with it for a lot of time.

I couldn't find anything on the Internet that truly spoke my language. I was like, "Well, I like to build computers, I love Harry Potter, I love Lord of the Rings and playing video games but I also like really enjoy this staying fit stuff too. So I wonder if there are other people out there like myself that are also interested in getting fit, don't have six years to make mistakes like I did and would never go to Crossfit.com or would never go to Bodybuilding.com and the idea of going to a gym seems pretty intimidating to them?"

So I thought I had an opportunity to help my people and my people being the nerd community. So I Googled nerd and fitness and nothing popped up so I bought Nerdfitness.com and just started writing articles. Over the course of I think it was about two years while working a regular day job, I worked on Nerd Fitness every afternoon, evening and night. Slowly built up a small community of people that are now all over the world and have since turned it into this pretty large community of people from six different continents, I don't think we have anybody in Antarctica yet, but maybe? We have people from all over the world that are helping each other get fit and has become this pretty cool movement of people.

[0:05:54]

FT: Not just getting fit physically but I'm sure your work is intersecting so many other levels and aspects of health and wellness.

[0:06:03]

SK: Yeah, I'm sorry about the sirens in the background, the big part of the you moving to New York City is getting the full experience. Yeah, the tag line for nerd fitness has been "level up your life", which is the same name of the book that I just put out. It's this concept of looking at your life as if it was a video game or as if you were a character in a story. You know, very similar to you're hero on your own journey.

I found time and time again that people have found a way to — who have found a way to start changing their lives physically, also then carry that over to other aspects of their lives, whether it's helping them become financially independent or they move onto a different job or they start spending their free time doing other activities and that make them happy like dancing or learning a musical instrument, learning a foreign language, starting to travel, et cetera.

I honestly see the fitness aspect of Nerd Fitness being just a catalyst to helping people look at other aspects of their lives and say like, "Well, if I can fix this one part of it, what are some other things I can look into?" That's been the reason why I spent the past few years writing this book called *Level Up Your Life*, it kind of chronicles my own personal journey of creating nerd fitness and finding financial independence, building my business, actually spent a year and a half traveling around the world living out of a backpack and came back from that trip more financially stable than when I had left.

It also follows the journey of men and women, young and old, single and divorced, kids to no kids from my community that have followed the same path and used it to level up their own lives as well. It's been pretty fun to — it's been a great time to write and I'm really excited to share it with the world.

[0:07:51]

FT: This concept of being a part time blogger while having a day job and then having that blog take on a life of its own, lead to a book, lead you to some travel, basically jump start a new career for yourself, does that happen anymore? Are blogs still a viable way to get out there and

to connect with people? I just feel like there are hundreds and millions of blogs, now, the new thing is podcasting. What's your take on that whole medium of, you know, the internet thing. How do you maximize?

I'm thinking about listeners you know? A lot of them are still in that corporate job and they want to break out, they want to use something easy, accessible, inexpensive like a web domain to get out there. Can you still do it?

[0:08:38]

SK: Great question. I'm fortunate enough that I was quite ignorant when I started because I think if I had talked to anybody else or had done any research...

[0:08:46]

FT: If you had talked to me you wouldn't have done it.

[0:08:48]

SK: Everybody would have told me, "Why would you start a fitness blog? There's already millions of fitness blogs out there, you're entering the most crowded space on the Internet, like what are you thinking?" Fortunately I didn't listen to them and I did spend two years building an audience and slowly honing my craft and creating a community and then eventually creating products to help the members of the community and truly turn it from blog into a business.

I don't think it's dead, this idea of "create a blogs start business," et cetera. Everybody kind of get sold that dream on the internet and start a blog and two months later money just start shooting out of your computer. It doesn't work that way, it requires a significant amount of time, energy and effort. You also have to enter it knowing that it might take years and years to build the size, a big enough audience.

Not only that but you have to find a way to stand out. For me, now it's funny, thanks to all the marvel movies, being in shape and nerdy is kind of like in right now. Eight years ago, it wasn't it

was just the thing that I wanted to do. Instead of trying to cater to everybody in the fitness niche, depending on how you want to pronounce it. I catered to a very specific group of people.

[0:10:07]

FT: I believe it's "niché" [Laughs].

[0:10:12]

SK: What I did was, I catered to not just fitness people but actually I catered to people that probably weren't interested in fitness that would consider themselves brand new beginners and also thought of themselves as nerdy. It cut it down to such a small group of people that I could speak our language and get through to them in a way that felt good to them and honest and helpful to me and we could create a group that way.

Whether you're starting a podcast or you are starting a blog, I did it the same way as everybody else, I bought a domain for \$10 bucks and hosting for \$60 bucks for the year and that was the initial investment into nerd fitness and since then I haven't taken on any additional investment, I still own 100% of the company and it has grown dramatically since then and it all started with that and spent, like I said, it was two years of writing every day, connecting with people, asking readers what they wanted to see the most.

Making important pivots throughout those two years. Once I learned what worked and what didn't and have built it since then. I don't think it's dead, I just think you have to approach it the right way and also expect that it might take a significant amount of time before you get there.

[0:11:25]

FT: That's fair, yeah, it's going to take time but what you did which was really admirable and hard is you were consistent. You did this every day, you didn't give up, you have to actually really love what you're blogging about and it helps if you're a guinea pig in whatever you're writing about.

[0:11:43]

SK: Yeah, actually I kind of looked at it like if I was a super hero then my afternoon was my alter ego. By day I was a marketing assistant at a job that created music festivals, and by night I was the rebel leader of a community of nerds around the world and helping them get fit. It's like this duality to my life and it allowed me to really go all in on one during the day and then jump and flip switches at night to the other one.

I think another thing that I did was really helpful was I really cut my personal expenses as much as I could so that instead of having to take on a giant investment or kick start it in a certain way that got really stressful, as long as I could make more money than I was spending each month and if I could spend very little, the amount I needed to make was very little.

Which then kind of proved it to myself like, "Okay, if I can make this work and make one dollar more than I spent last month, all it takes now is just to scale this up and grow it from there." It's been a process but it's been both fun and incredibly educational as well.

[0:12:52]

FT: How did you like the whole book writing process? This is your first book, you're with a huge publisher, Rodale. Were there any surprises or were you just enjoying every minute of it because it's such an opportunity, right? To get a big book deal from a major publisher.

[0:13:10]

SK: Yeah. Throughout the book, I consistently call back to the idea of this journey, it's the concept that every great story in history from the Bible all the way up through Harry Potter and the hunger games and lord of the rings all follow a very similar story ark and it's this guy or girl from humble, ordinary beginnings, receives this call to action, finds a mentor, goes into this extraordinary world, solves the problem or slays a dragon, saves somebody, finds the treasure and returns home a changed person.

I felt like I went on a hero's journey myself while writing this book. It was definitely a departure for me because I had been publishing two articles a week on Nerd Fitness of five, six years and then suddenly shifts from having to write something that was going to be published a few days later to instead write something that wouldn't be seen for two years and everything I had to write had to cohesively tie itself together, was a challenge.

I remember the first draft I finished like I think Rodale told me my first draft was supposed to be 60,000 words and I hit enter on the last sentence and I had written like 105,000 words, I had written almost two full books. I was like, "Oh man, there's probably a good book in here, I don't know where it is yet but I'm going to find it."

I thought that was really kind of helpful for me to just like that first few months, like, "Dude, don't worry this is good, don't worry if it all makes sense, just get it out of you and then we can go back, rework it and put it back together and make it happen." It was a challenge for sure but I truly, I really enjoyed it and very similar to how I started Nerd Fitness is how I wrote the book.

I woke up every day and I used a program called Scrivener where I had a certain number of words, I had to write every day and every time I wrote a word, this little progress bar would fill up and change from red to orange, to yellow, to green and then it would give this "ding" when I wrote enough words that day. Very much like any video game, I could see the progress on my screen as it was happening.

I had a blast, sure it was different working with a publisher, getting an outside editor to read my work and things like that but I truly enjoyed it and I fully intend to write more books, if there's an opportunity to do so because I enjoyed it, I had a lot of fun.

[0:15:43]

FT: Where were you when you learned you got the book deal? Everyone has that moment right? Hopefully this will be the first of many books for you and when you look back, this will be the book that kind of set off a whole new chapter in your life, no pun intended. Where were you, what were you doing? Take us to that moment because that's such a So Money moment.

[0:16:03]

SK: I remember exactly where I was, I was in Nashville, Tennessee and I was volunteering at a children's hospital like at that exact moment and I remember this because I was working with an agent and the book had gone to, I don't know if you call it an auction where there's a few publishers that are interested which was really exciting. I get a text message or a phone call from the agent every half hour, hour, saying like, "Hey, this person came in with this offer and then the other one come back." I am in this hospital trying to be present and volunteer and help these kids and my phone is exploding in my pocket with this life changing opportunity and I'm trying to be cool and not freak out.

I totally freaked out and excuse myself, go to the bathroom, look at my phone again, see what the next offer was and get this giant giddy smile on my face and it was kind of cool because as grateful as I was for that experience, it was also is pretty neat too to have it happen in a location on like how fortunate I was to have that opportunity and to surround myself with other kids that were just happy to have me there too. It was humbling and a great reminder that certain things are really important and other things, although they are very important, still pale in comparison to other things you can do.

[0:17:24]

FT: Right. Wow. Well you're going to help a lot of people with this book, as I said, in a fun way. Let's have more fun and talk about your money mindset. Share with us your financial philosophies Steve. From the guy who went abroad for a year and a half and came back richer.

[0:17:41]

SK: A few things, one is automate whenever you can and that's because I find that willpower is fleeting, I think it's very similar to somebody that stocks a house full of junk food and then has to contain themselves all day long. Like my apartment, I don't have junk food anywhere because I know I would eat it all day. Same thing with money, I automate it whenever possible. As soon as I get a paycheck from Nerd Fitness which I pay myself a salary. Some of it goes into automatic

savings account which is split up in to different sections, some of it goes into an account managed by vanguard and some of it goes into an emergency fund et cetera.

Anything that's left in my bank account, I can spend guilt free on certain things and more often than not, the things that I spend my money on are experiences over possessions. That might be spending additional money to get a great seat at a concert or going on a trip of a lifetime or signing up for some great experience that wouldn't have happened. And anytime I do find, buy something that's like a possession, I try to make them things that either improve my life or make me want to even continue further down this path to reference the book, level up my life.

[0:19:00]

FT: What was your experience with money growing up that now as an adult has transformed you?

[0:19:05]

SK: Sure, I was very fortunate to have been raised by two really loving parents and a Nintendo entertainment system, which was I think both my parents...

[0:19:15]

FT: Me too.

[0:19:17]

SK: ..and the Nintendo were very influential in my upbringing. My earliest money memory that I'm thinking back to is I think I was probably four or five and I grew up on Cape Cod in a town called Sandwich, actually East Sandwich which was — I lived probably five, 10 minutes from the beach and I remember during the summer times, I would go to the beach with my parents and I'd walk up down the beach and collect cohog shells, these giant white shells, I had like a trash bag full of them.

I brought them home and we bleach them and then I would paint red socks logos in the inside of them and then I sat in a lawn chair in my front yard and we would sell them to people that drove by in front of our house. I think I sold them for like 50 cents or something. I remember one day I made 10 bucks and it was like the greatest \$10 I've ever made.

[0:20:15]

FT: That's 20 units that you sold, that's a lot.

[0:20:18]

SK: Right, which is funny though. I live in this quiet neighborhood like a moderately sized home in a quiet — I was like a local that grew up on Cape Cod, everybody's only there for summer times usually but yeah, I think people mostly just felt bad for me because I don't think my drawings were that great but it was the start of a long, youthful entrepreneur journey for me. After that, I remember selling creepy crawlies while I was in school until I got in trouble for doing that and then I made bracelets and sold those.

And then when I got older I used to have a lawn mowing business where I'd walk a lawn mower around my neighborhood and help people there and get car washing, shovelling snow, raking leaves, et cetera. It's just something that I think my parents had always instilled upon me is like, you're responsible for you and if you bust your butt like you can make a great living for yourself. Those are the earliest memories I have for me of work hard and — work hard but earn your keep and when you do the money that comes in, you'll be really satisfying because you're essentially responsible for it.

[0:21:28]

FT: How do you backpack for a year and a half and come out on top financially? Tell me that? Were you hostelting it , were you sitting on couches?

[0:21:41]

SK: Hostels and sleeping on couches and what I would do is, at this time I had just recently quit my day job and went to focus on Nerd Fitness full time. Still wasn't making very much each month. I mean, let's see, I think maybe \$2,000, \$3,000 bucks a month through the website which I didn't have a lot of runway saved up. I did the math and started calculating how much it would cost me to lie while living out, how much it would cost me to travel and then compare that to how much it cost me to live a "stable safe life" in Atlanta Georgia at that time.

And it turns out, if I could kind of travel and hack my way around the world, it would be cheaper for me to travel than it would be for me to run — that it would be for me to stay in Atlanta. I ended up signing up for a few credit cards, paid them off in full each month but earned enough airline miles to actually book my around the world ticket. I think it ended up costing like \$419, it was 130, \$140,000 American Airline points. I wrote an article called how to travel he world for \$419 bucks and it ended up getting syndicated by Gizmodo and became their number two "How to" article of 2010. It was kind of fun to look at it.

[0:23:06]

FT: And a star is born.

[0:23:10]

SK: Yeah, it was cool, I wanted to prove not only to other people but to myself like everybody thinks to travel is way too expensive. All these other experiences are for other people but they're not for me because of X or Y or whatever it may be. So I was like, "Here is a person that because I could work remotely," write articles for Nerd Fitness while traveling. I wanted to show that people could follow in my footsteps. I stayed in really cheap hostels and I made it a goal to come back more financially stable than when I left.

I started traveling through cheaper locations and ended in Europe. I figured, by the time I got to Europe, hopefully Nerd Fitness would be generating more revenue and thus make it easier for me to spend a little bit more money each day. I started in Australia and New Zealand which mostly for comfort because I was afraid of traveling by myself to start. I started in countries like my newbie zone in a video game to give me some confidence.

Then I went into Southeast Asia where I didn't speak the language but things were a lot cheaper and then returned to the United States to go to a few weddings and a conference and then I jumped over to Europe where things were more expensive but I had now kind of learned how to travel cheaply and Nerd Fitness started doing better and a lot of the things that I had done while traveling actually brought in additional publicity to Nerd Fitness.

I looked at it almost like a 18 month business trip. I would go do something crazy adventurous like sky diving or bungee jumping. I once flew a stunt plane in New Zealand and I lived like James Bond in Monaco and...

[0:24:53]

FT: What? Wait. I've been to Monaco, I felt like — I was the poorest person there, I was 21 I think and I just sat there by the waterfall like that little circle and just sat there and had a diet coke because it was like \$8 and that's all I could pay for but I was in Monaco and I had a picture to prove it. How were you James Bond in Monaco? Tell me that?

[0:25:17]

SK: Sure, as somebody that loved video games and the character James Bond growing up, when I started traveling, I wanted to do all the things I had said I always wanted to do but had consistently put off and not done. Looking at life like a video game, I thought to myself, "I have to live like James Bond for a weekend," and I just had so much fun trying to come up with what that would be.

For me it was like, "Okay, if I'm going to be James Bond, I need to get a tuxedo, I need to stay in some exotic location and I need to gamble." I figured those were three attainable things rather than international espionage and having, getting chased by...

[0:25:57]

FT: A watch that would explode a building near you.

[0:25:59]

SK: Right. Yeah, exactly. I spent a few days in Niece, France, staying in a very cheap hostel and I'm in flip flops and a backpack. Somebody in my hostel spoke both English and French so I brought her with me to this costume shop that I had found and in the back of the costume shop was a — they rented tuxedos in explicably. It was a giant, fuzzy, animal costumes and the back wall was like really nice tuxedos. I rented a tux for I think it was like 50 euros or 60 euros. 70, 80 bucks for the weekend.

I used hotel points to stay at the Fairmont Monte Carlo which is a hotel on stilts on the Mediterranean and then I had set aside, I think it was like \$200 bucks or \$300 bucks to gamble at the Monte Carlo casino. And what's funny is like, the \$300 was more I think than I had spent probably in the previous two weeks. But I was like, "You know what? I'm going to do this for the experience, let's see how this \$300 bucks go and I'm going to lose it all and have a story or maybe I'll win something and have an even better story."

Fortunately I actually made a few hundred dollars on my gambling. My weekend living like James Bond in Monaco, I actually made money on the entire experience.

[0:27:21]

FT: Where were you when I was 21 and my diet coke in Monaco, sitting there like a sad pauper? Did you at least take pictures? You have pictures, right?

[0:27:30]

SK: Yeah, I have pictures, there's video of me doing one handed pushups in a tux in front of the casino like four in the morning.

[0:27:37]

FT: Oh my god. "Go Steve! Go Steve! Go Steve!"

[0:27:40]

SK: It was one of those — I had that, your diet coke moment, I had that the next morning, I had breakfast and I was sitting there watching these billion dollar yachts pull in and this was nine or 10 months into my around the world journey, and Nerd Fitness is doing well and I had just lived like James Bond and made money on the experience. I probably started crying, I was like, “How different my life had become in the previous year.”

[0:28:05]

FT: You had no casualties unlike James Bond would have, yes.

[0:28:09]

SK: yeah right? Nobody died and I did not make it on any most wanted list.

[0:28:15]

FT: Did you get the girl too?

[0:28:19]

SK: I did hook up with some people but I did not lock on a bond girl unfortunately.

[0:28:24]

FT: Spectacular story. I'm glad I asked that question. Let's fast forward a little bit and ask about habits. How do you make your financial life operate through good habits?

[0:28:37]

SK: I think the best things that I've done from a fitness perspective from a improving at skills perspective and financial perspective is like, to capitalize on my laziness. Almost make it like I have to think about failing at financial success or fail at health and fitness, fail at improving something and in the book I talk about the importance of building habits and adding additional steps between you and bad habits and removing steps between you and good habits.

When it comes to finance as I previously stated, I try to do everything I can to remove myself having to use willpower to make things happen. If I'm saving up for a trip, I set aside \$20, \$30, \$50 bucks a month or whatever it may be, automatically deducted into a particular savings account that says like "Steve's upcoming trip" or whatever it may be. I have another one that says, "Steve's idiot fund" which is if I, when I used to have a car, if I got a speeding ticket or if something breaks, I drop my phone and the screen shatters, I'm already prepared for those situations.

So that whatever is left in my checking account can go towards these life changing experiences like James Bond or scuba diving and finding Nemo on the great barrier reef or donating money to great causes or taking violin lessons. I spent the past year while writing this book learning to play the violin and could, had no problems spending the money each week on a violin instructor and renting a violin because I knew the money was — I had it, it was a good investment and it brought me a lot of joy and frustration because playing a violin is freaking difficult. Had a lot of fun with it along the way.

[0:30:29]

FT: All right, let's do some So Money fill in the blanks, this is our lighting round where I start a sentence and you finish it, first thing that comes to mind, ready?

If I won the lottery tomorrow, let's say you had James Bond life forever, won the lottery, hundred million bucks, first thing I would do is _____.

[0:30:49]

SK: Buy an island in the Caribbean next to Richard Branson's.

[0:30:53]

FT: All right. He's in Necker Island?

[0:30:58]

SK: Yeah, Necker Island, yeah.

[0:30:59]

FT: He owns Necker Island right? Or he just has a lot of real estate on Necker Islands.

[0:31:04]

SK: Oh no, he owns it. He literally owns the island, runs his business most often from there, you can rent it out for a weekend or whatever. But one of my goals, it's so funny, I had already talked about experiences over possessions and the first thing I tell you is to buy an island which is probably the most financially irresponsible thing I could do. But I had zero plans of selling Nerd Fitness and whatever.

I think if I had the opportunity, buying an island in the Caribbean and structuring it in a way so that it could become Nerd Fitness Island and just run yearly camps of whatever it may be and move the whole team there and have some fun with it. That sounds like something ridiculous but also fun that I'd probably do it.

[0:31:42]

FT: Yeah, right on. Okay, one thing that I spend on that makes my life easier or better is _____.

[0:31:49]

SK: A fitness coach, which is crazy considering I run a health and fitness company but I have somebody that I pay to program my workouts for me every month and because he tells me to do it, I actually hit every workout, I do every exercise and every rep and it's been about two years now and as a result I'm now in far better shape that I've ever been before.

[0:32:10]

FT: What do you look for in a fitness coach?

[0:32:14]

SK: Somebody that has succeeded in a way that I want to succeed. It's my friend Anthony Michael and he lives in Pittsburg but he was, physiologically look like me a few years ago and now he looks like I want to look. Hiring him, knowing that he's the type of guy that can do the things that I want to do and most people, they see, they read Men's Fitness or they read Muscle and Fitness and it's like, "How to get in shape like Hugh Jackman in Wolverine." That dude has three coaches, two nutritionist, a chef and has to be in shape or he loses his \$50 million dollar contract like you would be much be better off taking advice from somebody that is in your similar lifestyle situation.

If you have kids and you work a busy job, finding somebody else that has succeeded that, has those same restrictions but those same obstacles to overcome. You're going to have a far better chance of succeeding and mentally setting yourself up in a way you can patiently wait for the success that is coming to you rather than wondering why it hasn't showed up in three sections of 15 minutes a week in six weeks. It takes a while and it takes some commitment. Finding people that have succeeded in the way that you want to succeed.

[0:33:30]

FT: I've also heard that people in Hollywood, men in particular who have to bulk up for one movie and then slim down for the next and then bulk up again and they're in their 50's, they kind of need some magic powder. They go and get some non-FDA approved, you know what I'm talking about, to...

[0:33:48]

SK: Absolutely.

[0:33:50]

FT: Yeah, what is it called? I don't even know what it's called but I know that there's stuff out there. It's like the fountain of youth pill basically and it's not at all FDA approved but if you're rich enough, you can get your hands on it and you're willing to take the risk because you got a lot at stake.

[0:34:07]

SK: Yeah, I think a lot of those actors do probably — they are probably supervised by scientist or doctors but steroids, they literally take steroids to get in those positions and it's no different than most of the men, the male fitness models that you see advertising this particular supplement or weight loss, whatever. It's like, those dudes are on steroids, they probably never touched the supplement that they're currently promoting, they're just doing it because they're getting a paycheck for it.

[0:34:32]

FT: Yeah, it's a lot of pressure. Okay, so now, when I splurge, like a lot of money. Because you say you like to save up for the big wins, the big experiences. One thing I love to splurge on is _____.

[0:34:51]

SK: There's one thing that I probably splurge on every year and it's this cruise called the Rock Boat. It's a company I used to work for and it is a floating music festival, giant cruise ship and there's 30 or 40 bands on board and then every other spot on the ship is sold to fans of those

musicians. Like I said, the company that I used to work for, I did four or five cruises as an employee where I helped produce and promote and then run the cruises.

Since then, I'd go on it every year and it's way more expensive than a normal cruise but I would never go on a normal cruise. It's like my favorite four days of the year because I get to disconnect completely, the Internet doesn't work, y cellphone is turned off and I get to have some fun traveling and doing things like that. One more thing that I love to splurge on is my New York City apartment. I just relocated a few months ago from Nashville, Tennessee and moving to New York was certainly sticker shock with...

[0:35:55]

FT: Splash of water on the face.

[0:35:58]

SK: Right? Yeah, exactly. I look out every day at the empire state building from my apartment and I work from home and I pay to have all these sirens drive by me every day to get the full experience, so that's quite nice. It's really inspiring! I read Rockefeller's biography and I look at the empire state building every day and it reminds me that I'm trying to build something hopefully game changing and as Steve Jobs said, "I'm trying to put a dent in the universe" with this community of Nerd Fitness and this business and building and moving to New York and spending this money on a moderately sized apartment.

It was a splurge but I don't regret it for a single second and every day since I've been here has been inspiring and exciting and fun and I'm so thankful and that I had the opportunity to do that and I've learned quite a bit from it.

[0:36:50]

FT: What's your new year's resolution? This is airing in January and I got to ask a man who is good at accomplishing goals. What's your new year's — I mean maybe you don't set them, but if you have a goal this year, what is it?

[0:37:03]

SK: Yeah, I've mentioned this to my friend Benny but Benny invited me to be his groomsman in his wedding coming up in Ireland on December 31st at the end of this year. December 31st 2016 and I've been playing violin for the past year and a half now and I'm still not great but one of my goals is to sit in a pub in Ireland with a violin. I went to Ireland and spend a month there on my trip around the world and I watch these musicians come in and local, just men and women bring their instruments in for the evening and sit there and play traditional Irish music. I just thought that was so cool. So by the end of this year, once I book my trip out to Ireland for Benny's wedding, I'm bringing my violin and I will have to get good enough between now and then so that I can sit in on at least a few songs and not make a complete fool of myself.

[0:37:56]

FT: You won't, you won't. You put it in the universe, it's going to happen, I can hear the music in my ears, I can hear it. There might be a little tap dancing in the background. Well, let's see what else is on this list? The one thing I wish I had learned about money growing up is _____.

[0:38:11]

SK: That's a great question. I think the one thing that I learned but it wasn't until I stumbled across this idea of building an online business is that, I had always thought when you build a business, you're just supposed to write a business plan and then go look for investment capital and give away most of the company and then hope it takes off and blows up.

My favorite classes in college were entrepreneurship but the first thing I did as soon as I got out of college was taking a traditional job because I was like, "Well, there's no way I can — I don't have a great business idea, who is going to — I don't want to put together a business plan, et cetera." Eventually I learned like, "Well you can start small, you can start something on the side and slowly build a business that way."

But it took me five, six years of working traditional jobs until I realize like, “Why don’t we try this other way?” I wish I had started that earlier but everybody knows that this journey that we all take. Good and the bad make us who we are so although I wish I had started earlier, I’m happy and helpful, or happy and excited with how things have kind of turned out to.

[0:39:26]

FT: Absolutely. You learned it at some point so that’s a good thing I suppose. When I donate, I like to give to ____ because ____.

[0:39:34]

SK: I like to give to causes that my friends are really excited about. My sister walks every year, walks a marathon every year for the Jimmy we found and I have another friend that volunteers at this camp called Camp Sunshine down in Georgia which is a summer camp for kids with cancer. Things of that nature.

Whenever anybody that I know is raising money for a cause that is really important to them, I gladly donate to that. And then also just thanks to my time volunteering at the children’s hospital in Nashville Tennessee, anytime there’s an opportunity to give money to kids that are in situations that really truly wasn’t their fault, gladly give to those causes as well.

[0:40:19]

FT: Yeah, I was watching TV last night, all the Saint Jude commercials. I’m like, “Oh man, I got to...”

[0:40:24]

SK: Cry right?

[0:40:25]

FT: I know, it's terrible. "Take my money, just take it, just take all of it."

All right Steve, Last but not least, I'm Steve Kamb, and I'm So Money because _____.

[0:40:41]

SK: I'm So Money because I get to wake up every day, excited to work on something that makes other people's lives better. I have created jobs in which I have now helped make team members of nerd fitness, make their lives better and their family's lives better. I have the freedom to spend my time on things that are important to me and the ability to travel and have experiences that I will get to cherish and remember and share with friends, family, eventual grandchildren. And as a result to that I feel like I'm pretty damn money right now.

[0:41:23]

FT: You are pretty damn money and it's just the beginning, it's just January. I look forward to hearing about your violin session in Ireland.

[0:41:32]

SK: I'm already getting nervous just thinking about it.

[0:41:34]

FT: Yeah. And really a wonderful book and I think you wrote it for your nerds but I think that it's fun for anybody who is trying to, if you don't consider yourself a nerd but you are interested in self-improvement, getting healthier in your mind and in your body this year and that is one of your resolutions. Steve Kamb to the rescue! Thank you so much Steve.

[0:41:55]

SK: Thanks for the opportunity.

[END]