

**EPISODE 377**

[SPONSOR MESSAGE]

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[INTRODUCTION]

[0:01:25]

**FT:** Hey everyone, welcome back to So Money. I'm your host, Farnoosh Torabi. March 15<sup>th</sup>, Ides of March. How's everyone doing? Thank you for joining me. Raise your hand if you have ever taken an Uber or a Lyft or any other ride sharing service. I rely on Uber a lot. It might be one of those things that I actually really splurge on, like I ask my guest at the end of the show.

It also makes my life easier and better at times because sometimes hailing a cab is impossible and Uber is so convenient. It's connected to your credit card which can be very dangerous and there's a point to all of this I promise and the point is that today's guest is an expert in all things Uber and Lyft. He was once a full time aerospace engineer and a part time Uber, Lyft and Sidecar driver.

His name is Harry Campbell and he discovered ride sharing as a passenger several years ago when he moved from San Diego to Orange County and he decided to give it a try as a driver.

Why? I'm not so sure. I'm going to ask him that because you're an aerospace engineer, do you really need to be driving Uber? I guess he thought it might be a fun or a flexible way to earn some money.

Well, he loved it so much, he got so curious, he started to really explore the market place to try to find resources for drivers who were just starting out like him. How to really earn more or how to track your expenses or things like that but realized there was not a lot of information out there that was supporting the drivers. So that's when he started his blog, The Rideshare Guy. In early 2015, he actually left his job, can you believe this? As an engineer to pursue blogging and running The Rideshare Guy full time.

Today, Harry is also a contributor to Forbes and he's got his own podcast, The Rideshare Guy Show. I love talking to Harry. He's so cool. I wanted to know first and foremost why he made the transition to The Rideshare Guy Blog, why he wanted to quit aerospace engineering, what kind of fulfillment he finds in this that he wasn't finding in his previous job.

Is it really a practical way to make extra money? I know that some of you have even written in, wondering if, "Hey, I'm thinking of taking on Uber or Lyft as a part time side gig. Should I do this? Is it worth my money and time? Because obviously, you have to invest in a car and gas and maintenance and all of that. He talks about whether it's worth it, who should be doing this and who shouldn't.

And this guy, Harry, outside of The Rideshare Guy blog, he has really established a cool brand for himself. He's out there speaking, he's partnering with brands, he's got sponsorships on the website. He's got the podcast. He's really growing a little bit of an empire here. So I wanted to ask him about that, how he learned how to do this. I don't think they teach you this in aerospace engineering school right? He breaks it down for us.

Without further ado, here is The Rideshare Guy, Harry Campbell.

[INTERVIEW]

[0:04:18]

**FT:** Harry Campbell, Rideshare Guy, welcome to So Money. I'm excited to talk to you.

[0:04:23]

**HC:** I'm excited to be here. Thanks for having me on.

[0:04:26]

**FT:** So I just got out of an Uber, no joke.

[0:04:28]

**HC:** Nice.

[0:04:30]

**FT:** I literally got out of an Uber, got to my apartment, had a snack and logged on and here we are podcasting and get this, my Uber driver opened the door for me, wasn't that sweet?

[0:04:42]

**HC:** Wow.

[0:04:43]

**FT:** UberX too, it wasn't even Uber fancy — Uber Black. It was UberX and opened the door for me in the rain.

[0:04:51]

**HC:** Wow, awesome.

[0:04:52]

**FT:** Really nice, right?

[0:04:54]

**HC:** Yeah, he sounds like a reader of my site because I'm always telling my drivers to go above and beyond what everyone else is doing.

[0:04:59]

**FT:** Really? So okay so let's talk about how you became The Rideshare Guy, because I think that story in and of itself besides of course how The Rideshare Guy blog and podcast is helping people, your journey to become this can I say brand, blogger, podcaster very inspiring and happen all within just a matter or couple of years.

Interesting that you started out as an aerospace engineer full time and then you became a part time Uber and Lyft and Sidecar driver. What was the need? It seems like as an aerospace engineer, you're plenty busy, you're making okay and good money. Why even go down that path?

[0:05:44]

**HC:** Yeah and that's actually one of the questions that a lot of people asked me when I was first getting started as an Uber driver but for me, it wasn't necessarily about the money or anything like that. I mean obviously, I'm always looking for side hustles and side gigs that are going to make me money and that's why I do them but I also try to learn about new things that I'm doing or find things that I am passionate about.

So I think for me, I wasn't necessarily passionate about becoming an Uber driver but it was something that seemed really interesting to me, I had taken a bunch of Uber rides, like yourself, as a passenger and all of my drivers were telling me how awesome it was. They were telling me

how much money they were making and I was thinking to myself, “All right, I’ve got to check this out for myself,” so I just went out one day and signed up from my couch actually and did it.

[0:06:25]

**FT:** Did you enjoy it right away? I know, I watched your video and you had this cute little video on your site, that’s like a cartoon and is it Frank?

[0:06:33]

**HC:** Chuck.

[0:06:34]

**FT:** Okay, so if you’re Chuck and you’re starting to ride Uber or drive Uber I should say, it’s exciting in the beginning but then it plateaus and you lose your excitement for it. Did that happen to you?

[0:06:45]

**HC:** Yeah, I would say that the first couple of months are definitely a honeymoon period because it’s a fun job. When you’re first out there, you’re not even thinking about how much money you’re making, you’re not really thinking about your expenses or any of that lame business stuff, right?

You’re just thinking about, “Hey, I’m going to go out and drive and make some money, talk to a bunch of cool people.” I mean everyone who is taking Uber has a really interesting story and a lot of them like to talk, some of them don’t, but for the most part your passengers are pretty cool and it makes the job very enjoyable.

I think a lot of people really enjoy it but after a month or two, a lot of little micro pain points start to come up whether it’s starting to realize, “Hey, how much money am I actually making?” Or,

“What’s up with this insurance situation or taxes?” Or just a whole host of issues that basically traditional business owners all face too.

[0:07:33]

**FT:** It’s not for everyone right? I had a listener actually call or write on and asked me, “Hey Farnoosh, I’m thinking I’m doing Uber as a side gig but I’m worried that my taxes are going to go up because,” obviously the more money you make, the higher the tax bracket potentially and I wasn’t really sure what to tell her.

Because I said, “Yeah, of course your tax exposure could get higher but at the same time, you’re making more money and that’s good.” But then there’s expenses. I mean this is not passive income, there’s a lot of overhead, there’s the car, the maintenance, the gas, the parking potentially, the housing of the car, how do you know when it’s actually “worth” your time and your money to be an Uber driver, a Lyft driver or any sort of car share guy or gal.

[0:08:18]

**HC:** Well, I think that the biggest thing to keep in mind is that with this line of work, there’s a lot of variability so in a normal job, you might have 10 people that all start at the same time on the same day and they all get paid the same amount. With Uber, the best drivers are actually rewarded with more money and so it’s kind of a nice thing because if you’re out there working really hard and doing things that other drivers aren’t doing and finding the best times and places to drive, you’re going to make more money.

[0:08:45]

**FT:** Why is that though? Can you explain that to me? Is there an algorithm, is Uber playing big brother? How do they know?

[0:08:54]

**HC:** Some of it is obviously based off luck of where you're getting rides and how far the riders are going but I mean for example, what I tell most drivers to where you should start is start with the party hours. We call those party hours Friday/Saturday nights, that's when everyone is out drinking, out having fun, taking lots of Ubers, right?

But that's also when the most number of drivers are out. So if you think about it from a supply and demand point of view, you want to be out when the most number of passengers are out but also when the least number of drivers are out because that could lead to higher surge pricing, which would mean more money for you.

So there's lots of opportunities to go out and drive and basically find times that other drivers aren't willing to do or don't know about it. I mean for example, one thing that we found and I've talked about on my site is from 4 to 6 AM. There is not a ton of rides but everyone's that's leaving the house at 4 to 6 AM is going to the airport. There are a lot of people that go to the airport at 4 or 5 AM because it's before work but it's also after the time where people are going out.

So if you're on the road or you're leaving your house at that point, that's probably the only reason why you're leaving and those rides could be nice and long, no traffic and so that's an example of where you can go out and find ways to make a little extra money that other drivers aren't taking advantage of.

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**FT:** And then you can grab somebody from the airport back to the city of where you were coming from.

[0:10:12]

**HC:** Yep, hopefully.

[0:10:14]

**FT:** You know today, I took an Uber, I take a lot of Ubers I have to say, but it's part of my job. I get reimbursed, it's cool. I took an Uber to CNBC which is in New Jersey all the way from Brooklyn. So it's about an hour ride in the rain and the driver was really great. I got there and then I felt really bad because he said, "Well, I guess I have to go all the way back to New York now."

I go, "Well why don't you just pick somebody up from New Jersey?" And he's like, "Not a chance. Everyone here has a car," like no one is getting Uber in New Jersey. It's the suburbs so I felt kind of bad, should I feel bad?

[0:10:50]

**HC:** I think that it's definitely — it's nice of you to feel bad

[0:10:53]

**FT:** Well he chose to come and pick me up.

[0:10:54]

**HC:** Yeah. The thing is right now as it stands and Uber is testing some pretty cool features right now. For example, they're testing features that would allow that driver to set a destination. So let's say he wants to go back to New York. In the future, he'll be able to set a destination and he'll only get rides headed back in that direction.

So if he's going to drive back empty handed, at least he has the potential or possibility of picking up a ride ahead in that direction. So I mean the system isn't perfect yet. I'd say it's even far from perfect, there are a lot of inefficiencies but going forward, I think that's a cool thing that there's room for a lot of cool innovation that's going to make it a lot more efficient for both sides.

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**FT:** All right, so back to your journey. You start to experiment with the different car share companies. You're really liking it, you're looking at more on how to work smart, at what point did you decide, "This is going so well, I'm going to quit my job as an aerospace engineer," which by the way, probably wasn't an inexpensive degree.

[0:11:50]

**HC:** No, it wasn't but I did go to a state school so it wasn't too expensive.

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**FT:** All right, cool.

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**HC:** Well, I guess one step back, the first thing I did honestly within about two weeks of starting driving, I started looking up to see if there are any resources. If there are any blogs, if there are any forums or anything like that with people answering questions or talking about what their experience is like as a driver just so I could educate myself maybe learn from the pros and I couldn't find a single blog that was producing consistent content.

I found a few one off articles here and there but I didn't find a single site that had more than one article on what it was like to be an Uber driver and a light bulb just kind of went off in my head and I said, "You know what? I think I need to start talking about what it's like and see what happens." So that was really the beginnings of my blog and to be clear about a year later when I did end up leaving my job as an aerospace engineer, it was to do the blog full time not to become an Uber driver full time.

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**FT:** So are you still driving Uber?

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**HC:** Yeah, I still do it here and there. My full time thing now is running the blog and kind of managing everything that's going on but definitely, that was one of the things for me that I felt was really important. All of my articles when I was first starting the blog, I was really talking about from firsthand experience.

I think that there are people writing about what it was like to be an Uber driver and they may have been drivers themselves but Uber was paying some pretty huge referral bonuses and your traditional affiliate marketing referral type incentives and so there were are a lot of people who were basically talking up Uber and how amazing it was, but not really highlighting any of the parts that sucked.

So for me, basically I took the strategy where I was going to try to really build a community of people who trusted me and say, "Hey, Uber is a great job for certain people for certain situations and here's how you can leverage it to make the most amount of money," but there's also some problems with it and I try to cover both sides really fairly. I think that one of the big things that helped me stand out as I was growing my audience.

[0:13:55]

**FT:** How much money can you really make driving Uber? Like, best case scenario.

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**HC:** I'd say that in the bigger cities like San Francisco, New York or LA I think probably in the \$20 to \$25 an hour range and you also probably have to take into account your expenses. So definitely that's going to be at least a few dollars an hour depending.

[0:14:14]

**FT:** That's after Uber's cut? You make \$20 to 25 dollars an hour?

[0:14:18]

**HC:** Yeah and I mean that's probably and definitely in the bigger cities. I'd say probably a little bit better than average for people all around the country is going to be in the \$10 to \$20 dollar an hour range.

[0:14:27]

**FT:** Yeah, you're not wrong. I actually was in the Lyft in San Francisco, I asked the guy, he was very open and I don't think I asked him he just said flat out how much he loved Lyft and he said, "On a good week, you can make a \$1,000 in a week and you're not really working crazy hours. You're working 40 hours." And the more you drive, the more of a cut, the bigger percentage you get to take home I think?

[0:14:55]

**HC:** So Lyft has a cool program called power driver bonus which basically says if you work 40 to 50 hours a week, and it's based off rides but you basically have to work about 40 to 50 hours a week, then they'll give you their full commission back. They will give you their 20% commission back, which is a cool thing because it really rewards all the drivers who are putting in the most number of hours.

[SPONSOR BREAK]

[0:15:18]

**FT:** If you're running your own business, you know you do whatever it takes to make sure your business runs efficiently, I know this firsthand. But constant trips to the post office can get in the way. With stamps.com, you'll be able to spend less time with the post office and more time growing my business.

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[INTERVIEW CONTINUED]

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**FT:** So how did you learn how to become an online superstar? I mean I guess they don't teach you that in aerospace engineering school, they don't teach you that riding Uber. But you did it. I have to say I'm very impressed with your online branding, the amount of press you've earned yourself over the last year. You are really just hitting it out of the gate, whatever the expression is. You're hitting it out of the ballpark?

[0:16:56]

**HC:** Yeah, I think that "hitting it out of the park", that sounds about right.

[0:16:58]

**FT:** I'm terrible by the way, anyone who knows me knows I'm terrible at idioms, terrible.

[0:17:04]

**HC:** Well I like that you're at least trying the sports analogies.

[0:17:06]

**FT:** I try, I'm terrible. I'm like — it's a running joke in my house. I can't get anything right but it doesn't stop me.

[0:17:15]

**HC:** Yeah, well I actually was going to leave this for a little surprise but I actually did or I do still own — my first blog was a personal finance blog, so that's kind of how...

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**FT:** Really? Which one?

[0:17:26]

**HC:** It's called Your Personal Finance Pro. So it's pretty small and I started it about five years ago and it never really took off but that's really where I like to say where I honed my skills and learn a ton about just blogging, creating content in general and just networking with lots of other bloggers and that's kind of how I was familiar with your name obviously from the personal finance space and all that good stuff.

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**FT:** And so the truth comes out.

[0:17:49]

**HC:** Yeah.

[0:17:50]

**FT:** So the truth comes out. Well, you then are a finance expert I'm going to say and so let's transition now to the So Money questions. I loved hearing about your cool foray into car sharing, car ride, car share riding and how you basically turn this into an entrepreneurial venture for yourself. What's your money mantra Harry? Do you have a financial philosophy that you live by?

[0:18:17]

**HC:** I would say that my financial philosophy just has a lot to do with, I mean I just try to prioritize — if something is important, I'm going to prioritize it. I guess that's the best way to put it. So for me, there's lots of little task that you can worry about and there's lots of things that you could potentially do but I try to go after the low hanging fruits take care of those first and move my way on from there.

[0:18:41]

**FT:** How did you learn to be good with money? Maybe it started in childhood? Can you take me down memory lane a little bit?

[0:18:48]

**HC:** Yeah, definitely. I actually have a funny story. I don't know that I was necessarily good with money. I just was always looking at ways to make money and those classic entrepreneur stories. I mean in, I think, 9<sup>th</sup> or 10<sup>th</sup> grade, my mom used to pack me this amazing lunches and they came with everything. They had an apple, a bag of chips, a really nice sandwich with all the toppings, a Snapple even.

And I still remember that there is one girl in my English class and she used to always want to buy my lunch and so I started basically having my mom make me two lunches and then I would sell this girl my second lunch. And so for me, it was always looking for these opportunities.

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**FT:** You liked making money.

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**HC:** Yeah, honestly that one might have been taking advantage of my mom a little too much but it was really just always looking for these opportunities to make money that didn't require a ton of work or a ton of effort and I've sort of always gravitated towards those types of opportunities and really now, with some of my more bigger business ventures, I'm really trying to align things that I'm passionate about with business opportunities. So I have taken that and taken it to the next level a little bit.

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**FT:** So what are your revenue streams now? Tell me.

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**HC:** Sure. So actually right now, I have three main revenue sources. So my number one revenue source is Legion. So basically finding new drivers for all of these companies. So right now I am promoting Uber, Lyft, Postmates and DoorDash. The last two are basically food delivery companies. Uber and Lyft are ride share companies.

So all of these companies have big problems on the supply side and they need tons of drivers. So for me, I often go out and do this services myself. I just tried out Postmates. I did a bunch of deliveries with them. I just tried out DoorDash and I'm about to start doing some deliveries with them and then I write about my experience — the good, the bad and the ugly. I think that that's really helped me because...

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**FT:** They let you write about the ugly?

[0:20:43]

**HC:** So luckily, it's not a traditional affiliate program that I'm in with these companies. It's — so I actually just signed up as a driver. So drivers are able to refer other drivers and so I just sign up as a driver and then use the exact same referral codes that every other driver is using just at much larger scale.

So I think that was honestly one of the things that really benefited me at the beginning because if I would have started making a few thousand dollars here and there off Uber and I was an affiliate program and they said, "Hey, we don't like what you're saying," who knows, I may have never actually grown my audience to the size that it is today, so yeah.

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**FT:** So what's next? I mean ride sharing is not obviously a fad, it's been around and I can't imagine a world where I have to suddenly go back to hailing a cab.

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**HC:** No, that's definitely not going to happen.

[0:21:38]

**FT:** But what's the next generation of transportation? It's just Uber, is that it? This is the future? Are we living the future?

[0:21:50]

**HC:** Honestly, I think the future is still coming because right now, I mean it's cool because I get a behind the scenes look. I always see what Uber is testing. I see what startups in the space are working on because they're all pitching me their ideas and they want me to write about it.

[0:22:06]

**FT:** That's a nice job.

[0:22:07]

**HC:** Yeah, really what I think it's moving towards though is more of a logistics network than anything and the example that I would use is there is UberPool right now which allows carpooling from two passengers near the same pickup point and that are headed in the same general direction.

I think that what we're going to see going forward is just more of a logistics network where a driver could have two passengers in the backseat that don't know each other, a package in the trunk and maybe a burrito in the glove compartment, right? And you're really combining all of these different aspects of logistics networks because everything is moving towards on demand delivery, right?

Amazon Prime — two day Amazon Prime is amazing and now they somehow get it to you in the same day.

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**FT:** Same day. Love it.

[0:22:48]

**HC:** And in some cities they're even testing the same hour, right? So clearly, there is a demand for that instant and on demand delivery. So it's really, I think we're headed to a world where everything is almost going to be on demand no matter what you want and it's heading in the area where it maybe Uber is going to be the one providing all of those logistics.

[0:23:05]

**FT:** You're totally right. I see them experimenting with Uber deliveries of food and they even do these fun things and I've never been able to really take advantage of this but in New York, we have different festivals and Fashion Week and they'll do some promotions where they'll say,

“Call an Uber between one and three and you might get a bag of goodies from Fashion Week.”  
That’s pretty cool.

[0:23:29]

**HC:** Yeah, these companies have really got their promotions and their marketing budgets are huge and to be honest, you can learn a lot from what they’re doing in the marketing side of things. I mean Lyft is doing a really cool promotion right now where they’re teaming up with famous people, famous athletes and having them go undercover as Lyft drivers.

They did Jerry Rice during the Super Bowl and Danica Patrick during some big race, NASCAR race, the other day and so it’s really cool to see these companies going out there and doing some cool marketing stuff.

[0:23:59]

**FT:** When have you failed miserably at your finances? Was there ever a time when you had a bad experience, a boo-boo?

[0:24:10]

**HC:** I would say that probably just my biggest — I don’t know that I could point to one single event but I would say that my biggest one, it was probably just waiting too long to really start looking into investing and really start taking control of my finances. Because for me, when I was working — I was working in college and I had a ton of money saved up but I didn’t really do anything with it.

Once I started working as an engineer in 2009 when I graduated, I started looking into finance and dabbling a little here and there but it still wasn’t even two or three years before I really started hammering down and figuring things out. So I would say, if anything, just the earlier you can get started, the better was the lesson for me.

[0:24:52]

**FT:** Can I ask your age?

[0:24:54]

**HC:** Yeah, I'm 29 right now. So I'm still young, but I think the earlier the better for sure.

[0:24:59]

**FT:** Sure, before you're even born, how about that? I started saving for my son's college education before he was born. Did you know you could even do that? You could start a 529 for someone who's not even alive yet.

[0:25:11]

**HC:** That is very cool, very cool.

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**FT:** It's pretty cool, assuming that colleges will still be around, if people still value them.

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**HC:** Oh they may follow your lead and then go the entrepreneurial path and just cash that college funds into a vacation fund.

[0:25:25]

**FT:** Well, I just hope that the government, you know, that they maybe will maybe to allow you to pursue that kind of stat track with that same money that would be cool.

[0:25:34]

**HC:** Definitely.

[0:25:35]

**FT:** All right, so your greatest success, your So Money moment, what was it?

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**HC:** Well, I would say that my greatest success up until this point has been my blog, but more so than building it is building the business and kind of lifestyle aspect around it because for me, my wife is in med school right now. She is working pretty crazy hours. We moved from San Diego to Orange County, we're probably going to move again in a year.

A lot of her friends, a lot of the couples that she knows that are in med school, they don't even live together. They might be married and live in different cities and for me, my business has now allowed me to be able to comfortably in a year or a year and a half when we probably have to leave Los Angeles, California to go pursue her residency, I'll be able to go with her and I'll be able to run my business wherever we go. So for me, that's something that I'm really proud of and an accomplishment that I am really proud of.

[0:26:31]

**FT:** You are location agnostic, officially.

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**HC:** Yeah, definitely.

[0:26:36]

**FT:** Where would you never move to though? I mean that's a big gamble sometimes marrying a doctor, you never know where you'd end up living.

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**HC:** Oh, I got her before she was a doctor.

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**FT:** I mean I friend now who has been in this going through the whole residency process and it could be Brooklyn, it could be Michigan, it could be New Jersey.

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**HC:** Yeah, I would say, I'm not going to name a specific city because someone might send me a hate mail from that city but I'd say probably anything out there in the middle of the country that's not a direct flight away from Los Angeles because that's where all my friends — west coast is where all my friends and family are.

So if it's not a direct flight and it's out there in the middle of nowhere and it's not one of those big cities like Chicago or New York or Miami or something like that, those are probably the cities that I'm going to tell her to definitely try to avoid.

[0:27:25]

**FT:** "Please avoid." And then what's your number one financial habit? Something that you do habitually, consciously. It doesn't have to be everyday but what you would say is a big part of your success.

[0:27:40]

**HC:** You know I think what I do that maybe not a whole lot of other people do is just reflect. I think that whether it's at the end of every month or at the end of every year, you spend a lot of time maybe budgeting or kind of planning for the future but I think it's also just as important to reflect and look back at what you did well and what you did poorly so that you could learn from those mistakes and I call them lessons learned. That's a term from my engineering career. You

want to take those lessons learned and apply them to the future because if you're always planning for the future and never learning from your mistakes, you're just going to keep making those same mistakes.

[0:28:15]

**FT:** Exactly. Okay, this has been a lot of fun. I want to do some So Money fill-in-the-blanks with you. I start a sentence and you finish it. I might even throw in some wild ones because you seem to be good on your feet.

[0:28:22]

**HC:** All right, let's do it. Hopefully I don't say anything too un-appropriate.

[0:28:28]

**FT:** Okay, if I won the lottery tomorrow, the first thing I would do is \_\_\_\_\_.

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**HC:** Put the money into my savings account.

[0:28:36]

**FT:** Ah that's so boring, really?

[0:28:38]

**HC:** Yeah, I know, I'm boring.

[0:28:39]

**FT:** Well okay, the first thing I would buy is \_\_\_\_\_.

[0:28:42]

**HC:** Oh okay, the first thing I would buy is a Tesla.

[0:28:44]

**FT:** Okay, nice. Good answer. Have you ever driven in a Tesla or driven a Tesla?

[0:28:53]

**HC:** Yeah, I have. There's actually, there was a really cool company that reached out to me that does Tesla rides from LA to Vegas and I was like, "Yeah, I will definitely come and meet with you guys," and they drove me around in a Tesla and I was pretty amazed to see. I mean these cars are basically already self-driving and the technology behind them. Teslas are amazing. The price point is a little bit high for me right now considering I work from home and I only drive to Yoga on Monday mornings and that's it but...

[0:29:16]

**FT:** I mean this brings up another interesting question which is that, who is your target audience? It sounds like you're getting calls and e-mails from all sorts of brands and opportunities. It's not just necessarily car related. I saw Turbo Tax on your website, over 100,000 unique visitors, why are brands are so attracted to Rideshare Guy?

[0:29:41]

**HC:** Yeah and I'm gonna just update you. Yeah, we actually had 280,000 unique last month. Yeah maybe two, somewhere around there. I'll make a double check later.

[0:29:50]

**FT:** How big is your list?

[0:29:52]

**HC:** My e-mail list is not huge but it's around 12 to 13,000 right now.

[0:29:56]

**FT:** That's great.

[0:29:57]

**HC:** Yeah, so yeah it's definitely been growing rapidly though and I think as far as my target audience is really drivers. I'm really looking at people who are looking to work for any of these companies although I will say that I have a lot of people who follow me because I mean I do updates on the industry and I just keep them updated in general.

For me, obviously I'm trying to diversify my brand. I mean I've started doing consulting with startups and consulting with other companies and I just hired my first full time employee to kind of handle a lot of the advertising and partnerships work to start working with a lot of these brands that want to work with us. So for me, that's kind of what my goals are.

[0:30:37]

**FT:** I'm so impressed. It's so great and so fast, you started this in 2000 what? 2014?

[0:30:42]

**HC:** Yeah, I'm actually coming up on my two year anniversary. I started May 2014 but yeah.

[0:30:49]

**FT:** Oh my gosh, very cool. Very cool. So glad we connected. Okay, we're not done though.

[0:30:55]

**HC:** All right, let's keep it going.

[0:30:56]

**FT:** One thing I spend on that makes my life easier or better is \_\_\_\_\_.

[0:31:02]

**HC:** I would say house cleaning because I hate doing that and I always pay people to clean my house and everyone makes fun of me.

[0:31:11]

**FT:** Why? People give men a lot of, I think, just a lot of — what's the word?

[0:31:17]

**HC:** Flak.

[0:31:18]

**FT:** Flak, I was going to say slack, see? I did it again. And I will say, it's also 9:30 on the east coast.

[0:31:25]

**HC:** There you go. It's almost bed time now.

[0:31:26]

**FT:** I've been filming all day. I've been talking all day so I'm a little exhausted, but this has been really fun. So they get a lot of flak for having a house cleaner where as women, it's like, "You go girl." I guess that's because women traditionally are the ones who are burdened with all the housework.

[0:31:47]

**HC:** Yeah.

[0:31:48]

**FT:** But good for you, good for you. I endorse that too, okay.

[0:31:52]

**HC:** All right, thank you.

[0:31:53]

**FT:** My biggest splurge — do you have a splurge? What is it?

[0:31:56]

**HC:** Definitely, so I love to travel. So for me, I travel and spend a lot of money on travelling, just going and my schedule allows it. In the past couple of months, I've gone to Mexico City, Puerto Vallarta, lots of local kind of Phoenix, Arizona type trips, San Francisco and then in a couple of months I'll be going with my wife to Hong Kong and Bali.

[0:32:18]

**FT:** Wow, nice. How long have you be going there for?

[0:32:20]

**HC:** We're going to be going to Hong Kong for four days and Bali for eight days.

[0:32:27]

**FT:** Okay, good. A good almost two weeks.

[0:32:28]

**HC:** Oh yeah, definitely so it should be awesome.

[0:32:31]

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

[0:32:38]

**HC:** The one thing I wish I had learned about money is probably that it's not the most important thing in the world. I mean for me, I've been fortunate to build this business and it's something that I'm really passionate about. When I was on vacation last weekend, I was working and some of my friends are asking me, "Why are you working right now?" For me I was like, "Honestly this doesn't feel like work to me. I enjoy doing it and I am making good money doing it," and so I think prioritizing that above everything else is not necessarily the best strategy.

[0:33:13]

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

[0:33:19]

**HC:** So I'm not volunteering any of my time right now, but my most recent was working in a food kitchen in Costa Masa in Orange County and that was when we used to live in New Port Beach about six months ago. For me, I like to give my time because obviously, I can always give my

money and I do donate to various causes here and there, but I think it takes a lot more effort to go out there and find an opportunity where you can give back.

And it also puts you in touch and see how less fortunate others are and it makes you appreciate what you have. And a lot of people can say it, but when you're out there donating, you know, bagging food and then handing it out or doing something like that definitely makes you feel good after you're doing it for sure.

[0:34:02]

**FT:** And last but not the least, I'm Harry Campbell, aka The Rideshare Guy, I'm So Money because \_\_\_\_\_.

[0:34:11]

**HC:** I'm So Money because I am not yet 30 but I've still done everything I have. So luckily, I did it all before I was 30.

[0:34:22]

**FT:** I'll say so, you're a 30 under 30. You're a So Money 30 under 30. I should have you on millennial week last week, but your success merits its own 30 minute episode on its own night. Thank you so much Harry. I'm really impressed. I'm so glad that we connected. I'll be following you and keep us posted.

[0:34:45]

**HC:** For sure. Thanks for having me on. I really appreciate it.

[END]