

**EPISODE 973**

*“TC: I had my daughter when I was 19. Just right when I was in the military, so I definitely had to learn the discipline of not only the military but being a single, working, teen parent and so I’ve had now almost decades of practice at that.”*

[INTRODUCTION]

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**FT:** Our guest today served in the military, then became a teenage mom, then went to Yale, got her law degree and now runs a multiple six figure business, how’s your day going? Tasha Cochran is the founder of the website and YouTube channel, One Big Happy Life with her partner Joseph and on this platform, on all these platforms, they share a ton of educational resources and they also share the most personal details of their financial life. How much they make, how they budget.

They do a monthly video where they walk you through their net worth calculation line by line so I got to ask her, why did she decide to do this somewhat private exercise so openly? Also, how did she juggle so much at a young age, the lifelong disciplinary benefits of being in the military and finally, how to make a really successful YouTube channel. You can guarantee I was taking notes. Here’s Tasha Cochran.

[INTERVIEW]

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**FT:** Tasha Cochran, welcome to So Money.

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**SC:** Oh, Farnoosh, thank you so much for having me! I’m so excited to be here.

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**FT:** People listening may know you from your very popular YouTube channel, One Big Happy Life. Your arrival to this video, really, this empire that you're building, you and your husband, this content machine really came later in your lives. You know, you have – it's like many of us, there's many chapters to your personal journey and we want to explore that because I think it all ties together very nicely and I think what really at first, made me want to talk to you was this part of your bio which is that you joined the Marine Corps right out of high school.

Let's start there because that is not everybody. Not everybody is up for that challenge. Why were you drawn to being in the line of duty out of high school?

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**SC:** If I'm being completely honest, I had no idea what I was getting myself into. I just stumbled upon the military by accident. So, I grew up in Brooklyn, New York and I'm actually not from the United States, I was born in South America. I came to the United States when I was two and I grew up in Brooklyn and you know, I had a pretty tumultuous childhood, especially when my parents separated when I was in junior high school.

So, I had a C average in high school. I didn't get any kind of college education like any kind of support around how to even apply for college and my parents didn't know how to apply for college because we're not from here and neither one of my parents went to college even in Guyana.

I was just meeting up with a friend after school one day and he said, "Hey, meet me at the Marine Corps recruiting station," and so, I went there and I met up with him and they started to talk to me about, "Hey, have you ever — are you interested in going to college? Have you ever thought about joining the military? Do you know that we offer scholarships for people who get a certain score on the ASVAB which is the military entrance exam?"

So then I took the ASVAB, and scored super high because yeah, even though I was a C student but not because I wasn't smart. It was because I was disconnected. It was boring to me and I

wasn't interested so I did the absolute bare minimum. And so, I was able to even though I wasn't a citizen at the time, my scores were so high that it qualified me for any job in the military if I had been a citizen and I did get a \$50,000 scholarship which increased the value of my GI bill so that's why I joined.

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**FT:** Wow, and how was the experience? Were you happy you did it? I mean, obviously had benefits you mentioned — the scholarship and opportunity to go to college. When you think about your life's journey, where does this puzzle piece fit in?

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**SC:** I did enjoy it and it was great to get away from my house, right? That was the other thing, just being perfectly honest, I wanted to move out of my mom's house. I wanted to be independent and this seems like a great, easy way for me to do it and so to that end, I know that I would not be the person that I am today if I hadn't served.

I'm definitely thankful for my military service but I quickly realized that it was not the best place for me because I wanted to be able to — I was very creative and I have a lot of ideas and I was always thinking about new crazy ways to do things and the military doesn't really work like that.

So, I served my time, I was discharged honorably and you know, and was able to go to college and have most of my college paid for so it definitely worked out.

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**FT:** But isn't there a sense of like diligence — I mean, I've met people who are former military and they have this work ethic that is unmatched and they a lot of times attribute that to just being going through the motions of being in the military.

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**SC:** Well, one of the things I would say is the structure. So, being in the military, you do specific things at specific times and your days are very structured and so being able to learn that structure and be comfortable with that structure as a young adult, I think made it much easier for me to be productive in my life, generally because I'm all about routines, people ask me well, "How did you manage to build a multi six figure business while you were working a full time job? While you have two kids?" And it's just because I'm all about the routines and the structure and so I definitely got that from my time in the military.

Plus, coupled with the fact that I had my daughter when I was 19 so just right when I was in the military so I definitely had to learn the discipline of not only the military but being a single working teen parent and so I've had now almost decades of practice of that.

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**FT:** You have incredible drive. I mean, just – let's take a moment and imagine 19, single mom in the military, guess what ladies and gentlemen, you ended up going to Yale Law School shortly after that. Who does that? you know? That's your very much an outlier I would say. Statistically, you're not – that person doesn't go to Yale. That person doesn't go to graduate school, that person doesn't even finish college.

Let's brag about you a little bit. What is your drive? Where does it come from?

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**SC:** I would say definitely it came from getting pregnant with my daughter and when I got pregnant with her, I was with a guy and we were engaged and so that was supposed to be my happily ever after but he changed his mind towards the end of the first trimester and asked me to go have an abortion and I said, absolutely not. This baby was born out of love and I'm keeping her and no one else supported me. No one believed that I was doing the right thing.

Everything thought I was ruining my life but something within me just said you know, not only can I do this but I'm going to give this baby the best life ever. The life that I wish that I had and so, at that time — this is how crazy that was living in the barracks as an enlisted marine, I didn't

even have a driver's license. So the only thing that I owned at three months pregnant was my clothing and a boom box because you know, this was early 2000's and so boom boxes were still a thing.

And so, I just said somehow, I've got to figure this out and so that's actually how I stumbled upon the budgeting method that I use now that we recommend in One Big Happy Life which is creating a one year spending plan instead of budgeting month to month because I had six months before this baby was going to come and then I knew, while I only get six weeks of maternity leave and then somehow, I've got to pay for daycare and stuff, for me to go back to being a full time enlisted marine.

And back then, I was only making \$14,000 a year. And so by budgeting out my year, I was able to figure out okay, this is when I can buy a mattress, this is when I can buy a car, this is when I can buy a crib and this is how I'm going to afford daycare. Just being able to put that structure in place, in my life, early on and then being able to prove people wrong, because obviously, I had my baby, I actually bought my first house shortly after eight months after she was born when no one else told me –

Everyone else told me that wasn't possible either. After those two massive wins, I'm like well, why not Yale?

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**FT:** Yeah, why not Yale, why not the founder of my own company? Well — okay, \$14,000 a year you said?

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**SC:** Yeah, so, when you're enlisted in the military, especially when you're living in the barracks, you just don't make that much money. Now, of course my housing and my health care was paid for and so that's great but -

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**FT:** But that could all go to childcare very easily.

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**SC:** Exactly.

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**FT:** How did you won your budget as a single mom making that much money?

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**SC:** So, one of the things that I did, I realized that that \$14,000 a year wasn't going to cut it. That money was too tight and that I was actually better of petitioning to move out of the barracks so that I could get the housing allowance and make sure that I live well under that housing allowance so that I would have a large surplus to buy all those things that I needed like diapers and you know, bottles for my baby and utensils for me to eat.

So that's what I did. I petitioned the battalion commander to allow me to move out of the barracks earlier than what the Marine Corps laws and regulations allowed and he granted me the exception and so I was able to bump my income up by I think it was an additional \$1,500 a month and so yes, I'm paying my own rent but what I did was I rented a room of a CD bar and it was just \$300 a month but it was fully furnished and I did what I had to do to be able to save enough money to buy things I needed to buy and also, save up for a down payment on a house within a year.

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**FT:** Was there ever a rock bottom for you?

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**SC:** Yes, definitely. I think I've had two rock bottoms in my life but that earlier timeframe, I was very optimistic so when I moved into this apartment about the bar, I knew there were roaches. I am petrified of bugs, that's a thing that many people are surprised about me because yes, I was marine. Yes we went out and you know, out in the forest and stuff but bugs petrify me.

So the roaches were a problem. I convinced myself that somehow, I would be able to eradicate all of the roaches in this just in my little space of an apartment. I spent a whole weekend cleaning it and putting down boric acid everywhere and then a week later, there was a tiny little roach on the sink in the bathroom and I just broke down for the first time since finding out I was going to be a single teen mom and I'm like, I can't do this. If I can't even get rid of roaches in an apartment, how am I going to provide for this baby?

How am I going to give her a good life when she's going to be growing up in a place with roaches. And you know, I just let myself cry it out because sometimes you just have to just let it happen, let the emotions flow out and then I said you know what? This doesn't have to be it. This is where I am right now and I'm doing what I need to do in this moment but I have plans and I know that I can go on to change my life and so I did.

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**FT:** You got your eye on the prize. Was it always the plan to become your own boss? I mean, you went to law school which that's a very potentially successful, lucrative path to become a lawyer but there's some new ways to apply that law degree. Was it always the plan to ultimately use that to run your own ship?

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**SC:** No, I had no intention whatsoever of becoming an entrepreneur, because you don't know what you don't know and so for me growing up, the only options were doctor or lawyer. I told my mom once that maybe I wanted to be a marine biologist and she's like, but that doesn't make any money. I'm like okay, so doctor or lawyer and so then I decided lawyer and once I was in law school, well I'm going to practice and I had the choice between going to a law firm and

making a lot of money right out of law school and I tried the law firm route and I really didn't enjoy it.

I didn't like the structure. I don't like wearing suits and so I decided to go the public interest route. But, I realized that I could do public interest work and still make a six figure salary so that's exactly what I did. I was a banking and finance attorney, working on the regulatory side so for the federal government and I loved my job.

I really did. So, no, I did not intend to be an entrepreneur.

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**FT:** One of the things that you consciously decided not to do right, was to continue working your law job which would also mean forgoing student loan forgiveness because you worked in the public sector, that was \$150,000 in student loans. I often get questions from listeners that are at that crossroads. They're in this job that doesn't pay a lot but there's that really nice benefit of well, if I stay on this course, then I get to have my loans forgiven after you know, whatever is it 10, 20 years? But, you know, it's like yeah, but then you're not making as much as you potentially could.

So you decided to forgo it, was that a hard decision?

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**SC:** It really wasn't. I think first of all, there is this misconception that if you're working in public interest or for a nonprofit that you're not making good money. I was making a six figure salary. There are plenty of people working for nonprofit, making six figure salaries.

And so one of the things that I always tell people is, this is the way that I've always lived my life — be careful of the assumptions that you are making that will keep you playing small. Find a way to have all of the things that you want. So for me, I decided I wanted to be able to work in public interest and I wanted to do work that I enjoyed. I wanted to work a predictable 40 hour



week where I got to choose my own schedule and I wanted to be able to travel with my family and have all of those things and so I'm like well, how can I make this happen.

I just started looking at, okay, well who are the employers that are going to pay me what I want and also give me the lifestyle that I want? I don't believe that you have to choose between a well-paying job and public service and loan forgiveness, you can do both. And so in terms of deciding to move away from the public sector and public service loan forgiveness. Well, I always recommend that everyone had a debt payoff plan.

Whenever you decide to take on debt or make any sort of life change, you need to know how you're going to plan to take care of your debt and so when it comes to changing employment, well, you have to think, well, if I switch over to the private sector, this private sector job has to compensate me for the loss of this benefit of public service loan forgiveness.

For me, that would have – something like an extra 50 or \$60,000 a year would offset the loss of public service loan forgiveness.

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**FT:** I really love your perspective and now it's no doubt why One Big Happy Life, the YouTube channel, your site, everything you have, so many people flocking to you for fresh perspective and just to tell listeners what is One Big Happy Life, this is a destination where you and your husband are really transparent about all the challenges that overwhelm in your lives that ultimately brings you joy, every single day, how to kind of ride through all the ups and downs and how to come on the other side of it, fulfilled and happy.

I love too, that you're so transparent, you actually share your net worth updates with your audience. Tell me why you wanted to do that?

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**SC:** Well, in part, I felt that personal finance can be very sterile, very vague to people because we're talking about numbers and we're talking about way off in the distance things, right? A lot of

the financial principles that were taught, especially with some of the more popular financial gurus out there, it's very deprivation based and I wanted people to see what a life could really look like if you whip out the deprivation that you could still pay off debt, that you could save money and you could enjoy your life all at the same time and just encouraging people to look at their life holistically, instead of this prevailing wisdom that – well, if only I'd pay off my debt then I'll be happy.

Or, if I only have enough to retire early, then I'll be happy. No, life is the thing that happens in between your goals. Make sure that you're enjoying every single moment.

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**FT:** What is one thing that you share with your audience that really cap sort of made a huge impact on you, them, like it was sort of unexpected?

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**SC:** I would have to say it's the one year spending plan because it just blows people's minds because everything that they hear is okay, we'll budget by paycheck or budget by month and like, but your whole year is going to happen to you regardless. How are you going to plan for your vacation seven months from now if you're only looking at your budget today?

The other thing is, people don't – people have a hard time sticking to their spending plans because they don't really – or they're not able to feel what it feels like – what is the impact that they're having on their life later on in the year. It's hard for them to plan. The one year spending plan is really about goal space budgeting so they can sit down, what are my priorities? Let me put that in my budget first.

And then, let's see how everything shakes out and let me tweak things so that I love the way my budget looks because I love the life that it's affording me.

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**FT:** Yeah, it's so much about sometimes how we frame things, right? I mean, at the end of the day, you're still practicing smart budgeting but we don't talk about that, we don't like that word, we don't – because it really does elicit this feeling of depravation but your reversing that, you're kind of flipping that on its head but in the end, you know, you're getting the same results where as you're able to live below your means but living in a way that you feel is much more aligned with your values.

One Big Happy Life has a huge audience on YouTube and I have the latest numbers I've got in front of me, maybe you've got bigger numbers now, 11 million views — over 11 million views. This has been a journey though, I want people to know, this didn't happen overnight. What were some of the peaks?

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**TC:** So YouTube is a really funny beast in that you never know which videos are going to pop for like just with no random reason and so what happened was, after FinCon two years ago, I actually I left my children with my mom and some bad things happened and some friends of mine had to come over and stay with my children while I was gone. My daughter got sick, my son pooped all over the place and my poor frazzled friends, who uprooted their lives to take care of my kids —

So I came home and my house is a disaster, right? And so I am like, “Well, I need to put up a YouTube video but oh my gosh this house is atrocious, maybe I will just do one of those cleaning videos that I have seen on YouTube from time to time,” so I did a cleaning video of me cleaning up my hot mess of a house and that got over a million views.

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**FT:** Wow, what did you call that video?

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**TC:** Like Ultimate Clean with Me, I don't know.

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**FT:** How do you shoot yourself cleaning your house or did you have someone filming it for you?

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**TC:** No, so I just use tripods and many of the modern cameras — you are actually able to project your camera to your phone using an app. So I would always use my phone to make sure that the shot looked right but I was cleaning. So the camera was just sitting there while I am cleaning and then I will change the angle a little bit when I moved to a different area of the room and then afterwards I will speed it up because it took me all day.

If you watch that video you can see it is like 3 AM and I am cleaning the kitchen and so I had to put on like 600 or 800 times speed in order to get it down to a 35 minute video and then I do voice over. So it is actually not that hard, it is like taking a family photo on a tripod.

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**FT:** Right and so that million was million maybe new people that discovered you through this video, how many of those then start subscribing to your channel from there?

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**TC:** It is really hard to say. I would say probably it is going to be less than 1% because so many, the way YouTube works, most of the views that you get are actually from people who aren't even subscribed to you.

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**FT:** Wow, so 11 million views, 10% of that was the cleaning video.

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**TC:** Yeah, I know it's crazy and it also makes me really sad because we are doing these personal finance videos and I am like, "This is gold, this is life changing," and the people who watch it love it but you know there are only so many people who are interested in say the marriage tax penalty.

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**FT:** True and so who is your audience because we are podcasting right now very different I think audience, demographically and just in terms of where they are psycho-graphically then you know maybe the typical video watcher on YouTube but all I know is based on what my audience is telling me. I ask my audience, "Hey, if I were to start a YouTube channel would you watch?" A lot of them said no not because they don't like me.

Obviously they listen to my podcast but that is not just their medium. So who are the people that typically watch your show?

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**TC:** So I think it is just people who are visual just they like to be able – yeah, just visual people but we also get a lot of calls for podcast, why? Because the people who work and commute they're like, "If you could please just make this a podcast so I can listen to it on my commute that would be incredibly helpful," and if I had known about podcasting, maybe I would have done that from the very beginning but we actually just accidentally stumbled onto YouTube.

I never intended to start a YouTube channel. It was just back in 2013, I decided to go natural and cut off my relaxed hair and I was inspired by YouTube videos and so I said, "Well, Alexis," my daughter, "Let's cut off my hair in the bathroom and let's shoot a video and let's just put it up on YouTube for people to watch for anyone who wants to go natural," and then three years later, I got a \$100 check from YouTube and I'm like, "Oh that is interesting, maybe I will make some more videos."

And that is how this – I love that you call it an empire. I am going to claim that. That is how this empire began.

[0:24:37.7]

**FT:** Yeah, one view at a time. I want to give you so much credit. You do have to choose, you know? You can try to do it all podcasting, video but not all at once. I think it is really – there is something to be said about at least people that I know who really see a project through and then they just put everything behind it and then they can layer onto that. So I do think a podcast is in your future. You have obviously figured out the YouTube component.

And you've got your audience there and now, you want to grow and it is a great transition at this point and that is how I feel. I want to go backwards. I have done the podcasting for five years. I want to now really entertain this whole video platform and of course, it is ironic because I have been doing video my entire career for other people, other media outlets. I am like, it is time to just do my own home grown stuff.

So thank you Tasha because you have been a huge inspiration for me. You were very generous giving me some advice and guidance along the way and I am happy to be a resource for you if you and your husband ever want to start your podcast.

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**TC:** Oh, I should tell you that and to clarify that Joseph and I are not married. Yeah, you can consider us “consciously engaged.”

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**FT:** All right but marriage is in your future? Is that something you want to do?

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**TC:** Yeah absolutely. We are just very strategic about every decision that we make in our lives and so for us, when we got engaged we sat down and crunched the numbers and realized that we were way better off financially if we held off in the marriage thing for a little while.

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**FT:** Was it mainly for the taxes or what was the math there?

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**TC:** Taxes and student loans.

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**FT:** Oh, well wishing you guys a peaceful road to your wedding and I think engagement is always the best time, you know? It is really a great time to be together. There is no stress yet of like planning a wedding.

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**TC:** Well I think that only works if you don't have kids. We have a 17 year old and a three year old so there is – oh and you know, I should also mention that I have been divorced. That was my second low point, I mentioned it earlier I had two. So that was low point number two and so I can tell you having once been married that this feels no different. It is just living your life, it is building your lives together, raising your kids, having joint financial goals and weathering the storms and coming out stronger on the other end.

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**FT:** Is there someone you credit for your financial acuity? You seem to really have a handle on your financial life and that also is true about your goals and your goal setting and seeing things through. Is there – tell me about your childhood. I know you had said that it was a bit of a

tumultuous upbringing but were there money moments along the way? Where there money lessons learned as a young kid?

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**TC:** No, my parents taught me nothing about money. We were not – we were a middle class family but you know growing up in New York that means a slightly different thing than growing up in other places. So I grew up in East New York. My parents were able to buy their post first home through a low income housing initiative that New York City did and so even though my parents went onto to make more money in their careers, initially when they came here to the US they weren't making that much money.

So looking back on it, my parents always seemed to struggle with money, to fight about money. My mom was always very frustrated with my dad about how much money he brought home. So there wasn't much transparency in terms of the finances between my parents and I think that has led me to always want full transparency financially with my partner and to always combine our finances and make joint financial decisions.

Because just seeing my mom being so frustrated and somewhat powerless when the other person in the relationship would choose how much income she would get to have to be able to support the household. That definitely impacted me but no, I had no idea. So I am pregnant and I had no idea how to balance a chequebook like none of that stuff, how to pay a bill; none of it.

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**FT:** You know it is interesting people still ask me, "Why do you think women need to learn about financial literacy, like more than men?" I'm like, "Are we really having this conversation?" You know, is it really not that clear as to why women need this education perhaps even you could argue more than men? Men are getting this information by and large, you know? Do we teach young boys about money in ways that are very different than the way we teach young girls about money and then of course, the industry is very much male dominated.



Boys are growing up to see other men making money, making financial decisions, being breadwinners, running companies. Women, we don't have as many of those role models and so we need to really force feed it a lot of times to the benefit of women and I just think it is great that we have people like you Tasha that are out there being vocal, being transparent. You are helping a lot of women financially, you know that right?

[0:30:03.8]

**TC:** I do and I am happy to and you know it is so funny when Joseph and I once upon a time have done a video about why we are not married and there was so many assumptions about that if Joseph left then what would I have, I'd have nothing because we are not married and I am like, "I make more money than Joseph," like this is my house that we live in. So the idea that a woman could be in a position — a financially secure position independently from a man even while she has children is still very foreign to a lot of people.

So I love to put this out there and Joseph is not threatened by this. Joseph is comfortable having a partner where we are equals and so it is a wonderful thing to be able to be in a relationship with someone not because I desperately need him to survive, but because I truly want him in my life.

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**FT:** Yeah, what was it about Joseph early on that indicated to you that he was going to be more than okay with a female breadwinner in a relationship? This isn't necessarily first date conversation. You may not even know where the relationship is heading but there are usually looking back right signs that this person is going to be more than fine. Many men are not and this is research that I am very intimately close with.

I know that egos start to play a role and you know, this idea like your purpose gets really impacted when you are the man and you are no longer the breadwinner or you're not even making the money for that matter. So what made you know that he was Mr. Right in that way?

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**TC:** So to be honest, I didn't because in the beginning — so I graduated from law school a year after Joseph and we were both in the same public service — public interest fellowship. So when we met he was actually making more money than me. However, I did go to Yale and he went to Ohio State and if you know anything about law school, it is very elitist and so people who go to a top school and you say that to someone who didn't go to a top school there is always a conversation about, "Oh so you went to Yale, huh?"

And so even though he was making more money than me, we both knew from a legal perspective I had the pedigree going on and I think it was also very clear that I was very ambitious and that I intended to graduate — to finish up our fellowship and it was my goal to become a supervisor, to become a branch chief over a multistate area within five years. So he knew that when we met but the thing that let me know that I felt that he would be a good partner for me is that he was very much someone that I can depend on to take care of things around the house.

He was interested in, we were dating even and he hadn't even — he had met Alexis but we hadn't gotten very serious yet, and he asked me if I thought he would make a good dad because he didn't have any children and he told me that he had a couple of ideas for Christmas presents for Alexis and you know that was incredible to me because I have been married for seven years to a man that never once looked up Christmas presents for Alexis.

And so I felt that I could truly have a partner at home and so if a man could be that interested in being a partner at home then he could not be that concerned with his ego being fed by these external job you know? And who earns what.

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**FT:** Title, all the things yeah.

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**TC:** But having said that, when we did, so I did become a supervisor. It didn't take me five years, it took me three and I was in charge of a five state region and we moved to Philadelphia for me to accept that promotion and we did kind of hit a little bumpy path – patch because now I make more than him. I have a job that's not more demanding because I would only take a job that was still very much 40 hour a week because I like being home with my family.

But you know, he definitely started to question well, what is he doing with his life and how is — what's his role in the family and how does he fit in and the way that I would always respond to him is, “You tell me what you want and we'll figure out a way to make both of our dreams come true. It is not an either or thing, we'll figure it out,” and that is exactly what we did. He ended up getting a job in DC and I left my old job as a branch chief.

And took on a new job as in house counsel for – or outside counsel for several financial institutions and it all worked out great.

[0:34:55.0]

**FT:** I love that, what are your dreams? We're going to get there and I 100% agree with that observation. If you are with a partner who is just as ambitious and excited about the domesticity of life with you, you know family planning or if you don't want to have a family just be involved on the home front and not being so 100% driven by achievement at work. I think that is really important to observe if that's – if you are looking for more balance in your relationship.

Thank you for sharing that. Okay, this question, Tasha, comes from our sponsor Chase. It is the holidays almost, it is December, end of the year a lot of us get way in over our heads financially this time of year. We mean well, we got a lot of people to shop for or places to go or parties to throw and so that can really take a toll on our finances. I know you got the whole yearlong budget or I should say spending plan approach.

But do you have a tip or a habit that you practice this time of year to help you guys achieve that finish that you are strong, right? Make sure that you don't let the holidays trip you up.

[0:36:14.8]

**TC:** Yeah, so of course absolutely. We recommend planning for this back in January so that you will have been kind of funding your thinking fund for your spending for this time of year but assuming that you haven't, you can still set a budget now. Set your intention for what you want to do with your money, how do you want to spend this holiday season and so we will sit down in November. We actually don't do a Christmas thinking fund because we know that we maintain a big enough budget surplus.

That we are able to spend for the holidays without – and accommodate that with our normal budget for that month. So we'll sit down and we'll plan this is how much we are spending for all of the different activities that we want to do and if we want to make sure we can cash flow that then we may have to say, "Okay, well we are not going to do this this year and we'll wait to do this next year. "

And so one of the things that we've had to do is just have conversations with people like our families to just set expectations about — well, these are our financial priorities this year, this is what we are able to accommodate and if we can't say come visit you right now during the holiday season when it is very expensive can we gift you a future trip of us coming to see you say in February when travel is less expensive.

[0:37:35.8]

**FT:** Yeah, the whole travelling around the holidays will deplete anyone's budget. Any well intentioned budgeter is going to see a lot of sad face emojis when they book their holiday travel but yeah, just some tweaks like traveling back on a Friday instead of a Saturday or just traveling after the holidays — what a nice little thing to look forward to after perhaps the hub up, the stress of the holidays to say, "Oh I actually got to enjoy my family when there is peace and calm. I actually get to enjoy family time when it is least expected," that is really special.

[0:38:13.6]

**TC:** Exactly, yeah.

[0:38:15.0]

**FT:** So what is next for you guys? I know 2020 is right around the corner, knowing you, you probably got some big goals. What is on your agenda?

[0:38:25.8]

**TC:** So for 2020 our daughter is headed off to college, which is really scary financially but you know, we are ready for it and so One Big Happy Life. We are just looking to continue to grow, spread our message of finding balance and building wealth at the same time. We have our membership at Wealth Builders Academy. That is several hundred people strong that will be opening up enrolment for in January.

And then I am also hoping to publish a book or at least start writing one. So that is my big thing that I want to check off in 2020 at least write the book.

[0:39:03.1]

**FT:** Yes, well I have no doubt you will get there. You have obviously a devout audience, you have a lot of great ideas, a lot of – you know I really appreciate the way that you think about money and you think about life planning. It is really optimistic but not more than just optimistic like you have strategy behind that optimism, which is what gets you crossing that finish line and helping so many people. Tasha Cochran thank you so much for joining us. You are So Money my friend.

[0:39:34.7]

**TC:** Thanks for having me Farnoosh.

[END]