

## TRG 48 Transcript

Nichole Stohler

What if you could be doing something smarter with your money that creates income right now? If you're an IT professional who's wanting to get ahead financially and enjoy greater freedom of choice, and if you wondered who else in tech is creating ways to make their money work for them? You want actionable ideas with honest pros and cons and no fluff. Welcome to The Richer Geek Podcast. We're helping IT professionals find creative ways to build wealth and financial freedom. I'm your host, Nicole Stohler and in this podcast, you'll hear from others who are already doing these things and learn how you can too.

Welcome back to The Richer Geek Podcast. I was recently at a podcast conference and I heard from a couple of the speakers about allowing for enabling an easier way for listeners to either ask questions or get more engaged. A podcast is often so one way and I did have a contact form on the website, which I still have, but I added two more things. First, I added a voicemail button. So if you go to the website and you go to the richer geek comm, forward slash contact, there is a section there where you can actually fill out a form for an email, but I added a voicemail box, you can just record a message, ask a question, have an idea for a topic, please feel free to use that I'd love to hear from you. The other thing is that I created a sub Reddit for the richer geek. Now the reason I did this specifically with Reddit versus Facebook or some other kind of community site is that Reddit allows you to be anonymous. So if you want to ask questions, and sometimes people don't feel comfortable asking questions, they think maybe it's a stupid question. Or maybe it's some kind of business you're wanting to start and you don't want to have people know that you're thinking of starting it. I love Reddit for that. You can just create a username, as many as you want. Join the community and ask away. And if you want to post about your experiences, if you want to say, Hey, I bought real estate investments, and it was terrible, you can do that there as well. So absolutely go and check both of those out the subreddit is the richer geek. Now I met today's guest when I was a guest on her podcast. And I really loved her approach to creating systems for money management. And in the show, it's cool because she talks about setting up the code for your money to create financial freedom and just letting the algorithm do its thing. So she's speaking our tech language here. Kristina Wise is a real estate mogul, she's a millionaire coach, and she's a creator of several multi million dollar businesses including good life, luxury, the paperless agent, and most recently, wealthy wealthy. Very excited to have Kristina on the show today. Welcome.

Kristina Wise

Good to be here. Thank you,

Nichole Stohler

Kristina, I gave that high level intro and that's you know, you're bio, but let's jump into a little bit of your background and more detail.

Kristina Wise

Yeah, so I mean everybody listening to your podcast clearly they're already thinking like investors. But my beginning was when it comes to money I grew up very poor. I actually started a trailer home. I wasn't even a double wide it was a travel trailer home. So I started from very poor conditions, very alcoholism, dysfunctional family, no money school lunch program, so on and so forth. So from a very young age, I had to learn how to make my own money, and I became very entrepreneurial at young age to be able to pay for things. And so that lasted which college and accounting and finance degree, and then I got into this thing called real estate sales. And I just found my call and I did very well very quickly. So that tip took me on this path of earning a really high income, relatively speaking, especially that at that point, I was in my late 20s, and I was number one in sales like in my city and in my my brokerage that type of thing and and really just excelled and the great thing about that at the time was the great thing about real estate sales is there was no ceiling to one's income it really had a lot to do with how hard you work how well you took care of your customers and and that type of thing so I thought I won the water I mean what is a poor kid do it's all of a sudden you know 20 plus years ago was making several hundred thousand dollars a year that was a lot of money back then. I mean it's not too shabby today but back then that was worth you know was a lot more and so that went really well until it didn't work anymore. And half a decade later I found myself in a situation divorced single mother of two kids and didn't have any money had a couple hundred thousand dollars of debt between IRS liens and credit card debts. All these attorneys fees from fighting over the money in this stuff from this nasty divorce. And so I just woke up in this place were thinking like I thought I figured out the money thing. I thought it was all about making a high end Common if you made a high income that's helped all your money problems, and I was really good at that. So how did I find myself in a situation where I was broke again, and more than broke, I was in debt and a single mom and 100% commission job and I was just completely in complete financial despair. We only paid our light bills because peers and colleagues at work pitched in and filled the refrigerator, paid the light bills prepaid print for us. And I mean, just all sorts of things, which was very nice, obviously very generous. And we're so lucky to have that. But it also created a lot of shame and brought up a lot of the shame and guilt feelings from when I was a kid when we were a charity case back then, and now it's a charity case, again, and I thought I was trying to protect my children from my same upbringing and I was recreating it. So after I cried myself to sleep, I don't know for how long I finally didn't realize that I got myself into this mess. I need to get myself out and I went on a study to learn money. How did I wind up in the city And what is it about money I don't understand that cost me to be in a place of complete financial despair. And nothing. I mean, I like I said I couldn't pay my bills. So that's why I went on this journey to learn about money. And one of the first things I learned is there's a big difference between income and wealth. We can make high incomes, but if we don't understand how to manage your money, how to grow our money and how to invest will never grow wealth, which is the passive income side of the equation. So that became this entire learning about even Robert Kiyosaki. There's income and expenses and there's assets and liabilities and, and we need to know what each of those things are. So that's where I went on this journey, learning journey. And then I learned to become an investor and became real estate savvy on the investment side, and I've got was much more excited to be an investor than in sales, and I still was great at sales. But then I became to realize like Wow, so many people in my industry, they sell houses and they don't own any investment properties. And then that

became a head scratcher. It's like, Oh my gosh, how does this industry not buy property versus just sell property. So that the became the beginning of my investing career, if you will. And then that's how I built wealth is on being a real estate investor and other types of investments as well. And now I play the income game, because it's fun to make income and the higher income I make, the more money I have to invest. But really, my where I love to play is on the investing side of the equation.

Nichole Stohler

Thank you for taking us through that background. I was making a few notes. It is so interesting. You were an accounting and finance major. So you would say, Well, those are the basic fundamentals for money, right? But the reality is, they're not about personal and manage your money. You're learning, you know, accounting principles that you could use if you wanted to be an accountant for a major company or something. So what did you do? To study money that the you know that second time around.

Kristina Wise

Well, the second time around, it really was understanding the difference between income and wealth and, and the income side is really just the source of the money. And then the wealth is how we grow and build it because the wealth side is through appreciation through compound interest through cash flow, and building a portfolio of assets that pay our bills versus our hard working income, paying our bills. And over time to use a portion of our income to build out that portfolio. So it's someplace we can become financially free. And my definition of that is when the cash flow from my assets pays for the cost of my lifestyle, not my hard working income. That that way gives my freedom that I can work for living if I wish to, but I don't have to. And that's what I call the game of money and how we win is when we have the assets to pay for our cost of living and we don't have to go to work if we don't want to.

Nichole Stohler

I love it, and I agree wholeheartedly and I also, as you described, you know, crying at night and worrying about your future. And in your case, wondering, you know, how did this happen? In my case, I had a similar situation, but I know how it happened. It's because you know, we invested in real estate and didn't know what we were doing. And that also can happen. So I know that you coach people, and we'll talk about that a little bit. You provide these money concepts, and you help people create a plan. I would like to understand within the context of that plan, how does real estate factor into that and the education process there?

Kristina Wise

So on that note, when I when I teach money as a money coach, is that there's really these two facets of money and one is what I call the money mindset. And so many people have blocks because of the way they think about money, what they believe about money. So many times there's work to be done just on the mindset side, what we believe to be true, do we believe in this abundance mentality like there's plenty money that is available, is there or do we have more of a scarcity and we look at our money more out of fear. So that's a good place to start. Because what I found is a lot of people what keeps them from investing is this fear of loss. So or

this sometimes what sabotage is people say make high incomes have a great job, a great career, or maybe they run a good business but they still don't have any wealth. Because they sabotage their they don't feel worthy of having it in a way or they they have some story that maybe money is a bad thing. So that's one place of work is to really work on what is our belief in mindset when it comes to money. The other side is what I found to be true wealth, abundance and freedom. It's the mash up or the blend or the integration between the mindset and our beliefs and things just what do we say with money? For example, what are the words or phrases one uses like I can't afford it or money doesn't grow on trees or money slips through my fingers or I'm not good at math or I'm terrible at investing or money. Investing scares me. So if we use a lot of these phrases, what we're making is we're keeping that true. So that's one of the first exercises that I like people to do is start writing down. When money the word money comes up, what phrases do you use? And how could you replace those to more of an abundance type narrative or language or words or phrases, then more of I can't afford it or scarcity or not enough. So that's one side. But the other side to your point is we can have a really great mindset, you know, the law of attraction type thing, but we don't have a skill set. Money is applied knowledge. It's a know how so money is a life skill that nobody learns. It's not taught in school, but money affects all of our lives. And one part of it is learning about money, and in a sense of income. So how do we how do we grow professionally so that we can maybe increase our income over time? Or what type of business skills do we learn so that we can generate better business owners or better business operators and so we're always in the learning of that But that's the skill set around increasing our income. There's also just a skill of how money operates, meaning Parkinson's Law, for example, that says expenses will always rise to match income. And what was once a luxury will always become a necessity. So when there's these universal money laws out there that are true, if we if those are true, then we need to organize our lives and understanding increase our skill set and put systems and, and procedures in place that will keep us from falling victim to those universal money laws. And so then part of that, you know, one easy thing to remember is we have to spend less than we make, and we can't get rich off of earnings or savings. We build our wealth off of investing through compounding over time. So when you time and money to take advantage of the compounding effect, which over let's say a 20 year timeframe. If we use our hard working income for example, to save, let's say, save it in a certain amount of money over let's say 20 years, our income that we produce produces a net worth amounts, only one third and compound produces two thirds. So money making money for us over that 20 years is how you build wealth. That's why we have to become investors in order to really build that wealth over a period of time so that we have enough asset and asset income that can only grow again over time by taking a portion of today's income to let that grow to tomorrow's net worth and wealth. So understanding that one, it's just understanding that that's, that's the principles of money, that's how it operates, that's what's required. And then to understand like, okay, now if I am going to become an investor, the other part of the skill set, just like we're always improving our skill set on the income side to be a better business owner to to be better at our job and increase our skill sets or master skills through different education or, or that type of thing. That's on the income side, but on the asset side, wealth building inside their skill set too. So I've learned the hard way through some investing, I've made some mistakes just through lack of knowledge or just being ignorant in certain categories, you and I have made some of the

same mistakes that we discovered the last time we talked. So some of it's trial and error, but that's okay. You learn from your mistakes, and you do better next time. And we have a long horizon a time and investment game to make up for some of those early losses even if you do that, but also by listening to your podcasts, reading books, studying with other investors, co investing, maybe with somebody that's more knowledgeable, there's different ways that we can learn to become a savvy investor and it's not rocket science. I mean, especially with real estate, there's Yeah, there's some spreadsheets, there's numbers, there's some things you need to know when it comes to taxes and, and other parts of this but compared to other things that there are to learn, especially real estate investing and other type of investing isn't that difficult. It's just a matter of doing it. So I just like to point out to everyone that that when we're going when one the goal has to be to build Well, and then to its understanding, there's certain certain universal laws and principles required to do so. And then three, there is a certain savvy or skill set required to build wealth over time.

Nichole Stohler

There are so many things that you just mentioned that I love. I really like one thing that that I kind of picked on when you said systems and processes, because for IT people, we love systems and processes. And we'd like to know that there's a formulaic approach. And I think you've described, you know, some of those pieces. And those are the things that you help people with developing that overall plan, probably putting those systems and processes in place, and maybe looking at the different vehicles to be able to build wealth in the ways that you've described.

Kristina Wise

Yeah, there's vehicles. For example, to build wealth, like let's say real estate investing can be a vehicle. There's other types of investments, for example, that that I share and teach how to have more of a diversified portfolio than just real estate, but it's also The idea that our financial statements or systems, or you know, the software and the system, so the software can be the system. And then the financial statements are the tool. So we need systems and tools. And if we're going to grow wealth, you have to have systems and tools in place to help operate this money management game and growth game. So for example, let's say if I use QuickBooks as a system to manage all my monies in but if I use QuickBooks as a financial system with a very specific Chart of Accounts is organized categorically in a way that gives all the different monies, different purposes so that each bucket of money is spent according to the purpose of that specific earmarked category of money so that we make sure we don't spend all of our money in the wrong places everything's earmark, this amount of money goes towards investing this amount of money goes towards saving this amount of money goes towards taxes, this amount of money goes towards savings, and this is my money that I could use on my lifestyle. So we need to separate our money. In different categories, and that's the structure, that's the organization part of money, when he has to be organized, it has different roles, every role has a different name. And when you understand those, then again, you allocate those different monies to do different things. And that's very important when all of our money's commingled, and it doesn't have specific purposes, it can't achieve the different goals that we want our money to achieve. So that's a very important piece. The the financial system benefits of software, you guys are it so we understand software. And the software is a system I use

QuickBooks Online, for example. But the beauty about that is that I organized that with different charts of accounts with everything in one place. So as a business owner that has many different businesses, all of those businesses are in my QuickBooks with separate QuickBooks account. My household operate as a business that has its own QuickBooks account, and all my investments for example, every single real estate property has its own separate QuickBooks account, because each one of these investments as well as My household as well as my business, business, wealthy, wealthy, are all treated as businesses. So then the tools are used to software, the system like QuickBooks, and to use the tools like financial statements to be able to see how I'm doing these categories. So I run a p&l for my main business, wealthy wealthy in any given month to see how I'm doing and to look at every single line item to see how my spending is relative my expenses relative to my revenue, and to be able to really see how I'm doing and move money. Sometimes, you know, I have to just spinning up or spending down my household is a business. Same thing, I run a p&l every single month to see how I'm doing profit first in my business, my household business, again, categorically to look at how I'm doing sometimes I have to manage expenses based on the variable amount that I bring in any given month because I'm variable income. So that's the secret to variable income. As opposed to that a lot of people they don't understand how to manage their money when they have variable income and variable by nature. the variability of the income many times we have to have the variability of the expenses also. So I teach a percentage base financial system that you move your monies according to a percentage of income as opposed to a fixed amount, there's always a certain amount of fixed, we want to keep the fixed amount of our spending as fixed and small as possible to give us room to for the variability but other spending, just like in business, so our household spending, it needs to be variable according to our income. And that helps us manage our money in a way that we don't have more month at the end of our money type of thing. And then on the balance sheet, on the personal side, the balance sheet is where we're really seeing how we're doing overall, to look at the overall net worth of those assets of that portfolio. But then with each one, even though I have the whole balance sheet, which is the portfolio of all assets, I run p&l for every single individual asset again just to see how I'm doing and see if I want to move some of that cash flow over to my household and then and that can be part of my income streams that I'm using Not just for my main business, but for my investment businesses as well. So we teach really this business mindset across all these different categories, our business, business or household as a business, and our investments as businesses. And then you're managing and moving all these different monies very simply in one financial system, QuickBooks as a drop down with all the different businesses very simple. And dashboard makes it really easy to move and manage money. And that's another secret when it comes to building wealth. It's really, you know, we build wealth based on how well we manage our money, not how much income we make, and then how well we manage the velocity of how we build wealth is how well we move our money, money needs to flow to grow. So if we just really set it and forget it, it doesn't have the time to really grow and compound to produce multiple returns on original investment. So these are the things again, it's very easy to learn. But if your money is disorganized, it's all over the place. You have different systems or you don't have any systems for one business, but not your household. It's different. possible to hold all of your money in a way that allows this big body to start building on itself. Otherwise, it's just

disorganized. And it's not working to where the money works for itself to grow. And that's, that's where the real wealth is built.

Nichole Stohler

It would be hard to keep track of all of those different things if you couldn't see in one place. Now, everything you've described, and you use QuickBooks, this, I assume you help people understand how to set up QuickBooks for their business for their household. You know, as people are working full time, their household would really kind of be their, I guess their personal income would be in that household category. But then, if they were to go out and buy, let's say, a couple of real estate rental properties, you're helping them understand you know, that setup as well as the household side, right, that kind of -

Kristina Wise

Yeah, so I have charts of accounts, one can upload for the household business for their investment properties, businesses, very simple in these charts. accounts. You just upload them into QuickBooks, for example. And then it's 80% done for you. And then any personal situation might take 10 to 20% of a little bit of customization. But again, that's it's really easy. There's always some setup time. But once you have it set up, it's done and you never have to worry about it again. And then you have your complete financial working system just at your fingertips. So, I mean, so much so that, that when it's really working, I mean, anybody could ask me like, like, how much did you exactly spend in one business or your different real estate? or How much money did you spend on such and such. So I mean, I could just go to QuickBooks and any number you throw out at me, I can find within like 30 seconds, and that's what you want to do. Like every dollar needs to be held accountable. You have to know where every dollar is because if not, it really does fall through your fingers. But when you have it all contained and organized, no dollar goes missing, you see where every dollar is, and again, every dollar can grow on itself so just disappears and vanishes out there into the ether somewhere. I'm mismanaged spending or or not knowing where your money is, or, or not having everything in one place, those dollars aren't growing, they're growing somebody else's wealth. They're not growing yours. And all every single dollar matters because each one of those compounds over time.

Nichole Stohler

So I love being a podcast host because I learned something from everyone that's on the show. I we use QuickBooks 100% in our real estate business, and we have different real estate businesses and they all have different accounts within QuickBooks. But we haven't really been using QuickBooks in our personal we're using mint and some things like that, but not like a cohesive. So I love that and I also love that you basically you're talking about little cheat sheets having the chart of accounts that you can just slightly modify but are already completed for you because I will tell you if you're not an accounting person and you look at QuickBooks for the first time without some help it is a little intimidating, and most people probably don't want to be a QuickBooks expert. They just want to use it to manage and have it be easy. So I love those. I'm gonna call them cheat sheets.

Kristina Wise

I like the idea of cheat sheets. Yeah, because most of what's in charge accounts isn't in the QuickBooks Chart of Accounts isn't needed. Anyway, so 80% of those categories can be deleted, but then we need to add back exactly the categories that we need. And what I teach is the concept that that where we build our wealth, really, is how well we manage our money and household finance. So we need to be the CFO of our main business, which is our household. And that's the most important QuickBooks system in my opinion, is our is our QuickBooks financial system for our household business because that's where we're moving our money from our income side, through our household to really be able to manage those dollars to move over and earmark a certain percent of that In that we're going to invest so that we're always building our investment buckets. So as that grows, then when it gets to a certain size, it's like, aha, there's some money to buy the next investment property or to place the next investment. So this then it becomes a lifestyle. So then building wealth is a lifestyle practice. It's all, it's all funneled through your main business, which is your home operating account. And again, that the same type of that same type of mindset, as business on your income is on your business running your business. And the same thing you'd be doing on your portfolio management like managing your p&l to for cash flow on your investments. You're doing that exact same thing for your household, but they're all connected. And then you can just move money through and up and down and around and it's just super simple with like the click of a couple buttons.

Nichole Stohler

I love it. I never thought it was super simple. So I think that you have the tips to make it such. Tell us a little bit about what the process looks like when someone works with you on the financial side.

Kristina Wise

Well, what I do is I have it, I call it the money school. So it's like going to night school like Monday night class. And over an eight week period of time, people would go to this online program, they watch my lectures to learn money, mastery, money, skill, set money mindset. And going through this eight weeks I coached during this time too, but one would build their financial systems. So they upload my chart of accounts, they build this, they learn the five categories of money, they set up their bank accounts to the five categories, so they can start spending money, and it's a complete working financial system that were built. So you learn money, going to money night school, and you turn in your homework. And by the end of your eight weeks, when you graduate, you've got all your financial plans set. You got all of your bank accounts, set up everything, you have your complete QuickBooks system built, and it all happens within eight weeks. But again, most of it's done for you so you don't have to go figure out QuickBooks, you just upload this. I have a QuickBooks coach that that helps set up anything where there might be be some confusion and by the time you're done you get to just manage your money for wealth building and it turns into I call it exercising your money, you're going to the your money gym once a month to, to lift a few weights and just keep your, your know your money strength and you let it grow. But once it's built, once you have your gym built, you don't have to ever build it again, you just have to lift the weights every once in a while.



Nichole Stohler

And then there's a piece where you're also providing recommendations on strategies for those investments, whether it's real estate or other components?

Kristina Wise

I do that too. But I do that after the financial systems built so that once one has all their categories and and they they have all their what I call their buckets, but their account set up for the five different categories. So the five categories of money, that when you're looking at your household business as a business, is we're moving money from our let's say main business or from you know, wherever we get paid, it was from profit to income into our household business. So the first category is income. second category is, especially as a business owner is we need to sweep out for taxes. So as a business owner, when your money's not taken out automatically, we need to make sure we have a separate earmark category and sweep money off of every income, however we pay ourselves into that bucket. The next bucket is investments. So that's what I call profit first, like right off the top, you're taking a percentage of your income, whatever you paid yourself that month, and you sweep that into your investment bucket. So you can't spend it that money is earmarked the only purpose of that money is to invest in some time in the future. So it might take a while to grow that ad account. And usually I'm looking at a bucket of at least 50,000 to make a you know, to make some type of investments. Sometimes it's more if it's real estate, depending on how much you need to put down. But that way for the rest of your life, that money's been swept off the top and then for the rest of your life, you're going to be making some type of investments as you fill that bucket. The next bucket then is what I call the three different buckets but they're what I call your savings. buckets in savings is cash, we need cash. And people don't talk about cash often enough, you get in, you get in a pinch, you need cash, our job doesn't, you know, pay our bills necessarily, and our assets don't pay our bills. It's just a cash and cash flow. So having access to cash is really important cash and cash flow. And that's why we're building wealth is future cash flow, non working cash flow or passive income. So those red buckets I call your rainy day or your reservoirs you need that rainy day emergency fund your education, that's how we how we increase our income is through you know, I call it education over entertainment, and those that earn the highest earnings and those who tend to generate the or create or build the most wealth are they're always educating themselves themselves. They're always learning. So we have an education bucket that's earmarked to be able to pay for programs or for some type of education, that type of thing. And then the third bucket is dreams. And that's where we're saving for big purchases that would otherwise blow our budget. So Then what we want to keep fixed as the is our main lifestyle expenses is those month to month fixed expenses. So we can keep this really tight and the variability based on our income is how much based on a percentage of income, how much we can put into each of those different categories, then life really shifts when you're living in a good portion of your of your life out of your buckets and not out of your fixed expenses any single month, and you get to take these killer vacations. Why? Because you've already saved for it. What is saving savings is future spending. So we're just saving a little bit month over month for these big expenses over time to make sure we take great vacations or have really great things to spend our money on on fun and play or Home Improvements or vacations. We make sure we have money to educate ourselves to always be

learning so we can always increase income. And we always have that little stash of cash because life happens. And we want to make sure that we have that money available and you always need to be growing your investment bucket we're going to invest over the next 2030 years and continue to grow that until we hit some future projects. time where that asset does replace our working income and when you have a system that helps manage all those different categories when we make sure we're flowing money into them then at the end that's all we're doing is a couple hours a month go in just move our money check out how we're doing manage some spending, make sure we move money to our different buckets sometimes we're spending money out of the buckets and and again, it's just a work in system that you use for the rest of your life and super easy super fun once it's built. And then it just takes I'd say most of the stress out of money because you're looking at it you know how much you have you know how to manage it, you know, it's growing you know, you have a future date where these you know, it's going to flip flop where your asset income is going to pay more your expenses than your work and and so but when you see this plan and you know you're building towards it, you don't have to worry about money anymore. It's you know, you're working towards this end goal. That can't not work as long as you're putting money in.

Nichole Stohler

Love it. Love it. And thank you for taking us through those different buckets. I like the idea of the audience. And you know, the processes get things set up. And then it's only a few hours a month, and you've got really these defined rules based on your dreams based on your savings goals. Thank you so much for taking us through that. Tell us where listeners can get in touch with you or learn more.

Krisstina Wise

Yeah, just you know, since you guys are our it and technology, what we're doing is we're coding our money. So we're creating an algorithm based on this. And so the system becomes the code that is the automation piece. And so when you're coding your money for financial freedom, you just let you let the algorithm that could work. And you know, so then you have your financial system, your your technology, through your software, and your hardware for that matter, and just a little bit of operating practices. And I mean, I managed like 10 different businesses, and granted all small businesses through different businesses I own and different investments that I have, and again, even I mean with all different QuickBooks accounts with a drop down. So even that many So many different businesses and money's flowing in and out, it takes me maybe a handful of hours every month for me to manage my money and others setup. And that's managing a lot of different accounts. So if you just have one or two, as we're getting started again, it doesn't take that much time once it's built. And so, you know, I just invite people to really take that extra time to get it set up because then it's easy the bicycle is built, you just need to you just need to write it every once in a while go out for a spin once a month, you know, so that's it. And the best way if anybody wants to talk about this a little bit more, I just send people I do 30 minute free calls, these coaching sessions, I can talk on the mindset the skill set, or just listen and listen for the big money challenge and I just send people to [krisstina.com/call](https://krisstina.com/call) and set up a 30 minute coaching session and if I think I can help great and if not, I just work to to point to whoever is On the call in the right direction. So if they weren't

graded real estate investing advice, I'd say, Hey, I know this amazing woman that you know, that can help you with your investing. And here's your information, and she'll be happy to get you started. So I'm always working to send anyone that shows up on those calls in the place where I think somebody could really help them.

Nichole Stohler

Fantastic. Thank you so much. It's been just a pleasure to have you on and chat with you a bit more. I learned so much more this time as well. Thank you so much, Krisstina.

Krisstina Wise

Well, thank you for all your work again, I just loved everything that you had to say and you're just huge value to my audience. I got so many rave reviews, and I really just applaud and appreciate your work and getting all this information out there.

Nichole Stohler

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