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SPEAKERS

Chris Miles, Nichole Stohler



Nichole Stohler 00:01

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 wonder 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 for 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 met today's guest when I was actually a guest on his podcast. And as I was preparing to be on the podcast and listening to some of his episodes, I was amazed that he emphasized a lot of things I believe in as well, for example, that cash flow now it's more important than your network, you can't really necessarily spend net worth. And the other thing I really liked is that he focuses on helping people find cash flow now, which I don't really talk about, I just assume that everyone is able to invest in some of the things that we talked about. So I think it's a good compliment to focus on. Okay, where could you find cash to invest? Today's guest is Chris miles. He's the cash flow expert. And I love this the anti financial advisor. He's really a leading authority. He teaches professionals and entrepreneurs and he works with tech people as well on how to quickly free up cash. He also focuses on increasing passive income right now. He's an author, and he hosts a podcast. As I mentioned, his podcast is called the Chris miles money show. And he's been featured in US News, CNN Money, and entrepreneur weekly, he has a proven reputation of getting his clients fast results. And in fact, if you add up

everything over the years, his clients have increased their cash flow by over 100 million in the last nine years. So that's a lot of background, but it's super cool to share. So welcome to the show, Chris.



Chris Miles 02:14

Hey, thanks for having me.



Nichole Stohler 02:16

Let's start with your story and your background. Because you have a fascinating, you know, kind of building up a business losing, you know, we in the recession, then building up again, so let's talk about that.



Chris Miles 02:28

Yeah, so you know, I started out being the traditional advisor about, oh, boy, 17 years ago, right, just right after the whole y2k thing. And right around 9/11, we're about the same time. So great time to be able to be in as a financial advisor, right. So I did that mainstream kind of stuff did that for years. And then I kind of realized it was full of crap. Like, it just doesn't really work. Right, it doesn't really produce the results that we'd hoped. Like, I know, some people had decades of advice, we're still living paycheck to paycheck, they still weren't creating enough cash flow from their investments or from the retirement funds and anything. And so that's my sort of look for other answers, because I knew there had to be a way to do it, right. And that's when I started running to guys that were millionaires. You know, guys were investors and business owners, and so forth. And it totally rocked my world, to the point that I quit, you know, financial advisor in March of six, I vowed never to go back. I said, I'll just teach ballroom dancing, and I'll do mortgages. And so I started do that. And then and then as I started, take the things that they had taught, I start really hyper focused on that. And by July, that same year of Oh, six, I was able to be out of the rat race. I was like, wow, I'm 28 years old, in the middle of to be retired. Well, now what I want to do with my life, and that's kind of when I came out of that retirement and started to coach people, right. And there were some guys that were doing that. And then we got caught up in the recession, you know, and of course, I did the very thing that I know teach not to do, which is I started cutting off income streams right before the recession hit, and it started but launching new business, put all my focus there, and then bam, all the people I was folks now real estate investors, is like this perfect storm, and I went from like millionaire to upside down millionaire, like I was over a million dollars in the hole, right? So I had to dig out of that didn't file for bankruptcy, I was able to start paying

on those loans and start getting myself back into where I need to be again. And then I ran the numbers, December of 2016, realized, hey, we've got passive streams of income coming in again, that now can pay for our stuff, paper expenses. So that's my realize, like, okay, that's cool. But people need to know how to do this. Like, that's the real key is how do you create more and more cash flow?

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Nichole Stohler 04:26

That is such a great background, because one, you've done it yourself. And to you understand, you know, you can't, if you have all this money in a retirement account that you can't touch until you're you know, after 65. And yet you need to pay bills today. That's why cash flow really matters. And I love that you focus on the real estate investor industry. And so you get that. Tell us a little bit about how you came to create money ripples then.

C

Chris Miles 04:55

Yeah, so you know, I worked with those guys for a while, like I was coaching for about six years. And I felt this need that I needed to take a leap, right. And it was about a month before we cut ties in and I was running along, I was out actually out jogging. And I was thinking of all the people had helped up to that point, because there was already have 500 people at coastal those last few years, that it actually, you know, increase the cash flow by on average about 33 \$34,000 that year, and each and every year, right. And so I was thinking about that I thought man, like how cool is that, that we can help their lives, bless their lives, not just theirs, but it can teach new patterns to the children create a ripple effect for their family and create the communities and the country across the world ultimately, and that's when also the name popped in my head money ripples. And I was like, oh, shoot, you know, like, is that available? Of course, you're in the middle of a job, right? You have to go run back home and everything. So I'm like, Don't forget, don't forget, remember, money ripples Come on. So I'm running back home. And because I remember up to that point, I'd actually been trying to find all these websites like cash flows something or whatever. And they're, like, \$10,000 per sale. And, and many ripples popped in my head. And I went back found out nobody had had the name. And it was for sale for like eight bucks. So I'm like, all right, that's the name I'm taking. And, and that's been great it's stuck ever since.

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Nichole Stohler 06:08

So what do you do as the anti financial advisor?



Chris Miles 06:12

Yeah, really, basically, get people to do the opposite of what they've always been taught. You know, we've always been taught to save and save, you know, save everything, pay off all your debt, like good boys and little girls. And then hopefully, someday you might have something, right. And what we find is, that's not true. That there especially with the retiring generation, baby boomers already, they're still struggling to try to figure out how to, you know, get their money to last, right? Like they have some money saved, but most of them are burning through it faster than they have years left. There's like too much life at the end of the money for them, right. And so what I teach is more about not accumulation, but acceleration and cash flow. And so I actually tell people to not do things like mutual funds, you know, to stay out of the markets. Even though I taught people how to trade in the markets, I tell people, hey, that's not the place, you're not going to find the answers, there's more risk, with less returns, if you do the mutual funds and things like that all the traditional 401k is and IRAs everything that stuff doesn't work, and so on premise, telling people to not do the things that every other financial advisor would tell you to do, which is save everything, and hopefully live off of whatever Tilly interest you might get. And mine's all about creating cash flow right now. So that you don't have to wait that you actually have cash today and later too.



Nichole Stohler 07:24

Tell us a little bit. Okay, so you talked about the anti financial advisor, you look for cash today and freeing up cash flow, what are some of the areas just at a high level that you focus on? Or you look at?



Chris Miles 07:36

Yeah, I look at two places. Really? I mean, one is, how do we, you know, improve the expenses we have, right? Not getting cheap, like not living on rice and beans, like we hear some people say, right, but, but actually, like, having a life by being a responsible steward of the resources they have. So, you know, can we find money that's maybe leaking out. So that could be things like taxes, could be like, different ways of death, restructure death and do things that there, you know, is it you know, different types of insurances? Whatever, is it just tracking money, because I'll tell you, if you're busy, you feel like you don't have the time to track money, you're probably losing, in my experience at least \$500 a month, to just think that shouldn't be losing. Right? That's 6000 a year that can make a big difference in your life, you know, so that's the one side, the more exciting side, of course, that most people come to me for, they say, all right, I've got money, or I think I have net worth, but it's not worth anything. It's not doing anything. For me. It's not

creating actual income. You know, give me example, I had a woman today, just today, in fact that she was the son that referred his mom, you know, she's 75 years old. And you know, she's been widowed for seven years. And he's saying, Hey, I know, there's better things that my mom can do than what her fidelity advisors telling her to do. Right? You know, where he's like, hey, put more into manage funds. And she's thinking, yeah, but the stock market, I'm nervous, like, I cannot afford another, you know, y2k or another great recession, like we've had in the last 1520 years. I can't afford that I need certainty. And the guy said, No more managed funds, right? And so I'm like, No, you got 100,000, that 100,000 could easily become at least 80,000 a year. And the guys, you know, the thing that he's trying to get her into is managed funds and just telling her to not take too much money out, right? Like, just take out the required minimums. And I'm like, No, you can have 300,000 and that that cake and eat it too, you can have that money, and that might kick off at least 80,000 plus a year. That's the kind of thing that we look at. So as both ends of spectrum, how do we free up and stop the money leaks? But also, how do we increase that passive income too?

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Nichole Stohler 09:34

Can I delve into the money leaks a little bit? Because, it is tedious and not fun to track everything. And I know, there's different software programs out there. But what do you, what do you recommend for people doing not just software wise, or technology wise.

C

Chris Miles 09:50

You know, especially if you have a lot of tech people, there could be all kinds of programs that could use, you know, like, I know, some people love like, you need a budget, you know, why NAB Some people love that one, because they love to spread that they get. I personally hated it. But I know some people that are religious about it, right? I know, some people like my wife, she'll use her own spreadsheet. Now she'll use that my personal like mint, using Mint. com, which is a free app as well. And I'm just one of those people, I like these be downloaded and make it easy. So I don't have to put in every little line item I like things to be done for me a little bit more. So just depends on what you prefer. If you're all about automation, you know, there's things like mint and other things out there. But you know, if you're about spreadsheets, there's all kinds of options out there.

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Nichole Stohler 10:30

And if you're diehard you can do QuickBooks for your personal, your personal tracking.



Chris Miles 10:36

Yeah, I always use QuickBooks for my business, because that's the one place you can actually do reports that your accountant loves, you know. I mean, I love it. I think QuickBooks is boring as heck. But uh, that's something I use because it makes my CPA all happy.



Nichole Stohler 10:47

Yes, that's my familiarity as well. It's just 100% in the business. All right. So you focus on the money leaks, and then you focus on increasing cash flow. What is the purpose process look like? You described that the Son referred his mother, but what does it look like when someone works with you?



Chris Miles 11:05

Yeah, we actually start out just looking at a spreadsheet. Like I have a specialized spreadsheet that really looks at, you know, income and expenses, we can kind of break up in categories, see where money's going. That's where I might see what people are putting money into their 401k their IRAs, and they probably shouldn't be right. Or, you know, as money going out too much in taxes do I feel like they're paying too much they are wherever might be, but I'm also looking at their balance sheet too. So I'm looking at all the assets, they have their loans, I'll tell you like, I had somebody come to me about a year ago, and and I became a client and they and they said, Hey, we only have like 20 grand to invest who want to start their first investment property. I said, Okay, well, let's look at that. And as I dive deeper in the finances, I realized that their best cash flow play wasn't real estate, is you know, what, 20 grand, you may with a turnkey property, you might kick off 200 bucks or so a month, right? But I found out said, Listen, we just take six grand of this 20, because I don't want to use all the cash savings anyways, six 620, we can pay down a certain loan, this will be free up the money and allow you to be able to refinance your house, we can redo that. And then as we do that, it'll free up a total of \$800 a month, so quadruple your returns of doing real estate. And the cool thing is, I was only six grand, so they hundred bucks, replenished it within the year. And so six months later saying Cool, well, now we can do the investment property again. And so they did and that was another 200 bucks. So rather than just trying to make an extra 200 bucks a month, 20 grand, we're able to free up and create \$1,000 a month with that same money. And so that's the thing is like when I'm looking at it's like, where do we find that cash? Lately, a lot of money's been found with like home equity. You know, a lot of people have been doing, especially they've been like Dave Ramsey followers, and they've been paying down their mortgage aggressively. You know, I get a lot of people like that, especially, you know, in different

parts of the country, California, even where they're like, Okay, I'm just trying to pay this thing off, because my taxes here are way too much, right? Well, we look at it, I remember I had one client down in San Diego, we're looking at stuff and saying, you know, you have this investment property in California, you have your own house, California, between these two properties, he's trying to pay off both mortgages within five years. If he did, he would free up to the to about 4000, almost 5000 a month, and payments. Thing is, is that I told him, I said, instead of doing that, let's sell office investment property because the rent is not great for the amount of equity you have in here. Let's sell off that. And let's do a cash out refinance your mortgage, so do the exact opposite. what he's trying to do, instead of paying it down, it's like, no, let's just get some really good terms get a great interest rate, let's get some cash out of it. They gave him about \$800,000 to work with, that can easily create at least 70 to 90 grand this year, even after the increased little bit of increase of mortgage payment is still netted about \$75,000 a year, you know, or about 6200 bucks a month versus kind of 5000 a month in five years. Right? So by the time he actually hits five years will actually increase the cash flow by 10,000 a month, instead just trying to pay off his mortgage and create 5000.

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Nichole Stohler 13:57

It's such a great point. Because, you know, I don't know why the traditional advice is just pay everything off. And I get it, you know, you you do generally want if you're investing or you're you have debt, you want it to be somehow giving you income. But that choice, I don't know why? Because you could do so much better by investing in different way.

C

Chris Miles 14:20

Yeah, it really can. I mean, it's all about leverage and all about what you create. Now granted, this way, I also focus on teach people to be wise stewards of their money. Because if somebody were a spender, they were just going to blow money, I wouldn't recommend doing that. Right? Like you have to look at the person to most people I get are usually reform Savers, or people that have been savers saying, hey, this isn't enough. You know, I'm not, there's no way I can save enough, you know, now I'm running the numbers out, there's no way I can put in that much money is me. Most people, they want a \$60,000 a year lifestyle, they have to save for a 20 year time frame that the save 10,000 a month mutual funds actually get that you get a Master 401k it's still me, okay, it's not 10,000 month outs, 5000 a month. And legally, you can't do that much. You can be get close that much. So for those that are, especially in their 30s and 40s, or especially they're in their 50s, they have no hope of even a decent middle class lifestyle. And that's the difference like it's about if people could realize is how much hope there is. And I know you teach about that, too, if people realize is how much hope there really is. And just by

thinking and doing it differently, and not so much differently from like doing it something that you that nobody's ever done before. Because the truth is that there's easily hundreds of thousands of us that do the same thing all the time. Right? But we're not the mainstream thinking we're not like most people, they say just mindlessly throw your money into your 401k case, you know, because hey, it's dumb, it's easy money, it's dumb money, this is brainless, why shouldn't you do? Why shouldn't you get free money, not realizing that that's costing them their entire life of freedom, everything everything's and they're taking high risk to get lower returns when they could take less risk to get higher returns? Yeah,

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Nichole Stohler 15:59

it's such a great point. And I absolutely love your focus of you know, kind of this overall assessment looking kind of challenging the way people have been thinking. You talked about, you know, that example of helping the person refinance. And when people work with you, do you help connect them with, you know, different resources based on plans that you guys have put together? How does that work?

C

Chris Miles 16:23

Exactly. Yeah. I'm first and foremost, a strategist. But then secondly, I'm a connector, right. And that's the thing that's tricky, too, is because I mean, there's lots of great people out there lots of great investment opportunities that are available that are in that alternative investment space, right? That's not in the mainstream, something that a financial advisor will never offer you is the really good investments and never offered by financial advisors, you know, the only thing you're offered is things they can sell you they can make a commission on, right? But I'll tell you like, it's hard, because if you try to piece together, the one problem is that, for example, if I go to somebody who offers turnkey real estate investing, which I have great connection there, I guarantee you that if you have X amount of dollars, so you get 200,000 sitting around, they're going to say, hey, why invest 200,000 with us, right? You go to somebody who does like, like loans, where you become the bank, where you become a lender, like hard money, or even just through like, you know, funds and things of that nature, of course, you know, say, hey, put 200 grand with us. And the cool thing is, I can stand apart and with you and say, All right, everybody has their own special recipe, everybody has their own special way of doing things, making the numbers is easy, it's figuring out, what's the type of investment that you would actually enjoy, you're not just doing for the paycheck is just doing it for the money, what makes it any different than just getting a job, you know, sure might be passive. But if you hate the investment, it's not going to create any happiness or freedom. And so it's about matching up with those

right investments, and then connect you with the right people that actually have a good track record that that are legit. They're not just like some Bernie Madoff type people or anything like that, you know, you're actually looking for people that actually do great job investing, or good connections for finding your real estate properties, or oil and gas. I've got one client that refused to do anything real estate, but he loves oil. He loves the idea, boy, so what do we do we connect them with oil and gas and not the stuff that he was doing, where he's trying to buy individual oil wells. So it's like a hit or miss scenario is more like, no, let's find at least maybe somebody who's actually spreading the risk out or making it easier by creating a fund. Or maybe you invest in 17 wells at the same time, versus trying to buy one or two and then hoping and praying cross your fingers that something's gonna work out, you know, and I mean, there's just all kinds of options.

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Nichole Stohler 18:26

So you have bedded professionals that you work with. And you talked about that oil and gas example. And it kind of reminds me of cryptocurrency is like another thing that, you know, for me to try to research and build that up on my own. I don't really have the cycles or the time and you have vetted folks that you work with, for example, different areas.

C

Chris Miles 18:46

And they've been pretty well vetted. Some of them been vetted for many, many years of a more recent, but yeah, there's people that I have you talked to, and normally this is up to you what you want to do, you know, my job is more to, you know, first off, you know, connect you help yourself strategize, help you bounce ideas off and see if our pitfall those one guy's concerned today said, Hey, if I'm going to do something wrong, will you tell me? Yeah. If I think it's dangerous, I'll be very upfront and tell you that's what you hired me for? You know, if I think it's good, I'll tell you, it's good. I won't tell you to do it is legally I can't, but at least I'll say, Hey, here's the thing, there's always risk. But here's how it's minimized. You're there, here's what where it's risky, here's where it's not just kind of figure out like what's really the best recipe or that, you know, that kind of combination for you that helps you get to your goals as fast as possible.

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Nichole Stohler 19:32

Perfect. Now, in the very beginning, I talked about collectively, your clients have increased their cash flow by over 100 million in the last nine years. What do you typically see as a result for, you know, just one client that you're working with?



Chris Miles 19:47

Yeah, so typical, you know, vertigo people that I mean, because I get different, I get clients or entrepreneurs, we get some that are w two employees and entrepreneurs, I find sometimes a lot more, because there's a whole other perspective. I mean, there's, you know, the tax savings that we could be saving on right, there's a lot more on that side, there's a lot more on pocket on the business side, whether it's money losing there are money, we could be improving by like increasing profits and taking home more money, right. But I'll tell you, even with the people that are like a lot of my clients lately, where they're either like w two income employees, they like it managers is for whatever reason, that's like the number one career that reaches out to meet them and dentists, right? And I'll tell you, like, the biggest thing I see there's not so much like taxes, but it's going to be more of how do we get your money moving around, and really create that passive income. And so almost every time it's like, they've got savings saved up, or they've been putting money in their 401k, religiously, it's like, well, can we redirect that and not even teach like a system of how you can get your money working in two places at the same time, like why use like a double dip system with using life insurance so that they make money there, and they can make money investment at the same time. So even make 12% of the investment, I can give them the net another three to 4%. On top of that, just by using using that as a savings account, like a text receiving account. Instead of you know, just using a savings account where you earn point nothing percent and get taxed on point 7%. You know, there's all kinds of fun things to do.



Nichole Stohler 21:11

I remember one of your episodes, you talked about that you were whiteboarding out all of the different because my head gets kind of spinning here, as I'm thinking about all the possible ways. And I think I think really everyone probably could look at things a little bit differently. Even if you think you're doing all the great things. There's, it's always good to be challenged, and bounce ideas off of someone.



Chris Miles 21:32

Absolutely. Yeah. I mean, it's, it happens all the time. You know it? Yeah, I've had people where they just said, You know, I just wants me to bounce ideas off of because maybe they're already doing a lot of, you know, alternative investments. But they'll say, but you know, what, Chris, what I'm missing is I have nobody to talk to, like I don't have anybody to bounce these ideas off of to see outside of my own perspective, right? You know, because they can't talk to their parents or their family, because their family, they're halftime, they're still in the traditional mainstream crap. And they already know that they

suck. You know, so they don't want to listen to them, because they don't know what they're talking about. At the same time they go to any financial advisor, they're going to tell them to not do those things, even though they know better, right? And so yeah, it does help them even if it's just simply bounce ideas off of I've had people where I just said, that's maybe all you need, like, you may not even need connect that many connections, it might just be, hey, let's just see what you're doing. See if we could tweak it a little bit, just improve cash flow. And, and sometimes it's not a lot like I have people that maybe only find an extra 500 to \$1,000 a month, which is still great. Get I mean, don't get me wrong, but compared to, you know, some people like I talked to you today, or it's like, Hey, we could probably make another 60 \$80,000 or more a year, based on doing the same thing you've been doing just doing it better.

N Nichole Stohler 22:43

That's a huge jump.

C Chris Miles 22:45

Yeah. It's fun. I love it. I love blowing people's minds. That's the one thing The only problem with that is that sometimes people don't believe it's even possible.

N Nichole Stohler 22:53

That's why you whiteboard.

C Chris Miles 22:55

Exactly. And even after that, they still think, are you sure that's what my money like, can't really do that. But again, ever we've been so conditioned to think that we just throw money somewhere, forget about it just hopefully grows. But our experiences shown whether you consciously know it or not, even if it's subconsciously, you'll realize I money really hasn't done as well as I think it could do. Right? Like everybody has that kind of feeling. Maybe people have said, hey, why is the market going up? If my money's not going up that much other than what I'm putting in, you know, things like that, that's pretty common. So it's just a matter of saying, Wait, how can we just make the best of it, you know, and, you know, sometimes I'll tell you, like, some people will say, you know, you might have a five year goal, it might take seven or eight, you know, unless there's some other factors that come in, that can help improve cash flow now, but I had one guy, he's like, I want to do in five years, you think I can do it? I said, you could, but basically, your

current stuff, just let your money work for you passively. Seven or eight years, you know, but what's the option? I was like, I was like, the alternative is, you're never going to get there. Keep it in a mutual funds. They don't do that, you know, seven or eight years is still way better than five and, and who knows, you might even build doing five? I've had some people doing one or two, you know, it's fun.

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Nichole Stohler 24:08

I think a lot of people actually are worried about the market now. Because folks see that, you know, just a tweet, or some very small instance has not to play on your name. But a ripple effect is completely unrelated to whether Microsoft is still profitable as an example. Right. And I think a lot of people see that the markets so emotional, and to be able to invest in an alternative investment, like real estate as an example. It's not really emotional when it's an investment property.

C

Chris Miles 24:43

It's true. I mean, all Trump has to do is tweet China sucks, and the market drops 4%. You know, like, it's a weird world that we're in, you know, and, and I'm one thing I learned the last recession when I went through that massively hard time, right, like I had it, I paid off over \$900,000 in debt in about three and a half years, like I had to come back with no money and no credit. And so I learned a lot of lessons along the way of how to be creative and resourceful. And I'll tell you, like, the one thing I learned is you got to have control. Like, you can't control what's going to happen with the economy or the markets or anything else. But you can control your money to some level. And definitely, if you're trying to ride the waves, like you're trying to gamble yourself. And remember, if you put money in mutual funds, you're not an investor, you're a gambler, you're buying stocks. I told my stock trading clients, I had 200 of them. I said, every time they got sold between 20 and 50 grand into a program that for a company I worked for, I would tell them, I said, Listen, when you're doing this program that might stay your investor, you're not, you're a gambler, I'm just gonna be honest with you, like, you're not a real investor. If you're trading stocks and options, you're not because you have zero control. And real investors like Warren Buffett and guys like that, and George Soros, they look for control, they look for ways to actually not just right ways, although they might be good at it. They're looking for real like value, add things, things that actually create value, that there's a formulaic response to the formulaic return that comes from it. And there's so much more certainty, and so much more religious freedom that comes with that, right. Like, I have known professional investors, that guys that traded stocks and taught other people how to do it. And it's funny, because they'll drive a beater of pickup trucks, you know, like, they just, they don't have all that cash flow coming in. In fact, some I remember, one guy came to

me and said, Hey, I teach people how to trade options, but I need to actually create passive income, because what I do is not enough. Like you have to keep building your portfolio, when you can you actually start taking out money. And so I've even had guys are like options, teachers out there, say, hey, teach me how to create passive income. So I don't have to keep making money in the stock market. You know, like, there's so much more freedom, when you get out of that world, out of all the stuff that financial advisor recommended into something that you can control you can own, you can actually do something about if the market changes, you actually have a say in the matter versus feeling like you're helpless, and just the victim to whatever, you know, whatever, somebody tweets out there, you know.

N Nichole Stohler 27:03

So eye-opening listening to you and also just encouraging to think creatively and differently about the way that we have been conditioned to do things. Tell us how can listeners get in touch with you and learn more?

C Chris Miles 27:17

Yeah, when you already mentioned the Christmas money show, which is, you know, great place to start. You love podcasts. I mean, check that out. There's all kinds of fun topics on there, obviously, about all kinds of things, money investing, and everything in between even personal development stuff, too. So that's a great one. Check that out. That's on all that stuff. And then you can also check out my website moneyripples.com that's money or I PP le s. So yeah, money ripples, calm. I've got you know, great stuff on there, as well as if you like reading blogs, things like that.

N Nichole Stohler 27:47

Perfect. Thank you so much for joining us on the show today, Chris.

C Chris Miles 27:51

No, thank you so much. It's always fun teach.

N Nichole Stohler 27:54

Thank you all for tuning into today's episode. Now, if you've been listening to the podcast,

and you hear all of these different strategies, sometimes we talk about real estate. Sometimes we talk about franchises, owning a business, starting a business. If you are hearing all of those and you're thinking Gosh, I'm not really sure where I should start, check out the quiz I have on my website at the richer ri ch er geek calm. That quiz takes you through eight key questions that you need to ask that will help give you some guidance and ideas as you go through the questions. And then you get the results. I have links to resources and I continue to update those on a regular basis. So again, check out the quiz front page, the richer geek.com. Thanks for tuning in to The Richer Geek Podcast . For today's show notes including links and resources. Visit us at therichergeek.com. Don't forget to head over to iTunes, Google Play stitcher or wherever you get your podcasts and hit the subscribe button. help us spread the word by sharing with others who could benefit from listening and leave a rating and review that'll help us get the podcast in front of more people. I appreciate you. Thanks so much for listening.