



The Remarkable People Podcast, Season 1, Bonus Episode 2:

The Nick True Story

[00:00:00] **David Pasqualone, Host:** [00:00:00] Hello friends. This is Dave Pasqualone with the Remarkable People Podcast. Season 1, Bonus Episode 2, the Nick True story,

Intro/Outro Reel: [00:00:10] The Remarkable People Podcast. Check it out. the Remarkable People Podcast. Listen. Do. Repeat. For life!

David Pasqualone, Host: [00:00:32] This episode is going to help us all deal with the Corona pandemic. It's going to cover many great topics in life, truth, but specifically we're going to get into how to start freelancing in today's world. And how to manage our money with a strategy for our personal finances and the right priorities. So hang tight, grab your note sheet and enjoy this awesome bonus episode.

Hey, Nick, how are you buddy?

Nick True, Guest: [00:01:03] Dude, I'm doing, I'm doing well. I am doing, you know, staying indoors right now. but I'm doing well.

David Pasqualone, Host: [00:01:08] Awesome. And just, you know, as the listener, we have probably the same situation globally, but we don't know when you're going to listen to this. Right now. When Nick and I are recording, it's March 30th which I've never put a date on a podcast, but this podcast is a special bonus episode, and it has to do with how to survive the Corona virus financially.

So Nick, we met at pod Fest 2020 correct? Yup. And the lecture you taught was entitled.

Nick True, Guest: [00:01:38] How a small YouTuber can make a fulltime living.

David Pasqualone, Host: [00:01:40] Yep. And your acronym was drive, right? That's right. Yeah. So we are at a pod Fest and a video Fest together, and Nick was one of the keynote speakers, and while there was many keynote speakers are excellent.

Nick was by far at the top of the list I learned, I enjoyed. There was practical steps and then God just blessed where I ran to Nick and his wife at breakfast one day. Or lunch. I think it was lunch actually, and we just started talking and formed a relationship and now he's on the show. So what Nick is going to do is he's going to share our, you know, the story, how we do things, Nick and for our audience, you it, and go through and tell your past, you know, some maybe some obstacles or struggles or situations that you had to overcome.

Share some practical steps, how you did it, and then we'll transition into today where you're at and where you're going. But we're going to make for the listeners today, all of us are in the same situation where we're stuck at home or most of us. So what Nick's going to do is he's going to focus this episode when he gets into the present and tomorrow.

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Into how we can rethink and what opportunities are out there in the digital world and how to just manage money better. Cause you're going to see Nick is excellent at it and he's got a cool life. He's living the dream now that we all think we're going to do when we retire. So I'm really happy to have Nick.

So Nick, thanks for being on the show and, it's your show man. Grab the mic and roll. Let's hear your story. Sure.

Nick True, Guest: [00:03:12] Yeah. So I think it's, it's probably best to, we won't spend super long in my childhood, but it's best to understand a little bit of context that I grew up with a dad who built a business and built houses for a living and didn't go to college, but, you know, basically, built a business.

On his own with his couple of brothers and, and really taught himself everything that he knows, you know, along with the help from some mentors along the way. And that, that's some important context because I grew up in this household where it was always sort of believed that, if you want to do something, then all you have to do is put your mind to it and spend a great deal of effort and time to learning it and you can absolutely do it.

And so. All, all throughout my childhood in my life, I, I've tried, a bunch of different, you know, ways to make money and, work and sort of try to find different ways to do things. And none of that was shot down as a kid and growing up instead, it was very much so encouraged. And so that, that sort of gave me the freedom and the courage to try and launch new things and try and make shifts and try and.

Maneuver in different ways, and so was sort of that in mind. I then ended up going down a very traditional path for awhile. I went to college and got a degree in mechanical engineering and didn't really think about that all that much, you know, it was sort of, I was good at math and I grew up in a time, you know, in the two thousands where everybody went to college, you have to go to college.

That's what you gotta do. And so I got a degree in mechanical engineering because that's, you know, what you do if you're good with math. And then I got a job [00:05:00] and probably, probably the most, Office space, Dilbert S you know, possible office environment, you could imagine. and it was really, you know, the most traditional sort of cubicle farm that, that you could think of.

And I did that for a few years before. I really, you know, was able to start transitioning out, but it didn't take a few years to realize I didn't want to build a career doing that, if you know what I'm saying.

David Pasqualone, Host: [00:05:31] Oh, I know exactly what you're saying. I think for all of us, you know, we never waste time.

Well, we can't waste them, but you know what I mean? We want to invest our lives, and sometimes by going the traditional route you learned and really you accelerated your whole future instead of being, staying in that job, you learn and move forward. So

Nick True, Guest: [00:05:48] totally

David Pasqualone, Host: [00:05:49] the college road. I'm so glad you brought that up because right now today.

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We have everybody switching to homeschool. Basically, we have college institutions switching, you know, their model and really it's coming down to what you should do and we should be learners and growing and that's what you're talking about. That's what's important. The academic, this, the traditional brick and mortar school and academia, it's almost useless.

I mean, you want to learn unless you're going to be a doctor or a physician or something hands on. You don't need to be there anymore, right?

Nick True, Guest: [00:06:24] No, no. We that, that, that's what the internet has allowed. And that's what's so amazing about the time and world that we live in. I mean, if you imagine this, you know, sort of Corona virus stuff happening 20 or 30 or 40 years ago.

Like worldwide, everyone needs to go home. And you know, right now, a lot of businesses are struggling, obviously, but at least there's a good number of businesses and folks that are able to go remote and work from home. And you know, that's something that just wasn't possible up until very recently. And

David Pasqualone, Host: [00:06:55] so 100%.

Nick True, Guest: [00:06:57] Now we can shift our learning, we can shift our skills, we can shift a lot of what we do and what we think we need to do, to an online environment, which, which gives you so much more freedom ultimately.

David Pasqualone, Host: [00:07:08] Yeah, 100% I'm actually my business model. I don't know there, we're going to get into yours, but I do a lot of marketing consulting.

Yup. And I'm booked through July, if not August, with new websites. So right now people are seeing the importance and the power of not just having a website. But having a interactive sales funnel website that converts real people to real dollars and it finishes a transactions to help people. Yup. So, but go on your story.

So you go to engineer, which is funny cause that's how I started too. I think we talked with on the phone. Yup. And then you're like, this isn't for me and Dilbert cubicles, office space.

Nick True, Guest: [00:07:47] Oh, the whole thing, man. What, what, what happened was, so I got, I got this job and. in the power industry. So I was working in hydro-power and, I was flying all over the country to work with different clients, which is cool, you know, when you're in your early twenties.

But I could very quickly see all the guys who were in their forties and 50s with families that were still doing this at that, at that company. And I was like, I can't, I, I'm not, I'm not going to build a career doing this where I'm gone all the time traveling on a moment's notice. And, you know, I'll never forget, there was sort of one catalyst moment for me.

Where my wife and I had planned a big camping weekend. I think it was like Memorial day. And, we were literally packing up the car to go out and, go away for three days, do some camping and some hiking. And I live, we lived in Tennessee at the time, and I got a call from a client out in California, and they said, Hey,

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we need you here tomorrow, because we got some stuff going on and we need you out here, so get on a plane, you know, kind of thing.

And this was Memorial day weekend. We had all these plans, you know, and I, I, I kind of pushed back a little bit on them and, and negotiated with them. And I ended up flying out on Memorial day. so I still went camping for like one day. . But you know, when I was out there on the flight, I was thinking, I've got to figure something else out.

Like I'm not, I cannot build a career in a family. I don't want to build a career in family doing, doing it this way. So that was a big catalyst for me to start looking at other options and other opportunities. And sort of the way that I got into the world I'm in now is, I had been reading a number of blogs and watching a number of YouTube ERs for years, just personally like that, just I liked their stuff.

and I was interested in personal finance in particular, and I spent a great deal of time reading and learning. But I'd never really knew that a lot of these people online made money. Like I didn't know that they did this for a living. I just saw, you know, they were, they just, you know, enjoy writing about financer, whatever they do.

And when I learned, I, I was poking around and I saw somebody that had actually made like six something significant money from their website. I was like, [00:10:00] Whoa, that's interesting. So all these people that I've been reading for years, they actually like. Do this. I wonder if I could do that. You know, in a few Googles, later I landed on a, a podcast called smart passive income from a guy named Pat Flynn.

And I just devoured that podcast. And that was, you know, a summer of 2015, and my mind just sort of opened up to all these possibilities and all these different ways that people are out there, you know, making money. Online, making money from home, making money, traveling around in an RV, because all you need is the internet access.

And that was sort of the big catalyst for me for how to get started in this world. Shortly after that I launched my blog. And, it took us a long, long time to actually start making real money and be able to live full time. And we could sort of weave through that story and, and talk about the lessons learned in that.

David Pasqualone, Host: [00:10:55] And just so we don't skip ahead, your wife had kind of a similar path, if you don't mind talking about that. Yeah. So while you're. Going to college, finishing your degree. You're a mechanical engineer. You're working for, you know, cool. You know, a liquid fluid energy here. You're denim gray. And then your wife, she's on her path.

Talk about that briefly because it's crazy how you guys went separate and then came together.

Nick True, Guest: [00:11:17] Yup. Yeah. So Hannah, similar to me and that she sort of grew up, you know, with this idea of you've got to go to college, you get a good job, you work hard, you be ambitious in school. I mean, that was a lot of what brought us together in our dating years.

Cause we met in college and we were both very. You know, studios and very, you know, very much so trying to get after it. so she got an undergraduate degree that, basically, was more or less short for. I want

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to go to physical therapy school. You know, it's kind of one of those degrees that it really just sets you up for more schooling, the eight year plan.

That's right. That's right. So she ended up, going at to grad school for physical therapy, which is a three year program. And she did that. while I was sort of in the midst of everything I just shared. So we got married my senior year of college. She was starting graduate school. We were both in college for that first year.

And then, I graduated, took that full time job and she had two more years left in physical therapy. Throughout this whole time, we're sort of thinking she actually chose correctly. You know, we're, we're sort of thinking, Oh, well, you know, I, I chose something I didn't really want to do, but, but you really do like physical therapy, you know?

and so that's what the, what you're wanting to do. And so she spent two years working, or two more years going through college while I was. On this path of, I know I don't want to be an engineer, but I'm going to keep being an engineer because we need to pay bills. but in the meantime, I'm going to try and build something up on the side.

David Pasqualone, Host: [00:12:45] And were you feeling like, okay, I got to pay the bill so I have the pressure. I have to keep my job. But at the same time, I know at some point we're going to have kids, so if I don't make a move now, it's not going to happen. I'm going to be exactly like you.

Nick True, Guest: [00:12:56] Yup. That's exactly right, because I was like, you know, now, now is the perfect time.

Honestly, I feel like we had the, I had the perfect moment to do this because I, I was working full time, which meant I had to work on nights and weekends, but my wife was in grad school, like studying like crazy. And so. She, and we didn't have kids, you know, so, she was spending all of her waking hours either at class or studying for class.

And so even when I got home from work, she was studying anyways. And so it was very easy for me to, to just, you know, put my head down to and, and work on my website and work on the business. And, it's very natural for us and a natural rhythm. So, and that way we had a lot of advantages over somebody who, is sort of trying to make a big change while also having kids and that kind of thing.

David Pasqualone, Host: [00:13:44] Yeah. And I want to pause on this, and because if you're listening, I know we have listeners from over 48 countries. We have listeners of all walks of life. But listen what Nick's saying, if you're under 25 and you're still trying to figure out what you want to do when you grow up, well listen to Nick. He can help you bypass a lot of these problems.

Okay? If you're 25 to 45 and you're in where the quote unquote average person is, and you're. Children in house and responsibilities and bills and you're feeling all this pressure. Listen, cause I'm still trying to figure out what I'm doing when I grew up. Right. We all are. It's changing. If you're over 45 and you feel like, Oh, I don't, I can't change.

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No, you can change. I know a guy that in his sixties he changed his mind, had a successful business, went out and got his law degree and now he's in his seventies until he dies. He's going to practice law. So until you stop breathing, you're good to do whatever it is God calls you to do and what Nixon is going to give you.

Tips and tricks to kind of bypass things. But right now, all of us have more opportunity than ever. We have the internet. We have literally more power in our computer or cell phone than NASA had to put a mission to the moon. We [00:15:00] have so much technology. So if you're listening, take notes. Listen to what Nick's really just starting to say, but no, it's not too late.

No matter who you are, where you are, if you've got a brain in your breathing and you've got an internet connection, Nick's going to help you launch a new business that can be profitable and fun. All right, Nick takeover man.

Nick True, Guest: [00:15:20] And to that point, that's such a great point because here's, I think we all have to recognize the, the advantages and disadvantages that we have, and then lean on Dave, the interest, you know, there's a lot of, there's nothing we can do about our disadvantages.

but the advantages that we all have to your point is the internet. And I just want to hit on that point because, you know, I take my grandparents, for example, when, and we're going to get into this, but when my wife and I. sort of, hit the road. So we bought a 2007 Airstream and, we moved into our Airstream travel trailer full time to travel around the country.

my grandparents are big. They love to travel too. but because of the nature of their work, they never got the travel, as much as they probably drink two or one to two. And I remember when we got in our RV, there was a, there was a bitter sweetness to it, of, of they were happy for us and legitimately like proud of us, and we're super pumped.

But at the same time, I could tell. There was a little bit of like, man, you know, we never got to do that. You know? And there's a little bit of that, and unfortunately, it's just the nature of growing up at the time period they grew up in. Because to your point, my grandfather, he worked, at a coal plant for years and he worked hard.

Hard at that plant. And then if he wanted to like come and do a client services business, which is what I did at first, similar to you with your websites and building a freelance, you know, like thing on the nights and weekends it was nearly impossible. There was no internet, there was nothing for him to be able to go home to, to be able to learn a new skill set on his own, to be able to put that in practice.

But nowadays. Anybody. No matter what kind of job you work or what type of work you do when you do have free time because you at least have some, you can now put that to good use and learn something new and then apply that in a new way. So yeah, I mean, the internet is just, it's, it's truly amazing. It's truly amazing.

Which I know we've talked about a lot. Okay, so back to,

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David Pasqualone, Host: [00:17:18] Oh, before you go on, I want to clarify this, Nick. You don't have to agree. You can disagree. There have been legitimate times in my life where I was so busy. Between family and work and responsibilities. I was working 1820 hours a day, but that's not forever.

And for most of us, for most, again, the average, we have free time. Like everybody says, I don't have time. I don't have time. I don't have time. We'll look at the achievers out there who are literally doing miraculous things. They have the same 24 hours. We have. Yup. And what Nick's talking about is just literally prioritizing and having self-discipline.

if you can watch 18 seasons of the office and you can start your own business, if you can, you know, binge watch some show or

Nick True, Guest: [00:18:02] you know, your King is what I keep saying around social

David Pasqualone, Host: [00:18:04] media and I want to target with that. I'm going to edit that. And we don't edit on this show. Remember to edit that. I don't, I haven't seen the show, but I've heard about it.

I'm like, yeah, but no, but yeah, but if you have time to watch this stuff or read the, you know, books and magazines. Man, you need to start applying it and stop entertaining yourself and start investing in yourself. So, Nick, I mean, I don't want to talk for you, but do you feel the same way that everybody has a time, but some of us have more or less, but we all have some amount of time, even if it's 30 minutes a week.

Nick True, Guest: [00:18:32] That's right. That's right. We all have some amount of time, and I am a big believer in, there are time periods in our life where sometimes you have to sprint for a while and it's not that we can maintain, I can't maintain the pace that I worked when I was working my engineering job because my engineering job was 55 to 60 hours a week with a lot of travel intermixed.

And then I was throwing another 1520 hours a week at my side business that I was building. That pace is not sustainable for years. I'm

David Pasqualone, Host: [00:19:07] like,

Nick True, Guest: [00:19:09] you will get physically that, that that's not possible, but can you do it for a few months? Can you do it for maybe even a year? Can you do it for a little bit of time?

To build something up, build, you know, build that other bridge, so to speak. and then be able to walk across that new bridge that you built and, you know, take your foot off the gas pedal a little bit once you get over there. Yes. I think you definitely can.

David Pasqualone, Host: [00:19:34] And I agree 100% there. Seasons of life, like the Bible talks about are seasons of drought and their seasons of feast.

And you know, right now if you're starting that business, you went through that season of just let's work hard and put the foot to the pedal to wait, what is it? You can't even say it, but the pedal in the middle put the foot to the floor and you did that and now you're reaping it. So go ahead and keep with the story.

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So your wife. Goes to school, she [00:20:00] starts a traveling nurse, and then she's like, I love this. I wanna do this the rest

Nick True, Guest: [00:20:04] of my life. Right. And not, not at all. Yeah. So, so the way that we found out about traveling full time was that in the medical field, there's nursing, there's, doctors, and then there's physical therapists.

There's a bunch of different jobs that, can all travel. And, so Haina took a job with an agency as a travel PT, and I basically sent her to a city and we would work in that city for three months at a time. And at that point, I had been building, mostly a freelancing business, very similar to what you're doing, where I was doing some freelance digital marketing work, and a little bit of freelance writing.

And I left my engineering job while Hannah sort of took over the main income. My freelancing was not paying full time bills. She took over the, the main income generating portion, but it was sort of, you know, the business had made, gotten to where we were making 500 you know, \$600 a month. And so it was one of those things where.

We thought like if I could, if I could put legitimate full time hours into this thing, a while, she sort of carried the income weight for a little while, then we would be able to really grow this. So that's what we did. We moved into the Airstream. She, took a job as a travel P. T we got sent to the first.

Rotation and the first one wasn't bad. it was pretty good for the most part. And we kind of, you know, just expected we keep doing what we're doing, but in the meantime, I was building the business, and it was going better than I think we initially anticipated. And we got into the second rotation. And it wasn't long into that second, you know, assignment for her that she realized maybe this wasn't exactly what she thought.

because it was one of those decisions where she decided in seventh grade she was going to be a physical therapist because she went to physical therapy for something when she was running track and was like, Oh, that's like a cool job. I could do that. And then really never questioned it, you know? And that's kind of what a lot of us do.

I think we make decisions and then we don't ever question them. And so she never really gave it a second thought. It was just like, well, I'm going to be a PT. That's what I'm going to do. And so it really wasn't until I started questioning my career and she started, you know, we started questioning all, all these different things together that she started questioning that as well.

So at the same time, she starts questioning what what she really wants to be doing. The business is getting to a point where I'm actually going to start to need help soon. And, you know, I was kinda like, Hey, you know, you don't love this job and I kind of am getting to a point where I need help. What if you left?

And then, you know, helped me full time and we worked together on this thing. And then that would also. Completely free us up to travel wherever we want, because now we're not having to get assigned to a certain hospital or certain city, based on where your agency is sending you. We can just literally go wherever we want, and both work together remotely.

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And that's not a pretty good, so that's kind of the, the next pathway went. So, it was about eight months of full time work for her, before she left and, joined me, full time on a, on what we're

David Pasqualone, Host: [00:23:08] doing. That's awesome. And now at this point, you guys are still in your twenties right?

Nick True, Guest: [00:23:13] Yes. Oh yeah.

I mean, we're both still in our twenties right now.

David Pasqualone, Host: [00:23:16] Yup. So you're in your early twenties you both. Went to college, got the tee shirt and figured out this is what we really want to do with life. And now you start living. So take us from there. So you start your business, your wife joins you. What's going on with that?

Nick True, Guest: [00:23:30] Yeah, so, I had a really clear. Sort of decision or vision about the way that I wanted the business to eventually be built. And so to give a

David Pasqualone, Host: [00:23:41] quick, before you go on, define the business, defining what you're doing. We talked about you watched YouTube or as you saw, they're making money, but what did you decide to do

Nick True, Guest: [00:23:48] so.

I wanted to, you know, teach people how to manage their money and find a way to make a living from it. I mean, that's it in a nutshell. I wanted to help people learn personal finance and budgeting and getting ahead with their money, and there's lots of ways that you can make money off of doing something like that.

So our main business now, and then we can sort of go back to talk about how we got here. Our main business now is that I, I, along with Hannah, we make YouTube videos that teach people how to manage their money and budget. And, we. Do some software tutorials around budgeting. And, we built an audience around that.

And then we make money from YouTube advertising. So YouTube plays ads before and after videos. And, we get a cut of that ad, of the advertising dollars. We also make money from a few affiliates. So there's a couple of budgeting tools, that I recommend. And if you use my links to go through them, you will get, or I get a little bit of kickback for that recommendation.

We also make money from one on one coaching, so there's a small subset. Of our audience who will watch a video and realize that rather [00:25:00] than, you know, wanting to do this all on their own, they would like to hire us to work with them directly. And so we'll hop on a zoom call and I'll sort of coached him through how to set up their budget, how to create a game plan that'll work for them to help them hit their goals.

And I do hourly, is how we get paid there. And then lastly, we have group classes. And so for people who don't want one on one. but want more of a group setting or more of a community feel. we have these five-week classes that we run, a few times a year, and those will be, you know, 20 to 30 people at a time.

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and we'll take them through sort of our, our budgeting and money management process for that. But all that is driven from people finding us on YouTube first, and then it sort of breaks down from there.

David Pasqualone, Host: [00:25:42] So let's pause so the listeners really understand what's going on here. So Nick went out, he found a way to get traffic, a YouTube channel on a website.

People come to the channel that they're finding based on Google searches or YouTube searches. He's got the credibility and the content there, and he has the lifestyle. So what he did, him and his wife is, they're in their early twenties. They're traveling without that. They're in their Airstream. They're enjoying life, and they're living the life that most people say they want to in their sixties but they're either too busy, too burned out, or they die before they get to, and sorry to be blunt, but that's the truth, right?

I mean, we either work, we work ourselves to death, and we go for the dangling carrot or the old American dream. And we miss out on today. And I'm just as guilty of that is anybody. So Nick has got the vision, so what, finish your story, but we're going to go back to the practical steps of how you as the listener can look for the opportunity, how you can seize the opportunity and how you can do what Nick and Hannah have done.

But let Nick finish your story first because there's more good stuff.

Nick True, Guest: [00:26:49] So, so the reason I sort of share. Where we're at now is because it's important. You know, there's a lot of missing steps that we skipped over, right? Which is what we're going to hit, because for me to just go, okay, I have an engineering degree.

I work as an engineer to bam. I now make money on YouTube teaching people about personal finance. It's like, Whoa, hold up. There's a, there's something in between here that happened. and so for

David Pasqualone, Host: [00:27:13] us, and a lot of speakers and a lot of people, a lot of people, you pay for classes and a lot of speakers talk about all the pie in the sky.

The good stuff and they skip over the years of work or they skip over the steps people really need cause they just want you to come back and pay them their \$5,000 like seminar fee. So Nick's going to give you the real steps to get this done.

Nick True, Guest: [00:27:34] So I knew, or at least I had a gut feeling that it was going to take us some time to be able to make money directly from our content.

Our business. I was interested in personal finance. You might say, well, how did you learn all this stuff? Well, I was just personally interested in finance. I was interested in finance from the time I was in early high school and I started reading personal finance books about budgeting and investing, and I was just personally into it.

And then when I graduated college. I sort of became the GoTo personal finance guy in my, you know, friend group of five or six people, you know, we all graduated. We've all got these 401ks now at work and credit card debt and student loan debt or whatever. And you know, I kind of became the go to guy. I also had some background in tutoring, math and teaching piano, so I knew that I liked teaching.

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And I sort of was able to mesh all that together and say, you know, I love personal finance and budgeting. I love teaching. What if I could just teach on the internet? Not sort of how I landed on this, but I still knew that's still gonna take time. Like I don't know anything about how to build websites or how to do a content business or how to do funnels, like what you were talking about.

I don't know any of that stuff. And so I knew I needed to learn all that. In order to actually make this work. So my number one favorite, which is really the meat of, of what I want to chat about today. My number one favorite way to start finding other opportunities to make money, is through freelancing.

And I think it's the fastest way to make money. people talk, you know, if you Google passive income on YouTube, there's a million hits. The problem with that is that takes years often to build, and it's difficult and it's not nearly as easy as it sounds. And if you need money tomorrow, because maybe you lost your job because of a worldwide pandemic, right?

If you need money tomorrow. Passive income on YouTube is not what you're going to do. What you need to do is you need to find a way to make money now, and one of the quickest ways to make money now is through freelance work. And that's kind of how I first got really started, making the transition between engineering to doing what we're doing now.

David Pasqualone, Host: [00:29:43] Awesome, brother. Well, you're here now and we're going to put links in the show notes to everything that Nick's doing, and so you can check it out on YouTube and his website. But talk about that. Talk about where you're at now and let's kind of bridge the gap. Where for [00:30:00] the listener, how can they identify their passion?

How can they identify opportunity and yeah, how do they start?

Nick True, Guest: [00:30:06] So the way that I was able to get started with freelancing, and this is the exercise, I really, if you're listening to this, I really want you to. To follow along here. The first step is to identify who you want to work with and what industry you want to be in.

What problem do you care about in the world that you want to be involved with? The thing is, like we said. If you're going to do this on the side of a day job, you have to really care, okay? You have to really be passionate about whatever it is you're doing because you're just not going to put in the hours required and you're going to get burnt out really quickly if you're not really excited about it.

So first you got to identify. What do you want to do? What do you want to, you know, what, what do you want to be in? I have friends who started websites around ultimate Frisbee or a disc off. I know people that started websites around cooking, right? Or parenting. for me, I was really passionate about personal finance.

I was really passionate about helping people learn to manage their money. So I knew big picture, I want to be in that space. I want to be in that industry. So next. You make a long list and I literally did this. You make a long list of all the companies or individuals that you admire who work in that industry that you look up to.

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I made a list of literally 50 companies, you know, as big as discover bank, down to individuals of, of a YouTuber that I liked. And everybody in between. Budgeting tools, software companies, marketing companies, website companies, all these people that were tangentially related to the industry I cared about, or they had a business model similar to what I wanted to have.

I made a big list of those people and the next thing I did,

David Pasqualone, Host: [00:31:53] they actually, before you go on, that's go ahead. That's in, I'm from a sales background. And that is huge because you don't walk into an organization and shadow were watch the average. You pick the best of the best, and you listened to their nuances and you listen to how they speak and how they think and how when a customer has an objection, how they've already overcome it five steps ago, so their objection never comes.

So what Nick sayin is brilliant. He's looking at the best of the best in industry. You want to be part of. And then he's saying, what are they doing right? Making a master list so he can do it better. And that's, that's how it should be. That's brilliance and action.

Nick True, Guest: [00:32:34] And there's, and there's two things that I, I made this list for.

Number one is exactly what you just said. I wanted to learn from these people. I wanted to see what they were doing. I wanted to take their ideas and then figure out how I can use something similar to make my own idea out of that. And then the other reason that I made this list as, because I wanted to work with these people because again, I wanted money.

Fast, meaning I didn't want to work my engineering job forever. I wanted to find a way to get out, and if that meant freelancing, even though that was one stepping stone to eventually having my own business, I was cool with freelancing because it would bring me money and. It would allow me to learn the skills that I needed to eventually be able to build out this sort of YouTube based online business.

And so I made this big list, right? And then, and then what? Well, you figure out, okay, what are these people hire for? What skills do they actually pay money for? Because there's plenty of things that I liked doing, but you know, people aren't going to necessarily pay for all the things I liked doing. So I got to figure out this.

If you imagine this Venn diagram, right? I got to figure out. The people that I want to work with and how that overlaps with the skills that they actually pay money for. And there's lots of ways to find this out. You can research on Google, that's where you start. But the best places I found is go join the email list of all those companies because almost every single one of them will email their list whenever they are hiring.

You can also go to a lot of the bigger companies, even if they're, you know, 10 plus person teams, even if they're small, a lot of them will have a career or jobs section at the footer of their website. So you can go and see exactly what sort of job descriptions they are hiring for. And then of course you can go to, you know, there's a lot of different job boards.

And so when doing that research, I found that a lot of the companies I wanted to work with or for, or hiring for things like social media manager. Email marketing, email writing, copywriting, website building,

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landing page building, Facebook ad. I'm buying, I'm a freelance writing. They were hiring for all these different skills and some of these skills.

I was like, I don't know that that really, you know, fits me. But some started to. That, you know, are you kind of kind of with me so far, kind of where we're at, right? We've, we've identified our industry, we've looked at the people we want to potentially work with that we look up to, and now we have a list of the skills that they actually pay [00:35:00] for.

David Pasqualone, Host: [00:35:00] Yes. And so, again, for the listeners sake, if you have any questions, you can write Nick away. But what, what Nick was saying, again, it's just. Simple brilliance. He's looking at what people are hiring for. So he knows where the need is and where the need is, is where the money's at. So again, we want to have fun and enjoy what we do, but we still need to provide for our families and we need to live.

So what Nixon has, let's combine both and find the sweet spot where we can make money and have fun. And I was just Nick yesterday, I was talking with a client, in America, but in a different state. And we were talking about this exact exact scenario and what we told him to do. So if you have a business and you're trying to say, okay, well where do we shift or what do we focus on?

That was this gentleman's question, and I said, look at your sales for the last 18 months. Let's look at your sales and want to look for patterns. What are more people buying. What, where are your hits? When you're looking at your Google traffic? What are people searching for? And literally I was telling him, go back and study the numbers.

He came back in 60 seconds while we were on the phone. It's like right here. It was under his nose. He literally had over 90% of his business was one specific area. And so in a, in a 10 minute conversation, now he knows what his future is, where he's going, because that's where all the money is. And that's what Nick's doing.

If you don't have that deep database because you don't have an existing business man, where they're hiring is where they need money, is where the money's at. I mean, so you're, you're doing thank you for these great tips, Nick.

Nick True, Guest: [00:36:41] Yeah, I mean, the, these companies that you've already said, I would love, I'd be thrilled.

Yeah. I didn't put anybody on that list. I wouldn't be thrilled to work for or with. Right. And so. And they, they literally have told me right by their job board, by their job descriptions of, Hey, we will give you money for these skills. And the last step, sort of in this whole piece is identifying where your particular strengths overlap with those skills that they hire for.

So a book that I highly, highly recommend is one called strengths finder 2.0. And this book, was extremely helpful for me to clarify it. It's somewhat of a personality test, but it's really much deeper than that. It's not about your personality as much as what are the underlying things that you're really good at that you're uniquely good at.

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David Pasqualone, Host: [00:37:28] It is a great. I've taken it and I have the book, they not only do you do the assessment, like Nick's say and the personality test, but then it goes back and explains it to you in sections of the book.

Nick True, Guest: [00:37:39] That's right. That's right. And so, you know, Hannah and I have both done that, and we've tried to build our roles inside of our business.

And then also when I was doing freelancing, like I said, I tried to find. Roles and skills that these companies were hiring for that really fit my strengths because here's the thing. There are lots of things that you're good at that aren't going to necessarily look like, what somebody is hiring for.

Here's an example. I'm really good with Excel. I like, I'm good at it. I know it. I love it. I'm intrigued by it. None of these companies I was looking at or hiring for somebody who was good at making databases and Excel yet what they were hiring for. Logical analytical, digital marketing, which has a similar underlying skillset.

You need to be fairly good with numbers. You need to be analytically and strategically minded. You need to be able to think logically and organize large amounts of data and then decipher from that data a decision to be made. And so I didn't know anything about digital marketing or how to build, you know, a backend of a, of a funnel to.

You know, sort of lead a customer along the journey. But I knew how, I knew I had an analytical strength and I felt confident that I could learn that. And so I started, you know, sort of building my website out and basically just used my website as a resume. Even though my re my website wasn't making a ton of money because I was able to build some semblance.

Of a website that was able to basically showcase, Hey, I do know a little bit about what I'm doing. I was able to take that and then, you know, pitch people who are on this list or apply for things on this list and start landing small little projects along the way that eventually led to some much larger clients, that paid for the bulk of our bills for a few years doing digital marketing work.

and that's kind of how I landed. And here's the beautiful thing. When I actually landed some of those bigger gigs that were more ongoing. One in particular, I got deeply ingrained in the company and I w I became kind of the goat, the marketing guy on the team for two years. I worked with them and it was amazing for me because a, they paid bills, you know, they sent me money every month, which was great.

but [00:40:00] B, I learned so much. I was getting paid to learn. The exact skill set that I needed to eventually build the business that I wanted to build, which is why I'm so, so big on freelancing, especially in today's world. Yeah,

David Pasqualone, Host: [00:40:16] and that's just it. You weren't, some people feel like, Oh, if I'm not doing exactly what my dream is, then it's a waste of time.

It's not. It's an investment of life because you're building the skills. The intellect, the ways to apply it. So Nick is dead on hundred percent sometimes we have to, we always need to be learning, but like you said,

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you're making income, you're learning on their dime, you're becoming stronger, and then you're seeing more and more opportunity while everything else is building organically.

Nick True, Guest: [00:40:48] Well, imagine the way I look at it. Imagine getting paid to go to college. Right? So like everybody thinks college is, you go to college, he learned a bunch of stuff, and then you get out and you get the job with your dreams. Like that's what our society kind of says that college is to a certain extent, right?

It's a four year process where you do a lot of learning and then you come out and you, you do what you've always wanted to do.

David Pasqualone, Host: [00:41:09] Yeah. I have an opinion on

Nick True, Guest: [00:41:11] that. Probably. I do too. It's a

David Pasqualone, Host: [00:41:13] scam and the government's at the center of it.

Nick True, Guest: [00:41:15] It's not something that I agree with, but that's, let's just take the propaganda for what it is.

David Pasqualone, Host: [00:41:20] That's propaganda.

Nick True, Guest: [00:41:22] That's actually what. Our four years after college looked like, because it took me, I launched my blog in 2015 and we weren't really full time from our YouTube channel and business until January of this year. So it took us about four and a half years to do this. And that's the way I viewed it, except for the fact that rather than paying to go to college, I was actually getting paid to do freelance work.

So it was even better deal than college. But the point has, yes, I didn't start, you know, making money in the way that we dreamed of. Immediately just like you don't expect to be able to do the type of work that you went to college for me at lately. But for us, it was a four year process of freelancing, not always getting the exact job that we wanted, but learning so that we could eventually do the thing that we wanted to be doing.

David Pasqualone, Host: [00:42:13] Awesome. Awesome, man. Well, so now you have. And just, I want to, we don't script this and we're jumping around a little bit, but we've talked a lot about freelancing and freelancing is just picking up jobs. I mean, if you don't know, if you're literally from beginning level one, do not feel bad. Like I don't even know what they're talking about.

I can't do this. No freelance. And it's simple. It's picking up jobs, company needs work and individual needs work. It might be somebody else starting out and you're really good. You have a great voice, you can do voiceovers for their company. Well, that's your freelance gig, and you're doing that while you're building your side business, doing some kind of cartooning or whatever it is.

It doesn't matter. so whenever Nick and I are talking about freelancing, it's just picking up work on the side and making money.

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Nick True, Guest: [00:42:59] That's it. And for Hannah and I, it was just one step, you know, so we had full time jobs. That we were paying those with. Then we stepped over to full time freelancing, and so we're building the freelancing on the side of the full time job.

And then while we were doing full time freelancing, we built our business on the side of the freelancing and eventually we're able to step over to that. So it's just one little stepping stone.

David Pasqualone, Host: [00:43:21] Now let's be real. It was totally, totally fun and no stress right.

Nick True, Guest: [00:43:28] Totally fine. No stress. Never hard. That

David Pasqualone, Host: [00:43:31] sarcasm.

So talk about that though. Let's talk about the real part. So people are saying, okay, I can do this. I see what Nixon, I've got a full time job. I'm where there's no vision. The people perish. That's what the Bible says. So you have a vision and you reverse engineered the plan of how to get there, and now you're kicking butt and taking names, taking those steps along the way.

But just because you have a vision and you know you're moving the right direction, that doesn't make it easy. So talk about some of the things you're going to cause. I know it seems like you and your wife have a great relationship, a strong relationship. You're on the same page. Talk about the importance of being on the same page with your

Nick True, Guest: [00:44:03] spouse.

Holy cow. Yeah, yeah,

David Pasqualone, Host: [00:44:06] yeah. Talk about that and then talk about the realistic man. I, I mean, me and you have been there. We've been like, Holy crap, where's my next meal? Gonna come from? Yup. And then at the same time, there's other times like, wow, I can't believe how much money I have. Thank God. Right. So talk about the real ups and downs, because when you go from that full time job with a level of security to even freelancing, it's a scary step.

Nick True, Guest: [00:44:27] Oh yeah, yeah, yeah. So for us, you know, I think I can talk about some ups and downs too, but I think in general, I want to set this piece up with, it is so important. If you are married to be on the same page, because that is how you're going to get through something like this. you know, you've probably heard the quote, or maybe I've talked about it before on the show of, you know, you're the average of the five people you spend the most time with, and that, that idea really holds true.

And if you spend time around people who are ambitious and [00:45:00] hardworking and wanting to level up with their life and become a remarkable person. Then you're going to be more likely to do that as well. Whereas if you spend time with people who are doing the opposite of all those things, that you'll be more likely to do that.

For Hannah and I, we had plenty of friends, plenty of people in our life who told us that we needed to chill. We needed to take more breaks. We needed to slow down. We needed to, not go so hard. were there times where maybe I overworked? Yup. Potentially. but also. Look at the fruits of the labor that can

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come out of that, and for me and Hannah, during that time period, like I mentioned earlier, it was working a lot of hours, which meant for us sacrificing, going out to eat, going out with friends, doing a lot of fun things.

We didn't have a lot of quote unquote entertainment fun for those few years. However, because we were both so aligned, we were the average of the five people we are spending most time with, right? We were the average for each other, which is how we were able to get through that because I knew that if I was getting burnt out and, and for some reason the website stuff was hard, or I was pitching clients and, or pitching people and they just weren't accepting my, my offers.

You know, it took us over. It took us nearly a year for me to make my first dollar on the, on the blog. So I did this for a long time with really no, no semblance that this actually would do something. But because Hannah was also working hard and studying like crazy and putting in a ton of hours, it was much easier for me to keep going because she was continuing and going on on her thing as well.

And so we really fed off each other in that way. And I literally can't imagine trying to build a business on the side of a day job. if your spouse was against you or not on board with that or not supportive in that, that, that just seems nearly impossible to me.

David Pasqualone, Host: [00:46:51] Yeah, and I agree. And sadly, I think it is, you know, they say behind every great man is a great woman and vice versa.

and you know, the bio taco being equally yoked. Now you can be successful if you're not equally yoked with your spouse, male or female. But what Nixon true. It's just so much harder than harder. So you just need to go in with a realistic, I mean, I personally think whatever we do in life, I mean, seriously, whatever we do in life, I believe.

That we should be number one, pursuing God's will. And sometimes it's not the decision we make. It's how we make the decision. Meaning, you know, God may not care which direction we take, but it's, are we doing with the right intention with him at the center of it. And then too, it's, you know, once we're moving that direction, we can't be disillusioned.

It's going to be hard and there's going to be work. And like, like Nick and Hannah, they didn't. Quit. They didn't say, Oh, this is tough, and Oh, I didn't make it. It's been six months. You had a vision, and I'm really so thankful you shared that you went a year. So people listening. Think about that. You're working hard.

You're working diligently, you're doing everything you can to scrape money. Maybe some of you are there right now, but everybody else in the world is saying, get off your dream that that's just a fantasy. Quit gay. Go back to your real job. Make good money. Have a retirement. But Nick, you persevered and it paid off.

Right? That's right. So keep talking. Keep going on with that path.

Nick True, Guest: [00:48:19] Yeah. I think, I think for me, the big thing that got us through being able to continue going in that way was, seeing other people online, listening to podcasts like this, of people who did sound like me or had similar backgrounds to me or were from similar locations to me and had done it.

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Because that that really did give me the inspiration to say, okay, this is taking longer than I hoped. This is taking longer than maybe I thought, but so-and-so's done it. So-and-so's done it. So-and-so's done it. I really do believe that that means we can too. We've just got to keep figuring it out. You know, until that time.

David Pasqualone, Host: [00:48:55] And would you agree with this? Again, nobody, none of my guests have to agree with anything I say, but I know some very. Wealthy people. I know some very successful people. I know some very internationally known people, and they're not necessarily any better than you or I or anybody who's listening. They just saw an opportunity and seized it, and they worked hard when they had to, but it's not that most of the people who are achieving things, they're not any better than you or me.

Totally.

Nick True, Guest: [00:49:27] No, I totally agree with that. I think. The vast majority of people who do achieve success, I'm whatever, whatever that means to you. It's much more of a mental toughness or a mental like ability to push through rather than some sort of other skillset or special endeavor they had. Now is there, is their luck along the way?

Yeah, sure. Of course. Is there things that happen that are out of your control that help you? Yeah, sure. Of course. but a lot of what I've seen. You know, I actually [00:50:00] heard somebody early on in my journey, which I think gave me a lot of, a lot of, courage during the times that it did get harder. Where I did want to quit because I wasn't seeing the results was, this idea of just outlasting.

And so I was listening to a podcast, and I think. I'm pretty sure the guy who was on it was a guy named Phillip Taylor, who I have actually had the great fortune of being able to work with with him. and he, on this podcast said, you know, basically every year there are thousands and thousands of people who start blogs or websites trying to make money online.

But the vast majority of them quit within three to six months. And so he was like, my whole strategy is just to simply outlast people. Like if I can do this for five years, I will probably have something going for me by them. And I that that really meant a lot to me. And that stuck with me. And that's kind of what got me through that first year before I really started saying.

Any semblance of money coming from this thing.

David Pasqualone, Host: [00:51:02] Yeah. And every, every, every sport, every business, every challenge has that same kind of curve or standards. A lot of people don't like numbers. And I think me and you were both numbers guys. I love numbers, right? I can sit there and look at data and I can tell you more about a company than if I sat there and observe for two days.

which I'll do both. But the thing is. When you look at podcasting, does your, do you ever look at the standard like most people quit after seven episodes? Yup. And then 20 episodes is really okay. This person's serious now.

Nick True, Guest: [00:51:37] Yup.

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David Pasqualone, Host: [00:51:38] There's a lot of work that goes into podcasting. There's a lot of work that goes into blogging.

There's a lot of work that goes into an online sales funnel. If you're going to start, what Nick's saying is really the step one. Is you have to evaluate yourself once you figure out what you're going to do and take those other steps. It's, do you have the gumption to stick through it? Yup. Because if you start and you go all the way up, I always, I don't remember what the cartoon was usually that cartoon where there's a guy calming this huge mountain and there's a cloud line and he's like, I quit.

I can't go any further. And literally he's like two steps away from breaking through the cloud and he's at the top of the mountain. Yup. Usually that's what happens when things get to that unbearable moment and we're just burning and we're like, Oh, I can't go on. That's when that what God's there for to suck it up.

I can do all things through Christ who strengthens me because when you quit that Satan winning, that's him laughing at you saying, look at all the time you wasted. Look at all the money you wasted. Look how much effort you put in now just be lazy and do or not be lazy, but just go get a real job and sit there and waste your life like the other 90% of the world.

Right. No, you're not that person. If you're listening to this podcast, you're already achiever because you're looking to grow yourself. If you're going to Nick's site after this and you're looking at the YouTube and you're contacting him, you're moving forward. So just what Nick said, I, I don't mean to keep cutting you off, Nick, but you're seeing such life truths when you start this journey out, whether it's financial or podcasting or blogging, whatever it is, no, it's going to be hard and determine.

That you're going to not quit and hold out and keep fighting until you die or you're successful.

Nick True, Guest: [00:53:21] Totally well, and there's, you know, Hannah and I are very conservative people when it comes to our finances. And when it comes to like our strategy and our risky tolerance and, you know, so you had asked, you know, talk, talk about that, talk about the downsides, talk about some of the ups and downs.

And really for us, we don't have any downs where it's like, Oh, we, we jumped off the cliff. And we crashed, you know, and we went \$100,000 in the hole because we put it all on black at the casino. You know, we don't have a story like that.

David Pasqualone, Host: [00:53:49] We go out, it's good. I wouldn't have you on the podcast.

Nick True, Guest: [00:53:52] We were very strategic about, Hey, we don't get to quit the day job until like, we actually have money coming in that can do things.

we don't, we don't. The whole notion of sort of jumping off a cliff and building your parachute while you're falling has never been anything that I have a resonated with.

David Pasqualone, Host: [00:54:09] You're an engineer, man. That's why.

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Nick True, Guest: [00:54:10] That's right. That's right. I don't like that, man. I like big safety factors. and so. You know, for us, our big down, if, if you have to call it a down or sort of the ups and downs of, of our journey is more about the patient's space.

It's more about not seeing any results for months and months and months and months and months. And then when we did see a result, we saw oversold, and then another three months of nothing, right. It was, it was the patience of knowing that we just needed to give it time. We needed to continue honing our skills.

And, you know, another guy that I, I've looked up to a lot in, in this journey is a guy named Gary Vaynerchuk. And he, said something early on in my journey that really resonated with me as well, that I won't forget where he, he basically was up on stage, sort of, if you watch Gary, you know, his, his stick, he's, you know, kind of loud and, and in your face guy, which I tend to resonate with.

[00:55:00] And he. Was basically going on a rant and saying, listen, you have the audacity to, to want. A amazing life. A 1% life. Right? I had the audacity to want to work remotely on the hours. I wanted to work from a travel trailer, traveling around the country on HANA and ice time, and you know, doing what we want when we want it.

Right? I have the audacity to wa that that is something very few, you know, as a percentage of people get. So we have this massive, like sort of big dream that seems, you know. Sort of crazy in some ways, but that's what we say we want. And then we expect to have that in six months. Like we don't have the patience to put in the years of time it's going to take to make something like that happen.

That is insane and an incredibly impatient and incredibly, you know, almost. well, what's, what's the word for. I'm blanking on expectation.

David Pasqualone, Host: [00:55:58] Ignorance is part of it is I'm the, I'm trying to be routine. Melissa, I'm not sure if you're, because we haven't, we have a instant generation, you know, we went from the microwave.

I w I, this sounds stupid, but I was thinking of this last night and this morning. Do you remember when we were younger? And for the listeners, unless you're under 25. We had shows we'd watch even cartoons when we were kids, and that show would come on weekly and you'd have to be in front of the TV at four 30 after school to watch duck tales or whatever it was he man, or Saturdays once a week at 8:00 AM, you know, Garfield, I'm just picking stuff out of there, making it out.

But there was at least some level of self discipline and. Patience and learning control. It's not like that anymore. We have shows that launch, you know, I, man, any, doesn't matter. He picks on son launches on Netflix or Amazon prime, and there's 20 episodes and people literally sit down and watch it in one weekend.

Yeah. Yeah. So we're a very, very self gratifying instant generation. So. If you were working with Nicker, I think it sounds like we're both going to say the same thing and our first consulting meeting, it's going to be, are you in this for the long haul? You're going to quit and if you're not gonna be in it for the long haul.

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I'm, and I think just from what I've worked with you, Nick, I won't work with clients who aren't going to be in it. No. Because I'm not there to take people's mind. There's a lot of consultants that just take money and they don't care. But Nick and I care. And if you really want success, you've got to care about yourself more than we do.

And number one thing is you got to finish what you start. You know, life isn't about how you start. You could have the crappiest life, you could have made the worst decisions, but right now, you mean Nick? All of us, every human, seven, 8 billion people on this planet, we can change right now today. So Nick has been sharing with us some awesome truth.

When you talk about everything that's going on now, Nick. And we're living in a world of literal uncertainty and chaos to the person listening now. What would you, first off, there's anything else we haven't finished right there. Finish please. But then I want to transition into how does someone today identify the opportunity, which you covered a lot of looking at what they love and then what's the first step of doing it?

So let's, let's do that if, if you don't mind, but is there anything else you want to share in that other topic?

Nick True, Guest: [00:58:31] No, no. That was it. That that kind of wraps that up. I mean, I think hopefully it resonates with people listening because if you're listening to this podcast, you want to be a remarkable person, and guess what?

That takes time. That's, that doesn't happen in three months. And so, you know, I think, I think I said my piece over there as far as. Sort of thinking through, okay, what's going on right now? How can we make the best of a very, you know, not great situation. A couple things come to mind. So, so one on the, on the finance side, on just the straight up personal finance money side of things.

David Pasqualone, Host: [00:59:02] And actually I have that. That's my next point. I want you to make, so I wonder. During this economy. How should we be handling our money? Cause I'm thinking we need to be as conservative as possible. And then how do we make money? So those are two things I know the listeners are thinking and I'm thinking the whole world's thinking.

Nick True, Guest: [00:59:20] Yeah. So as far as handling our money. Cash is King when it comes to a recession and when it comes to a stock market crash. And so, you know, if you, if you listen to any personal finance content, you're going to hear people say things like three to six month emergency fund. You got to have an emergency fund.

And this is when that truth really comes out. Because if you do lose your job or you've already lost your job like so many Americans already have, then the. Emergency fund is where this comes into play. A lot of people think emergency funds are for a car break down or home maintenance or pet, you know, got sick or kid got sick or somebody broke an [01:00:00] arm.

That's not what emergency funds should be for. You should hopefully be planning for that stuff over and above. Your emergency fund. What the emergency fund is ideally for is income loss. And so if you don't have an emergency fund right now, you're listening going, well, I don't, I definitely don't have that because most people don't.

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Honestly, one, I want us to think about learning from this. Okay, great. Next time this happens, we will be prepared. but in the meantime, what do we do? Well, this means you need to amass as much cash as you can. Possibly can to try and build as close to that sort of emergency level if possible. So if you still have your job, we need to reduce expenses quickly.

If you your pay extra on debt, even like, let's say you're in debt and you're trying to pay it down, you've been really good. I'd actually have you pulled back on that right now. just make your minimum payments and. Take that cash, stick it in the emergency fund because we need to get to that sort of six month Mark in case you do have income loss so that we don't go into further debt.

David Pasqualone, Host: [01:01:02] Yes, and this isn't a lifelong strategy. This is for the times we're living in. Now, just to clarify, if you're listening, my son and my and my daughter were having a conversation the other day and we watch a two minute video clip and we both walked away hearing something different cause they heard what they wanted to.

And the person said, everything's going to be okay. I'm like, no, that's what you heard. That's not what he said. What he said is, everything's going to be okay. If we follow these steps. There's a big difference where you never need to be okay. And if we follow the steps or what Nixon is, stop making those payments.

That sounds great. Okay. Keep my money and stop making the payments. That's not forever. That's just for today.

Nick True, Guest: [01:01:41] It's just for today. So you know, you still gotta make your minimums, but. If you basically can do anything you can to get extra cash on hand is what you want to do. Because our biggest thing we want to hedge against right now is if you do lose your job or you lose income, we don't, we want to avoid going into debt at all costs.

And you know, obviously the worst situation is we want to avoid losing stuff. You know, if this goes on, it's going to be like 2008 and people are going to lose houses. People are going to lose cars. You know. Because they weren't financially prepared. We want to avoid that at all costs. And so that's sort of step one is we need to get cash.

Now, if you already have cash and you're in a good position, you've got that six months, you've got maybe nine months of emergency money, and you, Have like a stable job and you're not super worried about your income loss, then I would consider reducing my expenses to then start taking the extra money and rather than saving cash, like keep, keep the six months of emergency.

Now we can look at, you know, investing, right? The market is down. Now. I'm not going to tell you what to invest in. I can't legally do that. I can give you a few good resources. but this is. The opportunity where, you know, we do want to go a little bit on offense and say, you know, a lot of people got hurt in 2008, but there were also people who had money sitting on the sidelines and were able to invest and came out.

on the plus side.

David Pasqualone, Host: [01:03:04] Yeah. Warren buffet says, when everybody's running, that's when he buys. And when everybody's buying, that's when he sells. That's

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Nick True, Guest: [01:03:09] right. So if you've got the extra cash or you can reduce expenses to get some extra cash to then throw it into the market, I would look at that and my, my two favorite books, if you want a book or a resource on investing, one is called the simple path to wealth by J L Collins.

and one is called the Bogle head guide to investing. And they're both, they're very similar and philosophy. they have sort of a few different takes on a couple of points, but in general, very similar philosophy, which is where, we're not day trading, we're not buying individual stocks. We're trying to buy the whole market and ride the wave.

And right now the wave is down. And so if we can buy the wave right now, we can hopefully ride that wave back out.

David Pasqualone, Host: [01:03:47] Yes. And those starts, if you look at, obviously neither one of us are, giving you advice or telling you what to do. But if you look at a stock that was super high and just crashed, all of a sudden, that might be a good indication.

It's a a winter down the road.

Nick True, Guest: [01:04:00] And so that's, you know, that's where that, that's kind of on the personal finance side. What I, what I would, you know, prioritize right now. Now the other thing that we can be doing,

David Pasqualone, Host: [01:04:10] can you actually talk about the expenses a little more? Cause people have a hard time differentiating between need and want.

How do you view, need and want?

Nick True, Guest: [01:04:18] So I tend to, I tend to. Actually categorize things into three categories, because I think it's important to have some perspective and recognize that there are actually very few things that we need. And you know, and I'm being a little literal here, and there'll be people who argue with me on this point, but you know, when we say need.

My dad always taught me like, do you really need, I mean need is a strong word. Can we need food, water, and shelter? That's what we need. Outside of that, we don't need much else. Everything else is a want. The difference is how strong of a one is it? Is this something that really, really, really matters to you?

It's like [01:05:00] something that you know, you just have to have, or is it something that is really more of a nice to have? And so I think it's important to recognize. If you really need to get by and you really need to cut your expenses down, there's not much that as a human, we actually need. Now as far as cutting the cutting expenses, I will say the first step for most people is just to figure out what their expenses are.

The vast majority of people don't use any sort of a budgeting app or tool or you know, Excel spreadsheet or anything. To actually track where their money's going. And the example I always like to use is if I told you to meet me in San Diego, California, and I said, Hey, here's where I want you to go. But I didn't tell

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you your current location and I didn't give you, I, even if I gave you Google maps, if you didn't know your current location and Google didn't know where you were at, there's no way you could get to San Diego.

You have no idea. And so with our money though, we do the same thing. We say, I want to be here in retirement. I want to live like this. I want to do these things. This is where I want to go, but we don't even know where we're currently located. Most people have no clue how much money they're actually spending on a monthly basis or what the breakdown is.

So the first step. As you know, take a tool like why NAB or mint or Quicken or every dollar, there's a million budgeting tools out there. Pick one of them, hook your banks up to it, hook your credit cards up to it, and just let that run for a week or two so that you can get a semblance of an idea. Of where your money is going, then we can start talking about, okay, what really qualifies as like we have to have this versus this is really a nice to have.

Versus like, this is definitely a blunt, but I can't imagine living without it, so I'm going to continue paying for it.

David Pasqualone, Host: [01:06:48] Yup. And I can, you're going to laugh at me, so don't laugh too loud. I agree 100% with Nick. Those you should have an app or a software package. But if you don't, or if the money is so tight, you can use Excel.

I'm 43 years old and I'm a geek and I like Excel too, and I have tables and stuff, but everything I do for my finances, Nixon Excel. I literally have a multi-tab Excel page and I have everything I need in there, but what I'm seeing is you don't need, you could do it on paper, but what Nixon is, yup. Track what you're doing.

Because you don't realize, a lot of times businesses, they're infamous for not really knowing. They think they know their customer, but when they start tracking that money down, it's shocking what they find. And then with you, you know, you hear people say all the time, you, you follow your money, you follow your heart, man.

Right? When you have a \$400 grocery bill and an \$800 internet and entertainment bill, there's something going on wrong there. Yup. And when I mean entertainment, I mean like, like fun stuff. Like let's go to the movies or let's do that. And yeah, you see that every day, right? People's priorities are messed up.

So if, if you're like that, I've been there and Nick's been there, let's help each other get it straight and not make excuses. Listen. I'll try it. You need food, but you don't need \$1,000 steak. You know? You don't need the, what is it? Wabi WASU

Nick True, Guest: [01:08:16] go

David Pasqualone, Host: [01:08:18] out. Yeah. You need clothes. You can go to Walmart, you can go to the thrift store and buy nice clothes and wash them.

Nick True, Guest: [01:08:26] 90% of people, you know, don't need new clothes. Like we have so many clothes out. I mean like, Oh, people, it's crazy.

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David Pasqualone, Host: [01:08:34] We're an abundantly blessed people. And I'm thankful for that, but we can't see. We need it. So I'm 100% on board with you, Nick. That is not a need. That's a want. And right now, cut out all the wants and unless it's like an exceptional circumstance, just cut them out and say, because I was with a guy the other day, he's a millionaire and we're good friends, but he lost over \$2 million in a week because the stock market, so that hurts.

If you're rich, 2 million bucks is 2 million bucks and it's probably going to come back and then probably come back stronger. But you still have to prepare, like it may not. So keep everything conserved and reserve. So, all right, so you got categories and needs versus want. And then what else would you say to do to the listener to prepare for this?

Nick True, Guest: [01:09:22] Yeah, so I think, you know, on the personal finance side, that that is probably the main place to focus. And then, I found that if you're not tracking anything right now, that alone will just being more mindful of where it's going, that alone will help you start changing your habits because you're going to get disgusted by your own numbers and go, Oh my gosh, we spent that much on Amazon.

I can't even, I just can't even believe it. Right. And had a low,

David Pasqualone, Host: [01:09:46] the target red card, the target red card,

Nick True, Guest: [01:09:49] gosh, it racks up, man. It racks up. so I think on the personal finance side, that that's what I would focus on right now. On the other side, it's, Hey, we're all at home. [01:10:00] We can't go anywhere. we're not commuting right now to work or from work.

Maybe we're, maybe we're telecommuting. But bottom line is we have some more time on our hands. So this is where we don't binge watch a million Netflix shows. We don't binge watch what, you know, a billion, YouTube videos. This is where we. Put off or we actually do the thing that we've been putting off.

This is where we lean back into what we talked about at the beginning or kind of in the middle of the show of how can we start making some extra money. There are a ton of ways to make money online. There are a ton of ways to make money from home. What. Opportunities. A question a friend of mine asked was, what opportunities exist now that did not exist three months ago?

And one of those opportunities for most of us is that we have more time on our hands because even if you have kids, you're not running the kids to baseball practice. You're not running the kids around to whatever because everything is canceled. So you have time to read the book you've been meaning to read, you have time to try that side hustle you've been talking about you have time to do all these things and lean into.

Those exact steps we talked about earlier. What industry, what problem, what thing do you want to be working on? What companies play in that industry? What skills do those companies pay for? What strengths do you have that overlap with those skills? This is where you go through all of that and you really start trying stuff because.

There's, there's seriously like no better time and you're going, your future self is going to thank you for trying to find new ways to make money so that when this happens again, whether it's two years, five

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years, 10 years, 20 years from now, because it will happen again. There are always market crashes and it comes no matter what.

Next time. Because you remembered what to do this time and you put in the work. Next time, you'll be way more prepared and you'll have a couple of different income streams and you'll be in a position, to where you won't be hurting nearly as much as you are hurting now.

David Pasqualone, Host: [01:12:01] Yeah. Those are super wise words.

So now someone sees the opportunity, they have the time. What are the first steps to take? How do they do this? They now again, and I want to, I do want to stress this. Me and Nick are both kind of hands on guys. So we went out, we figured out how to build a website. We figured out how to market. We figured out how to do things.

You can too, but that's not always the best way. Sometimes it's like, okay. I need X, Y, and Z to make this vision happen. And I'm really good at this. Hire out. There's websites like Fiverr, all sorts of sites, like what does it Upwork and tons of sites that you can outsource the work you need done, or if you want to work with somebody hand in hand, you know, there's guys like us that you can work with or at least consult to point you in the right direction.

Don't feel like you have to do everything yourself. But you've got to get it done. You got to take that step. So Nick, plan, here's the plan, right? What's step one in making this happen?

Nick True, Guest: [01:13:01] Yeah, I mean, literally once you go through all those steps and you've identified what it is that you want to get after, and you know the industry, you know what skill set you're trying to build.

to your point as simple and as goofy as it sounds, I mean, really step number one is go to Google and type in how to learn. You know, insert skill, how to build, insert business opportunity, how to do insert opportunity you've identified. And then what you will find is you will start being able to basically make a list of all the things that need to get done from that search.

And that's where to your point, you can decide, okay. You know, things one, five and seven on this list. I'm going to do myself. I'm going to do the research. I'm going to learn, I'm going to do them things two, three, four, and six. I'm going to have to hire somebody or, you know, I just need to, buy, you know, something in order to further my knowledge in that area.

the other thing I would tell you to do is during this time period, sort of after that step, once you've identified all this is, Go on Facebook and put in the opportunity you're talking about whatever, whatever sort of thing you're pursuing. Put that in the search bar and then put group after hit, and join a bunch of Facebook groups around the topics that you're on for me, personal finance groups, online business groups, YouTube groups.

That's the stuff I did. And just get in those groups and start engaging with people who are asking questions. You will inevitably start being able to build a relationships. You know. Out w when, when there's not a

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worldwide pandemic and we can't go anywhere. I'm a big fan of going to conferences because that's where I've met so many people and built so many relationships.

Right now we can't really do that. But we can still take advantage of the internet and start building relationships online with people who are doing similar things. And Facebook groups are booming right now, and zoom chats and zoom calls are booming right now because people are still trying to connect with others who are doing [01:15:00] interesting things.

So. Go on Facebook, find some people. This goes back to that, you know, average of the five people that you spend the most time with. You need to find some people who are trying to do the similar thing that you're trying to do. Start building relationships with them so that you can teach them and further solidify what you're learning and then you can learn from them and they can teach you what they're learning.

That's

David Pasqualone, Host: [01:15:20] awesome brother. So listen, we cover a lot of ground and kind of more shotgun approach today. It's split. It's splattered out, but I think it's all been very good. We've talked about your past, we've talked about, what you do in a nutshell. We talked about things in opportunity, how people can look for opportunity today, how they can get started.

We talked about personal budgeting. You know, what to keep and what to cut. We talked about a whole vast array of just mental philosophies and toughness and resources. Is there anything else we missed before we get to where you are today and where you're going so we can help you get there?

Nick True, Guest: [01:15:59] I don't think so, man.

I, you know, I think, it'd be if I had to sort of tie a bow on this whole thing, especially in times like this, you know, I, I would spend a great deal of time, finding ways to calm your emotions. If you're stressing and then look for opportunities inside what exist, you know, and if you're a Christian, like you know, us, then, you know, that's, that's delving into your Bible and, and finding ways to find, you know, sort of piece about what's going on and knowing that eventually things are all gonna gonna work out and finding hope in that so that you can sort of set that stress to the side and then focus on the opportunities.

You know? So that, that's probably where I would tie a bow on this, especially given everything that's going on in the world right now.

Oh

David Pasqualone, Host: [01:16:40] yeah. And if you're listening and you are stressed, you can only do your best. And there's so many things out of our control. So I agree 100% with what Nick just said.

Listen, take your cares to God and your burdens. Put them on him. Work the rest of the day towards that vision. Taking care of your family and loved ones and yourself. And then whatever happens, happens. I mean, it's at best, you know, what's our average life? 75 years and it's all over. This is a very short, short time.

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Then we get Aternity. So, just stay tight with God. Walk with him. I don't know what you, but the only health problem, thankfully I've had in the last few years is my blood pressure. And in the last three weeks I've had zero blood pressure problems. Wow. And what's crazy is this should be like a more like

Nick True, Guest: [01:17:30] higher,

David Pasqualone, Host: [01:17:30] it should be higher, but, it's just made me realize, man, God's in control.

What are you freaking worrying about? You moron like that. I'm talking to myself like, why are you wearing dude? Literally, we, I've personally not just know people, but I personally have known people who have amazing ideas and they failed. I know people have crappy ideas and they've been super successful, quote unquote.

And we have just so little control. The only thing we can't control is what we do each day. And we're only called to do our best and you know, do what God tells us to do, do it our best, and then the rest the increases up to him. Well, Nick, thank you for being on the show and thank you to your wife. Tell Hannah, thanks for letting us borrow you for a couple of hours.

And, you truly are a remarkable guy and I look forward to continuing our friendship. And as the listeners and I are closing, what can we do to help you? Where are you going next? I know you're not going anywhere until is over here and you get your Airstream and you're, you're actually down in the Gulf coast.

Maybe we can get together sometime, but, what's next for you? How can we help you professionally.

Nick True, Guest: [01:18:28] Yeah, I mean, you know, everything we do right now is centered around personal finance and budgeting and managing your money. And we're getting a little bit into the space of talking around, budgeting for your small business and how to manage your money as a small business owner.

So if that's maybe interesting, you know, as far as helping me, Hey, if you're interested in any of the topics we've talked about today, go to the YouTube channel. You know, go to YouTube, type in Nick, true or mapped out money, or in your podcast player where we're launching a podcast. By the time this episode airs the podcast, we'll have basically just launched a, so, you know, type in and mapped out money in the podcast player and, would love to hear your thoughts are around what we're doing there.

So, that would be amazing if you wanted to pop on over and check it out.

David Pasqualone, Host: [01:19:11] Awesome. And you know what, if you don't mind, I want five more minutes from you. YouTube is huge in your personal world and as the audience, when you think of YouTube, the average person, when they think YouTube, they think funny videos or videos or content, but YouTube is like Google.

It's a search engine as well. It's a second largest search engine in the world, correct? Is it? Yep. Yep. Yep. Google is number one. YouTube is number two. And then you've got other things you don't think about, like Amazon, Pinterest, those are actually considered search engines. Okay, so Nick, you did a great, this

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is how I met you and were you impressed when you have your drive method, which is awesome because it goes with your mapped out money and you're traveling the country, but talk about YouTube real quick in a nutshell.

Give us that drive method. So people, okay, I'm going to start YouTube. I'm going to start trying to drive traffic to my product or [01:20:00] service. What's that look like? What's the YouTube starting a YouTube channel and where does

Nick True, Guest: [01:20:04] it go? Yeah. So I think it's important to recognize, whether it's a blog, a podcast, or a YouTube channel.

You hear those words get thrown around. those are not businesses. They are not businesses. They are, they are, they're simply platforms for you to build a business off the back of. So, the drive method that I talked about was a step number one. The D is to define your business model. So YouTube, not a platform.

YouTube or YouTube, not a business. It's a platform for me, that business model is what I've already laid out. We're going to make money from ads, affiliates, coaching. So that's the business. The business is coaching. YouTube is just how people find us. Which leads you to the R and drive. Okay? R is for ramping up your reputation because where you got to get known for something, this is where.

if you do a podcast, like remarkable people, for me, it's YouTube, and that means I'm going to put out videos all the time, every week about personal finance, budgeting, and managing your money and helping people live their adventure with their money. So I'm going to build a reputation around. How to do that.

In particular, I went very niche and built a reputation around a very specific budgeting tool called why NAB and I became known for that. So this is where people started associating me with something specific. Steps three, which is the I and drive, is to imprint. And that word's a little funny, but if you've ever seen the here, this reference, have you ever seen the Twilight, a series of read the books or a, there's a movie called flyaway home.

where baby geese will actually imprint onto their mother or two in that movie into, you know, actually a human. And basically that just means they follow them around. So you need your audience to imprint on you. W the easiest thing here to understand this is that you don't want to only build your audience on YouTube that's building a business on a, on sand.

Because if YouTube changes one thing now you're going to be hosed.

David Pasqualone, Host: [01:22:00] Yeah. I know somebody who was making seven figures a month. And they changed their model and they went down to 50,000. Now for the average person, 50,000 a month, that's fantastic. But when you're used to seven figures, that's a huge lifestyle change.

Nick True, Guest: [01:22:14] Huge. And so, you know, we don't want to build our, we don't want to build our business on sand, right? We want to use YouTube, but then we need to move people away from YouTube and have them follow us to something that we control, imprint on us, right? So for me, that's email. I've spent a great deal of effort building an email list.

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and sending people from YouTube over there. Long story short, if you Google the word lead magnet, you can learn all about this. But the big idea is that we will give away something for free, like checklists or an ebook or guide, in exchange for an email address. And so at the end of the YouTube video, I'll, I'll say, Hey, if you want to learn more about this or download our free checklist on getting started, you can go to this website link and download.

And then people join our email list and we email them, each week our newsletter. Okay. Now for the V and drive, which is the four steps where we actually start making money and the V is for very, your monetization strategy. And so again, we don't want to just make money, in my case from one place, YouTube ads, because those ads go up and down.

I'll tell you right now, we are going to make half as much from YouTube ads in the month of March as we made in February because of the coronavirus and because advertisers are pulling their money and so that, that income source is going to be 50% of what we made last month. But because it's not the only way we make money, I'm not concerned.

So this is where I start building out coaching. This is where we started doing group classes. This is where we started working with other companies for affiliate revenue. and you, you want to, you know. Really start varying the ways that you make money so that you are diversified. And then step five, the E is to expand your content and grow.

So a lot of people in the ramp up your reputation step where you're creating content, they think that they're going to get pigeonholed. Well, what if I don't want to talk about budgeting forever? What if I want to talk about some other things. Well, the beautiful thing is that once you become known as an expert in one area, there's something called the halo effect, which is a cognitive bias that a, once, I believe you're an expert in one area, if you start talking to me.

About something that is tangentially related. I will put a halo on you and assume that you're an expert in that area too. We did this all the time. Take your mechanic, for example, if you really trust your mechanic and then all of a sudden they start talking to you about your boat or your RV or your ATV.

Even though they've never, you've never seen them do any of those things before, but you trust them for working on your car. Those things are close enough that you'd go, yeah, they'd probably know what they're doing. It's the same thing with me. So I've built a reputation around budgeting. Now in the E I'm expanding my content to talk more about investing, to talk about business, budgeting, all these, topics that are tangentially related and people will put a halo on me.

[01:25:00] And follow me to those topics as well. And so as long as you're strategic about expanding, you can, easily out grow, the pigeonhole that you sort of place yourself in early on. So that's the drive. That's sort of the, the method I think about for building a business off the back of

David Pasqualone, Host: [01:25:15] YouTube. Man, thank you so much, Nick.

And I was laughing. I had my mic muted, but if you have any question about the halo affects legitimacy. Look at Hollywood because you have a bunch of beautiful people with no life skills in a lot of cases, and they're talking about politics and how the country should be run and they're still getting close.

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They're still getting people trusting them when really they are so not qualified. And, that's the halo effect, an action. And it can be good or bad.

Nick True, Guest: [01:25:46] So.

David Pasqualone, Host: [01:25:49] Well, Nick, man, thank you so much. I appreciate you being on the show today and sharing with us and the audience. You truly are a remarkable man and I wish you only the best.

If I can help you in any way, please just ask my friend.

Nick True, Guest: [01:26:00] I'll do. Thanks so much for having me on. It was a blast talking with you.

David Pasqualone, Host: [01:26:02] Oh yeah. Same. And to the listeners, we love you. Have a great day. Thanks for listening. If you have any questions, check out the show notes. You can contact Nick myself and get started.

Seriously, don't wait. You have the opportunity of a lifetime right now. Our world has never seen a day like this, honestly, because plagues have happened. Disasters have happened. But they've never happened with this much technology at our fingertips and take advantage of it. There's always opportunity, even in the darkest tunnel.

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And if you can't give us a five star review, tell us why so we can fix it. That's it. We love you. Have a great day and thanks again Nick.

Nick True, Guest: [01:27:01] Thanks ma'am. The remarkable people podcast, check it out.

the

David Pasqualone, Host: [01:27:14] remarkable

Nick True, Guest: [01:27:15] people podcast. Listen, do repeat for life.