

Music, Sustainability and Connection
with Ash Mazanec

LESS
HOUSE
MORE
MOOLA

We help the tiny house community
use their lower housing costs to
build financial independence.

With Laura Lynch



Full Episode Transcript

With Your Host

Laura Lynch

Less House More Moola with Laura Lynch
<https://thetinyhouseadviser.com>

Music, Sustainability and Connection **with Ash Mazanec**

Are you ready to break free from a conventional life and achieve financial independence through your version of tiny living, but you're feeling stuck trying to figure out the money part? Does the pressure to conform to societal norms make it even more difficult to embrace an unconventional lifestyle?

Well, you're in the right place.

I'm Laura Lynch, host of the Less House More Moola Podcast, where every Thursday, I'll bring you captivating interviews with individuals who have successfully made the transition to tiny living. They defied expectations and are thriving in their unique lives.

We'll also dive deep into industry resources to address common financial concerns on your tiny journey. Together, we'll explore the emotional and practical aspects of pursuing an alternative lifestyle. I'll describe a clear framework for project planning and cash flow management. Our goal is to intentionally build financial security and make a positive impact through our alternative American dream.

So, gear up for an exciting and empowering journey to create a life that truly resonates with you. Let's dive into today's episode and take the first steps towards financial independence and purpose through tiny living.

Laura Lynch: So, Ash, thank you so much for joining me today on Less House, More Moola. I'm going to try not to butcher your last names. So-

Ashley Mazanec: Organic Mazanec.

Laura Lynch: There we go, Mazanec. Very good. So, here we are on Less House, More Moola interrupting your birthday celebration

Less House More Moola with Laura Lynch
<https://thetinyhouseadviser.com>

Music, Sustainability and Connection **with Ash Mazanec**

or your days of birthday celebrations. So, thank you for taking the time on such a special day to share your story with us.

You and I first connected through Instagram, which is where I meet all the coolest people. So, thanks for being here. So, we're going to talk about your tiny house song in a minute, but if you would please introduce yourself to the listeners and the spectrum of your creative work.

Ashley Mazanec: Fabulous. My name is Ashley Mazanec, Ash for shorts. I am a musician and singer from San Diego, California. And currently my focus is within the tiny house movement.

I've been writing music since I was 10-years-old. I'm a professional singer and often gig on the weekends for three or four hours at a time and leaning into the soul and jazz world these days.

And generally speaking, taking recording arts classes and wanting to record more music this year that is focused on the tiny house movement, the environmental movement at large. But I find that the tiny house movement is a fun and quirky subject matter. So, I'm really leaning into that.

Laura Lynch: I love that you say fun and quirky, because I feel that your song that you recently released, Shelter is very fun and quirky. So, would you tell us how that song came to be?

Ashley Mazanec: Absolutely. So, I have a friend from graduate school. I studied environmental policy and got my master's degree from UCSD. And one of my colleagues who also was focusing on the environment, approached me about doing a climate change focused video.

Less House More Moola with Laura Lynch
<https://thetinyhouseadviser.com>

Music, Sustainability and Connection **with Ash Mazanec**

And I said, “Well, I have a lot of ideas. I'm currently living in a tiny home, and it would be fun to discuss or explore the possibility of a creative project that talked about how tiny homes are good for the environment.”

So, for example, tiny homes have 1/14th the footprint of an average home in the USA, they require way less land, way less ecological resources. So, we often think of energy as our footprint, but there's other things that go into that as well, like the materials, the water that go into that. And of course, the habitat that is taken away from wild animals in order for our house to exist.

So, she had to think about it for a second, and ultimately her and her team decided that doing a tiny house music video was in their wheelhouse and that it would be something fun to focus on.

So, then we moved forward with that, and I got a team together. We worked with the San Diego Music and Art Company and recorded the song, which I wrote, and from there we got the cameras out and we had some fun in the Emerald Submarine at the Emerald Village in Vista, California.

Laura Lynch: Yes, it is such a fun song and I think that it's great that you sort of highlight the statistics. I am still standing today in my normal house on my path to my tiny house next year and it's excruciatingly a hot summer for everyone.

And yet I'm out on the porch most of the time watching that air conditioning running and buzzing along. So, thinking about how wasteful it is not only to my resources, but just the overall drain on the grid and the money that goes into all of our utilities.

Less House More Moola with Laura Lynch
<https://thetinyhouseadviser.com>

Music, Sustainability and Connection **with Ash Mazanec**

And so, I love that you point out that 114th because how much base do we really need? I think a lot of us need a lot less than we are currently living in.

Ashley Mazanec: Absolutely. And then if you also consider that a lot of people are looking for more affordable homes, it's sort of this beautiful connect of there are people that want to pay less money for housing, and they want smaller homes.

And by the way, it's good for the environment and some people that want to do good for the environment and hey, oh, I also get to save money by less moola. Little less moola.

Laura Lynch: That's right. So, what do you see the mission of this song being?

Ashley Mazanec: So, writing Shelter was really a celebration, kind of an anthem for the tiny house movement because we have made a lot of progress in the last few years. San Diego's passed a few laws.

Even my hometown Encinitas has made accessory dwelling units of more streamlined process, which just means that it's a little bit easier, a little bit less expensive to add a smaller home into your backyard if you own a larger home. And that does include tiny homes.

Now, the tiny homes have to be certified up to a certain standard in order to do that. And I won't get into the weeds in terms of legalities. But there are many more wins to be made.

So, it's both the celebratory anthem and it's also a call to action for people to support going tiny.

Less House More Moola with Laura Lynch
<https://thetinyhouseadviser.com>

Music, Sustainability and Connection **with Ash Mazanec**

For example, we have in Encinitas, at least a few years ago, when I went to the last planning meeting that I went to, we had a 600 square foot minimum for any new homes for a main dwelling.

So, that means if you buy a plot of land and you want to build a home, you can't build smaller than 600 square feet as your main home.

Now for most people, that's okay, but for those of us that want to live tiny, we might want to have, I don't know, a 400 square foot home, we might want to do two 400 square foot homes or three 400 square foot home. Now, don't even get into quantity, because there's all these rules around how many you can have.

But those are the types of hurdles that we're still facing as a movement. And the types of hurdles that I foresee coming down in the relatively near future as we run up against more issues with climate change, needing to switch to more renewable energy and switching, having some more conservation be a part of that.

And then of course, the affordable housing situation in California is pretty out of control. So, that's one way that we can keep our costs low in terms of building new homes. It's just building them smaller.

Laura Lynch: Yes. I love that. And I think that you're spot on there from the standpoint that it's great to celebrate progress. Sometimes we can get really stuck in an idealized version of how we want to see progress happening, and if it's not happening, we get discouraged.

Less House More Moola with Laura Lynch
<https://thetinyhouseadviser.com>

Music, Sustainability and Connection with Ash Mazanec

We have to celebrate where we've come from and how much progress has been made, and yet also realize that there is more work to be done and that it's a process. So, as we are going to have the great pleasure of hearing the bridge of the song, how about you tee up the bridge for us?

Ashley Mazanec: So, you're my novel hovel she shed hot hut. There's so many little pet names for these cute little morsels of house. My well-manored, manor like manor, M-A-N-O-R. Manored, baby tie-the-knot cot.

My cabana fanna fo fanna sweet suite. That would be suite, like the California, like that suite. Darling château chalet Ob-La-Di shanty. So, a little castle, a little shanty. All the pet names I could come up with for a small bridge.

Laura Lynch: I love that. And I can't imagine what a tongue twister that must be to sing.

Ashley Mazanec: A little bit. It took some practice.

Laura Lynch: Awesome. Well, we will definitely hear a little bit of that now.

So, that was super fun, thank you for sharing a little bit of your song with us. And you all can definitely check the full link song out on Ash's website or on YouTube. I'm following her on all the platforms, including Spotify. So, add that anthem into your life, all you tiny house listeners.

So, now I want to talk a little bit more about your history Ash and how that you have sort of been in the tiny living community for quite a while and tell us how you started in that path.

Less House More Moola with Laura Lynch
<https://thetinyhouseadviser.com>

Music, Sustainability and Connection **with Ash Mazanec**

Ashley Mazanec: Sure. So, I used to watch all of these horrible documentaries on how the earth is dying. And my partner at the time and I would just sit there going, “Man, we're going to need to go zero waste. We're going to need to ride our bikes everywhere. We're going to need to go vegan. What else are we going to need to do?”

By the way, I am not a vegan anymore. Not to say veganism isn't great, it's awesome. And so, he said, “Well babe, if I bought us a tiny house and we had a smaller footprint, would you live in it with me?”

And it's a small little space to put two people. So, at the time we had a friend that had just started a business and I said, “100% absolutely please, let's do it.” So, he had this custom tiny house made and this was one of the nicer ones.

I've since lived in two different tiny homes, and they have completely different aesthetics. This one was a little bit shishi and it had this big beautiful kitchen and everything was built out exactly how he dreamed it. And we needed to find a place for it.

So, I had this magic moment where I was actually tabling as Net Impact Presidents with a graduate chapter of UCSD for this organization that's all about giving back to the community.

And I met this organic farmer who had a farm and wanted somebody to move in that could help her take care of her farm because she had cancer and was struggling with the farm to begin with. And on top of that had all these health issues coming up.

And I met her, and it was like a spark went off and she said, “Come to my farm this weekend.” So, essentially, I ended up

Less House More Moola with Laura Lynch
<https://thetinyhouseadviser.com>

Music, Sustainability and Connection **with Ash Mazanec**

living there and we moved our tiny home within a few months onto that little farm.

And then since then because my partner and I did split up, so I did have to go without the tiny house for a couple of years. And then I said, "I really want to do this again," and considered building my own and ended up living in a small village called the Emerald Village in Vista in a tiny home there.

Long story short, I have since left then and because I was a little bit far from work, relocated to a different location and now I'm in a double shipping container converted into a tiny home that has a couple of really beautiful decks and is actually I think the biggest tiny home that I've had.

Of course, with those decks included, without the decks, I'm not so sure, it might be equally the same size as the first.

Laura Lynch: Awesome. So, you have gone from having a tiny house on wheels that was on somebody else's land to living in tiny community and now you're in a shipping container. I think you mentioned to me before, it's in an ADU sort of format. So, you're in an ADU.

Ashley Mazanec: It's an ADU. Exactly. I'm in somebody's backyard and I essentially have my own smaller yard around it. So, different than a community for sure. Different than living on a farm even, a little bit more independence.

Laura Lynch: Sure. So, what changes have you seen over the years in terms of how other people and how you yourself live tiny? What do you think has evolved in that timeframe?

Ashley Mazanec: Sure. Yeah, I am involved with an organization called Local Earth that explores this idea of community quite a

Less House More Moola with Laura Lynch

<https://thetinyhouseadviser.com>

Music, Sustainability and Connection **with Ash Mazanec**

lot. Not everybody wants to live in a community, but oftentimes when we talk about tiny homes that word pops up, community.

Whether people want to live among other tiny home dwellers, or they just want to live in a space that feels like my friends live nearby and there are things going on around me. So, I think there's a lot of different ways you can do that.

Obviously, one of them is you can just have a tiny house that's placed in a neighborhood that's popping. And I would say that's kind of what's going on with me right now.

Last time I spoke with you, I was taking a break from pickleball because there's a pickleball party happening 24/7, about five blocks from my house. I can ride my bike downtown Vista and otherwise I'm well placed.

I have a lot going on just in my neighborhood in terms of having a park and having just fun things to do nearby.

Other people, they want to have more of an interactive experience. When I lived at the Emerald Village, we had what's called Intentional Community. In fact, ic.org is a really good resource, intentionalcommunity.org.

If you're into this kind of thing and you think you might want to live with other people in a community where you actually have some structured interaction. So, we practiced something called sociocracy in that particular place.

So, when we had to make decisions about things like, "Oh, we want to build a playground on these nine acres," there were 20 people. How do you go about making the decision about where to put the playground, what color the playground could be? Are

Less House More Moola with Laura Lynch
<https://thetinyhouseadviser.com>

Music, Sustainability and Connection **with Ash Mazanec**

there rules about the playground? If there's smokers, should they be smoking near the playground? Probably not.

And how do we make those decisions in a peaceful way? This is the story of all of humanity, I'm pretty sure. But on a smaller scale, most recently, a lot of people living in community have decided that sociocracy is a great way to have these conversations.

So, in essence, it's the consensus building tool. And the idea is you don't move forward with anything unless there are no objections to start with. And if people do have concerns, then you address them one by one.

So, living at the Emerald Village required a lot of attention. It required meetings, it required retreats, and while I was COVID unemployed, it was the most wonderful thing that had ever happened to me.

And when I got a full-time job, it started to get a little bit overwhelming because it's a really big-time commitment. So, there are certain people where that lifestyle really works for them.

Especially, if you work from home or you're self-employed or you're able to work part-time, focus maybe more on parenting and kind of juggle a little bit, or your kids are a little bit older.

So, that was an interesting experience that was totally different from the first one, which was this farm that I lived on. And the whole intention of the farm was to serve our community, our wider community.

Less House More Moola with Laura Lynch
<https://thetinyhouseadviser.com>

Music, Sustainability and Connection **with Ash Mazanec**

At the Emerald Village, they were really focusing on raising their kids in a positive environment. That was more or less the intention behind that.

The first situation on the organic farm that I lived on, she just wanted to make sure that the farm continued to prosper. That we were still growing food for the community and having events and inviting people to enjoy that space.

So, that was an intention, but it was actually written into a mission statement as a nonprofit, a little bit of a different structure. And she didn't have really official meetings when I first showed up there.

But with time we started to introduce official meetings once per week with all the people that were interested in being a farm volunteer, some of whom lived there and some of whom did not.

Laura Lynch: So interesting because I think that the deeper that I get into this, the more that I realize that tiny living as a concept and as a community of people is really shifting in the direction of this re-imagining community and thinking about community.

And I just was having another conversation yesterday and have bantered a little bit on LinkedIn about how it seems like the single-family home American dream has really isolated us.

And so, I'm hoping that all of this movement and all of this momentum that the tiny living community is working on will help us sort of come together and share resources and be there for each other in a way that we haven't done in these decades where we've been so focused on building ourselves an individual empire that we shut ourselves in.

Less House More Moola with Laura Lynch
<https://thetinyhouseadviser.com>

Music, Sustainability and Connection with Ash Mazanec

Because at the end of the day, our wellness is very much tied to our social connection. And that's equally as important as wealth and nutrition and everything else is having social connection, we are hardwired for social connection.

And so, I love all of these different modalities in tiny living that bring different elements of connection and information sharing, resource sharing, decision making, all of those so that people can explore and find what works best for them.

Ashley Mazanec: Absolutely. And let's not forget, there are a few people out there that really like their alone time, they don't want community and that they're totally happy to be isolated.

I wish I could be that person sometimes but I'm not. I'm an extrovert and I get energy from community. So, I really hear you when you talk about that being a fundamental need to establish.

Laura Lynch: So, earlier you mentioned some of the good legal progress, is there anything else that you've seen that's really changed in your time of tiny living? Obviously, lots of different ways to do it.

There's been some progress on the legal front. We have affordability crisis like never before. Is there anything else that really stands out to you that's changed over the years?

Ashley Mazanec: I mean, aside from those legal hurdles really making ground such as Colorado and I think Maine, I mean entire states, looking at this as being a gateway to more affordable, more eco-friendly housing, I think the trendiness of it is real.

People are getting better at self-organization and minimalism, and you can look up accounts online and find out how other

Less House More Moola with Laura Lynch

<https://thetinyhouseadviser.com>

Music, Sustainability and Connection with Ash Mazanec

people are doing it. Van life often is sort of folded in with tiny house life because there are some people in the tiny house movement that want to move their house frequently.

So, in general, I would say if we weren't including the legal progress, it would be sort of the social component is that it's become somewhat trendy. It's certainly not for everyone and it never will be for everyone, and that's okay.

But it's become something that's a little bit more visible, partly because of the legalities. I have lived under the radar in every house that I've been in.

And so, for people to start bringing that online as a legal possibility, suddenly they're talking about it and maybe even they're going on the news and they're doing interviews that are a little more forward facing and starting conversations.

Of course, we live in the age of Marie Kondo's tidying up as well. So, people are getting good at minimalism on a personal level, even in bigger homes, and learning how to say no to things that are subpar and only really say yes to things that are two thumbs up and awesome.

And so, I think that's a really beautiful thing just in general because it helps us to focus our lives on our relationships and the things that matter to us and a little bit less on our stuff.

Or if we're going to focus on our stuff, we just have our select things that bring us tremendous joy and we don't get too caught in the weeds on collecting things that we don't need.

Laura Lynch: Yeah, for sure. I love that. So, it's interesting because I always like to come back to the financial security piece of this. Because I feel that this is a topic that a lot of the tiny living

Less House More Moola with Laura Lynch

<https://thetinyhouseadviser.com>

Music, Sustainability and Connection **with Ash Mazanec**

community talks about and doesn't necessarily have a path forward on. It's just kind of a side conversation.

Your lens on it is in a particularly high cost of living environment, which of course you mentioned at the very beginning. So, share your perspective on tiny living's place for those that are trying to build more financial security for themselves.

Ashley Mazanec: Yeah, there's definitely multiple paths forward. One is a lot of people, they look to make an investment at a certain point in their life where they can start renting either an accessory, so either a granny flat in their backyard or just otherwise renting property of some kind in order to bring in some passive income.

So, one possibility is to buy land and maybe you even already have a house and to put a tiny house in the backyard that you can rent or conversely live in the tiny house and rent out the bigger house. That's a great way to create passive income, which isn't all that new.

And then of course, just downsizing to a tiny home in general is going to keep your costs much lower. Tiny homes tend to range from 50,000 to 300,000 depending on what you want to do, bells and whistles.

A lot of people go off grid with electricity. So, I'm not sure what the timeline on that in terms of making your money back on the system itself. But that is obviously if you're generating your own electricity, you can save on electricity bills.

Less House More Moola with Laura Lynch
<https://thetinyhouseadviser.com>

Music, Sustainability and Connection **with Ash Mazanec**

You're also using way less electricity and you have way less space to accumulate things. So, going tiny in general is a great philosophy, a great start for spending less money in general.

In terms of I guess other ways to save money would be like you mentioned, living community and sharing resources. So, if you have any kind of community, even if it is just two homes or three homes on one property, there's no reason to have three screwdrivers. There's no reason to have three separate swimming pools.

It's like, I just got an ice pod, which is a cold dip and I've invited my neighbors, they're not as interested in ice bathing as I am.

But I jump in my ice bath every morning and I'd be more than happy to share that. And why should the person, a couple doors down or my neighbor spend 150 bucks on an outdoor ice pod if they can just bring their own ice and come use mine.

So, those are one of the wonderful things about community is most of us have a bicycle that we use every once in a while. Unless you're a bike commuter, there's certain things you have lying around that you just don't use that often.

So, it's a really nice way to save cash and also to not commit to buying something until you're really sure that you want it. If you can share those tools and resources with your immediate community.

Laura Lynch: Yes, this is what I love about the millennial generation is the ideas around resource sharing, which of course is where Airbnb was born from and Uber and all of the other sharing ideas that are coming up because you are right, we don't all need to own duplicates of all the same things.

Less House More Moola with Laura Lynch
<https://thetinyhouseadviser.com>

Music, Sustainability and Connection **with Ash Mazanec**

So, we could just share if we could get over our need to constantly be shopping, which is an addiction in itself. But in any case, that was a great summary of all the ways that we can think about financial security when it comes to tiny living.

Coming from a place where it is extraordinarily costly to live. And were it not for tiny living, it would be, maybe I'm putting words in your mouth, but maybe hard for someone in your field to be able to afford housing.

And so, how beautiful that you can live in the community that you want to live in because there's that housing opportunity there.

Ashley Mazanec: Yes. Especially in San Diego, anyone who's lived here knows, especially if you are planning to live alone, getting a studio anywhere near where I work in Del Mar here in this beautiful music studio, I'm in right now, which is where I teach my students. Finding a room in a place for 1200 is rare, let alone your own place. And so, it's definitely a financially viable opportunity to find a tiny house in the countryside.

People do ask me all the time, "How do you find these places?" And I just answer that I'm an extrovert. I talk a lot and I have a lot of conversations with strangers and that can get you far in terms of finding tiny homes on very unusual properties.

Laura Lynch: Wonderful. Well good. Well, Ash, it's been such a pleasure talking to you. I want to ask you a little bit about if you're expecting any more tiny home love songs in the future, where you see your work in the tiny living community going and how folks can follow you.

Less House More Moola with Laura Lynch
<https://thetinyhouseadviser.com>

Music, Sustainability and Connection with Ash Mazanec

Ashley Mazanec: Awesome. Absolutely. Well, I'll start with the last one because it's the easiest. I'm on Instagram and Facebook and Spotify and all of the music platforms, so you certainly can find my work there.

Ash Mazanec is my Instagram, #ashmazanec on Instagram and Facebook Ash Mazanec as well, which is where I post about all the things, music related mostly. I don't do a lot of personal posting a little bit here and there.

My best friend just got married this weekend, so I just had a fantastic weekend away in San Francisco. But what you can look forward to is Indigo Tiny Homes is interested in a custom tiny house song.

And one of the thoughts after I released Shelter with what I can do next is to start talking to the tiny home community and seeing who understands the value in a jingle. In the old days, that's what we called it, is a jingle and you'd have a jingle for a brand, or you'd have a jingle for a product.

And when I was at Colorado Tiny House Festival, a couple of friends got together and we made a really silly one verse, one chorus little routine. We did a little number for Indigo River Tiny Homes and recorded it in front of one of their tiny homes at the festival just for fun.

And since then, they've expressed interest in going all the way, which means developing that song into a full song, which will be fully produced.

I'm going to be working with DJ Open Optics, who is a friend here in San Diego to create a beat and explore also first their brand and their vision, what they want to communicate, so that

Less House More Moola with Laura Lynch
<https://thetinyhouseadviser.com>

Music, Sustainability and Connection **with Ash Mazanec**

they stand out in the minds of other people and I'm trying to get a clear sense of what to communicate as an artist, how fun do we want to go, sort of the vibe, the musical content as well.

So, that is my next most exciting project that you can stay tuned for. Once that's created, it'll get pushed out. Just like Shelter, you can literally search it within Instagram and use it on a story. You can use it on a post. I think even Facebook allows for you to select music from the ethers and use it in your story.

So, by all means, if you have a tiny home and you're posting about it online, I would love to see you tag me. I would love to see you use my music, and I'm sure Indigo will feel the same way, especially if you live in an Indigo River Tiny Home, or if you're thinking about going tiny, because there will definitely be some fun, quirky references in there to living small.

And from there the sky's the limit. I don't know what other tiny house brands are out there that are looking to build the movement by creating more music and having a little bit of fun.

But they do have a ... it's called Gather & Create Festival hosted by Indigo River Tiny Homes in Texas; I believe every year. And so, I most likely will be there this coming year facilitating the music. So, you can stay tuned for more on that.

Laura Lynch: Oh my gosh, that's so awesome. And it's so interesting because people that are living tiny, many of them are figuring out a new career path for themselves. Because they have that freedom to do so because of that lower cost of living and how beautiful to make an entire world that doesn't exist in the future out of your own ideas and creativity and lifestyle. It's like such alignment, you must really enjoy your work.

Less House More Moola with Laura Lynch
<https://thetinyhouseadviser.com>

Music, Sustainability and Connection **with Ash Mazanec**

Ashley Mazanec: I do. I am incredibly excited to work with Indigo. In fact, I started crying when my friend said that she thought they were interested in a song because I was like, “Oh, this is exactly the kind of work that I want to do.”

I've written a lot of music in my life, and I really would like to start kind of nudging in the direction of environmental related music work, hopefully, without being cheesy. We want to keep this fun and exciting and continue to innovate within the tiny home space in the music space and their intersection.

Laura Lynch: Love it. Well, Ash, thank you so much for being here. It was lovely talking to you about your song and about your story, and we'll have all of the links in the show notes so folks can follow you and maybe grab your song Shelter for their Instagram post. And thanks for that invitation to do so.

Ashley Mazanec: You're so welcome. Thank you so much for having me, Laura.

Laura Lynch: Yeah. Talk to you soon.

Ashley Mazanec: Talk to you soon.

Well, that's it for today's episode of Less House More Moola. To access valuable financial tips and resources tailored to your tiny living journey, join our exclusive community at thetinyhouseadviser.com.

Here, you'll find a supportive network of like-minded individuals committed to helping each other navigate the challenges and celebrate the victories of embracing a minimalist lifestyle.

So, don't miss out on the opportunity to be part of this empowering tribe. Be sure to tune in next Thursday for another insightful episode of Less House

Less House More Moola with Laura Lynch
<https://thetinyhouseadviser.com>

Music, Sustainability and Connection **with Ash Mazanec**

More Moola, where we'll continue to explore practical solutions and inspiring stories to help you create the life you've always dreamed of.

Less House More Moola with Laura Lynch
<https://thetinyhouseadviser.com>