

**Breaking Point To Breakthrough: Living a Fulfilling
Life After Corporate With Brett Trainor**

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

With Laura Lynch



Full Episode Transcript

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Laura Lynch

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Breaking Point To Breakthrough: Living a Fulfilling Life After Corporate With Brett Trainor

It takes a brave and independent mindset to go tiny. If you are trying to figure out your tiny pivot, this podcast is here to inspire and connect you with the other unconventional, gritty, inspirational people within this community.

I'm Laura Lynch, your tiny house friend and host. On this show, we are always going to come back to money because, as a financial planner, this is the question I hear the most: How do I make this work for me financially?

Well, that's my jam. So jump in, let's go. New episodes drop every Thursday.

Laura Lynch: Well, Brett Trainor, thank you so much for joining Less House More Moola Podcast today. I am super thrilled to have you here. I was following you on LinkedIn and I'm like, "Wow, what great synergy."

I'm Gen X, you're Gen X, we're out there trying to help Gen Xers figure out what's next in their life. And I am super excited that we're able to come together today to really talk about some of the challenges that Gen X is facing and what some of the off-ramps are for them.

I know you're on a mission to help 10,000 Gen Xers sort of figure out what's next for them, and you have a great podcast, so we'll make sure we talk about that at the end.

But if you would please introduce yourself a little bit and share with listeners kind of what happened that corporate life wasn't working for you.

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Brett Trainor: Yeah, hi. So, such a pleasure to be here. Thank you for having me. Yes, the like-minded mission and the 10,000, I think now we're down to 9,750, so we're closing the gap, one person at a time.

Background, as you can imagine, was in corporate for the most part. I was climbing that corporate ladder. How do I get the next promotion? What do I need to do? Fighting all those good fights.

Did have a couple of startup attempts in between, in the gaps of that process that didn't obviously succeed, or I wouldn't have been back into corporate. But to fast forward the 30 years I kind of hit at 50 kind of a crossroads.

I'm like, "What do I really want to do?" I was in corporate, but I knew this job was winding down and what do I want to do next? And so, I chose the path of management consulting because that's what you want to do at 50.

And it was good. It gave me some exposure to different types of work, but at the end of the day, it was still working for somebody else on their projects. We had different philosophies of what we needed to do for the customers.

And earlier in my career I would've said, "Okay, you guys, it's your show. I'll follow it." But I just got to the point where I'm like, "No, I'm done. I don't want to do this anymore."

I wish I could tell you I had some grand plan that I'm going to go out and conquer the world. At that point, it was really, I'm just going to go make more money. I know what the markets or what they were billing me to customers for the consulting. I

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figured I can go do this myself and then figure everything else out after that.

And that was four plus years ago, have not looked back. Can't say it was a linear journey. It was a path that learned quite a bit through the process. But I'll share one quote my wife said about a year after I was done with consulting and finally got some momentum on my own business.

And she's like, "What the hell was the matter with you?" And she was referring back to corporate. I'm like, "What? It was a good job. It paid really well. Everybody was doing fine. Everybody's healthy." But obviously she saw something.

And I didn't realize until later how unhappy I really was. I don't know if lost is the right word, but yeah. So, I think I subconsciously hit that breaking point and now I'm on a mission to help others that are at that point figure out how they can get out of there quicker. So, is that detailed enough for you?

Laura Lynch: Yeah, I love that. And I'm glad that you bring up the two other sort of dabbles that you had because I hear this a lot and I did the same thing. You kind of play around with some other ideas throughout your life, and maybe it's not the right timing or the right idea yet.

But those experiences really teach you a lot and help you sort of build momentum as you're moving towards that moment when kind of all the stars align, and you put together some sort of a viable plan for yourself that helps you pursue your passion and kind of get out of that drudgery that maybe you don't even realize you're in.

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Brett Trainor: Exactly. Exactly right. And you know what, funny thing is when I was thinking about going on my own, I've still at that point where I thought, if you leave corporate, you have to start a real business.

A tech startup or open a flower shop or cafe or whatever your passion is. And it wasn't until I found this whole subculture of expertise space businesses that we're starting to grow that I'm like, "Aha, that's for me, that's for a lot of us that have 20, 30, maybe 40 years of experience that don't want to go build a full-on business. But we'd like to leverage our expertise."

So, I kind of stumbled upon that later and I probably honestly would've left corporate earlier had I known that this was even a path.

Now part of it was maybe the market wasn't ready. And so, everything kind of happens for a reason. But yeah, I think I did definitely learn from that, but I was happy to find that there was another path versus starting the tradition. Nothing wrong with starting a company, but there's other alternatives.

Laura Lynch: I talk a lot about am I writing about the Maslow hierarchy and kind of like you have at the bottom you have those basic needs, your food and your shelter and your water.

And as you climb further up that hierarchy throughout life because you get those other needs met, then you start to reach into mastery and fulfillment and self-actualization and things like that.

And for all of us that are so fortunate to be kind of living in this world where we're all doing pretty good, what are we striving for

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that has higher levels of needs that sort of using your expertise in a way that makes you feel fulfilled, that level of mastery.

And so, how great to be able to focus on exactly that as you sort of transition your life into a career that's more based on your mastery and fulfillment over time because you set yourself up to do so from doing the grind for so many decades.

Brett Trainor: Yes. And it would've been super helpful if I would've met you before I left that we could have had this conversation you could help me map that out. Because it wasn't until later that I figured out it was much more, it was like, what is the purpose? And am I just going to sit in a corporate job for 20 years and take home the paycheck?

And that didn't sound appealing. And if you would've told me before I left that yeah, fulfillment and purpose and would've been important, I would've been like, "Nah, it's just how do I make more money?"

But honestly, now that I'm in it, that's one thing I tell almost anybody that's still in corporate thinking about is really define what you want and not just in a job, but in life, to what you're doing with tiny homes.

Do you want to be mobile? Do you want to live, do you need to get out? And then you can design the job or the work around what you really want. And when I tell people this the first time, they're like but then when I give them the homework to go, I'm like, "No, go sit down, talk to your partner, your wife, family, whatever."

It's not an easy exercise and almost every person comes back, you're like, "That was a lot harder than I thought it was,

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because I've never thought about it. I've never even tried to map it out." So, like I said, you could've helped me save a lot of time if we would've chatted prior. But as I say, better late than never.

Laura Lynch: Shameless plug for my values worksheet on the bottom of my website where you can go and sort of to go through this exercise. When my husband Eric and I went through this, it was a multi-hour conversation of kind of trying to weed that down and figure out what is it that we really want in our lives for the next several decades and what is it that we don't want to focus on anymore.

And it can be such a great way to build a relationship to even within a long-term marriage, just having that conversation together can be really fulfilling on all aspects of your life, professional and otherwise.

So, how long did it take you to kind of ... you started with this idea and you kind of like, were working towards it. How long did it take you to convince yourself that going solo was realistic and feasible?

Brett Trainor: I mean, I think because I had started a marketing agency before I knew that I could land customers and I was landing customers in the consulting shop, that's what really gave me the confidence.

So, I was sourcing clients, closing clients, and then delivering the work. I'm like, "Well, if I can do this for multimillion dollar engagements, why can't I do this on my own?"

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And so, I think that gave me the confidence that I could go out and sell, which is definitely part of it. But honestly, I didn't think through as much as in hindsight I would've.

It was mostly just frustration. I got to that point. I don't want to go back to corporate anymore and I'm done with consulting, let's go figure this out. So, I highly encourage folks to have a little more plan in place, it's possible.

I mean, everybody hits to point differently, but I think that was the biggest thing. I learned my market value from this company and that just gave me a lot more confidence than maybe I had if I was just in corporate for the entire time.

Because you don't know, you have no benchmarks. What does a fractional CMO or a head of sales charge on a fractional basis or a freelance, it's just typically we always undercharge.

I know we're not necessarily talking about pricing, but I think it was just that full confidence and it took a good year to get the momentum and kind of transitioning into more fractional work.

And now the work with the coaching on the individual side with the corporate escapees that it really hit my stride. But it was just a matter of just keep going.

Laura Lynch: I love that sort of steps along the path. I think if I went back, seven years, I would never imagine that I would be doing my own solopreneur business. And it definitely took a period of selling for somebody else to teach me that I could do it for myself. So, I love that that sort of evolution over time helps you get there.

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So, who helped you as you were sort of reaching your point of frustration and launching out on your own, who helped you along your path?

Brett Trainor: Unfortunately, it was a solo launch. I had some folks I could talk to, but it really wasn't ... there wasn't anybody. My wife was — she knew I wasn't happy. So, she was on board with where we're going.

But that's the other thing I recommend to people is find that group. I didn't realize how many people were out there until I got much further into the process. And then now I've got a group of folks that I can talk to, depending it's the personal side or the business side where I didn't have that when I launched. And again, I highly encourage people, don't do it alone.

And the solo businesses can be lonely as it is, but then going through the journey by yourself can be difficult for a while. It was nice, you didn't have to answer to anybody else. But it was good. Just build in some of that feedback and that kind of support group that I think we all need.

Laura Lynch: Having a mastermind of like-minded folks can really help you. Because there'll be somebody just ahead of you and somebody just behind you and you can both contribute and also glean some ideas from other people.

Brett Trainor: For sure. And they're out there. There's a lot of folks in different areas. I joke with the kind of the subculture of the escapees. There's the community for the fractionals, there's the community for the consultants, there's a community for the freelancers and there's a community for the interim folks.

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And they all have very specific tools and approaches to how to do those things specifically. And that's what I encourage folks too. If you think you want to go fractional, I've got some folks you can absolutely talk to.

But the beauty of what we do is you don't have to pick just one path. You do have to stay focused. But it's not a, "Hey, do this and you can't do anything else," No. It's again, back to how do we leverage what we know, like with your financial savvy and how do you translate to folks.

There's different ways you can leverage that. So, I'm sorry it took us off track there a little bit, but ...

Laura Lynch: No, that's great. So, I want to kind of turn and kind of drill in a little bit on Gen X. So, you're working specifically with Gen Xers. I have some sparse statistics that show that 40% of tiny homeowners are 30 to 50 and 40% are 50 plus.

So, there's a lot of Gen X people who are maybe on the higher end of age of Gen X that are going tiny. What is it specifically that you're seeing in Gen Xers lives where they're having some key life and misalignments?

Brett Trainor: It was interesting because when I started to drill into and think about who our ideal customers are, who we want to work with, the like and kind. And I was looking at age groups and then it just kind of hit me that it was the Gen X, it's the folks that grew up with maybe two parents working.

I was a latchkey kid by fourth grade. I was coming home to an empty house and sometimes mom was home from work in time for dinner. If not, I had to figure out how to make dinner.

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We talk about literally being home by when the streetlights come home in the summer, with the only ... the rule was don't get hurt and don't send anybody to the hospital type of thing. So, whatever you're doing ...

But what it really taught us was how to be self-sufficient, make decisions, be accountable for what we're doing. And then we go in 30 years of corporate and we're put into a box.

And I thought back when I started in corporate, I had, "Why not, why can't we do this? Why can't we open a distribution center?" It was always all these ideas, "Why can't we do this? Let's do this."

But then over the years you just, as you go up the ladder, you are rewarded more and more for incremental improvements or keeping the training running and on time.

And it's not the big bold ideas and different outside the box, it was just more and more in the box. And I think just coming back and getting that freedom again, taking control of our schedule. We're not working for somebody else's time.

And when I first thought about the time, I'm like, "Oh man, I don't know. My stretch ... is that — am I reaching for it?" But the more people I talked to, the more people grew up like that and the more they were kind of yearning to get back to that, that more the freedom and the flexibility that we had. And so, I'm like, "Wow, this just makes sense."

We've got a ton of experience. You also think about Gen X, that we grew up in the corporate world through three different innovation phases. With the internet coming on one, then we had mobile, and now we're looking at AI, we've learned how to

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build and work in businesses around those. So, technology doesn't scare us, we grew up without it.

And so, I think there's just a bunch of little things that align with the lifestyle, at least that I'm trying to help people find that goes back to kind of where we came from, back to our roots with that piece of it.

So, like I said, I tried to disprove it and say it fits for everybody, kind of sort of does. But the more people that go, "Whoa, that's me," they're Gen X. So, like I said, I've never been one to dig the over generalize it, but sometimes when the shoe fits, it just makes sense.

Laura Lynch: Yeah, for sure. I grew up like that, hanging out in the woods by myself and building forts by myself and you learned how to take care of yourself. And I too, pushed against those boundaries.

I always had ideas and never felt like I was ever going to be in a position where my ideas were going to be the ideas that were implemented. And so, being your own thing and getting to have your own voice is really, really fulfilling for folks, that sounds like them.

I'm reading this great book called *Alchemy* that's been kind of around in my podcast feed and stuff lately. And it is really talking about the magic in business and the way that we've all just gotten so focused on logic and everything is being sort of teed up against the scientific process. And we're all expected to be logical all the time.

And so, what that means is that in meetings and in business, we always sort of suggest the thing that's least likely to get us

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fired. That sounds the most logical to everyone. And really this leaves very little opportunity for magic and trial and creating new ideas.

And so, that alchemy that exists when you kind of think outside of the logic, because the logic doesn't always work is how we come up with really new innovations. And so, it has a lot of really interesting arguments that kind of align with what you're talking about.

People are just stuck in their corporate group think and they don't come up with new ideas.

So, how do you think that becoming a corporate escapee, you talked a little bit about getting back to our roots of independence and sort of problem solving, how are you helping Gen Xers sort of better align their life?

Obviously, helping them escape, but it sounds like you have a whole process of identifying values and sort of helping people. How do you kind of help them shape what their corporate escape might look like?

Brett Trainor: It's a good question. It's kind of changed over time. Because the first I thought, "Well, they just need help understanding how to build an expertise or a solo business. What does going fractional mean? How do I find that first client?"

But it goes back to the beginning to, again, we talked about what do you really want? And then how do we tie that back? And I think part of what I found, and I'm curious to hear what – you've probably seen the same thing. It's the lack of confidence. I shouldn't say confidence.

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So, somebody shared something with me not too long ago between confidence and courage. And in our corporate careers, we have a ton of confidence. We could change companies, we could do that job, give me two weeks we'll be up to speed.

We can start running whatever organization that we were part of or doing whatever our job was. But having the courage to go do something new is brand. Which is funny because almost everybody I've worked with has been super accomplished within their corporate careers.

So, you think they'd have the courage to say, "Oh yeah, I can go start my solo business. I know how to go find new customers." And what really opened my eyes was probably about a year ago, I was working with somebody who's a chief revenue officer, but he was afraid that he wouldn't know how to sell.

I'm like, "You've been doing this for 30 years," teaching people how to sell. And so, part of what I've found is in that early process is just the confidence in showing the opportunity and the possibility that's out there.

And then on the flip side, the folks also think that the risk is so high. So, if I leave corporate and do this entrepreneur solo journey and it's going to crash and fail, I'm like, "Well, what's the worst thing that could happen?"

They used to think that the tightrope was between two skyscrapers. And if I had a misstep, I fall off. I'm like, literally the skyscraper's 18 inches off the ground. You have a misstep, you step on the ground, you either get back on the wire, you can go back to corporate and do what you were doing before.

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So, that's where I'm spending more time, is just showing the opportunity, the possibilities that out there. And then just building the confidence that I said, "Look, there's people that have built seven figure businesses that have zero experience or minimal experience and no expertise because nobody else is doing this."

Imagine taking your 30 years of experience and what you can build and who you can work with. And so, it's become — when I started this, it was a lot more. I thought it was just going to be on the execution of how do I build a business? But it's probably more 80% everything else.

And then we actually get to working with clients. That's what people are really good at. So, yeah, it's been fun. Again, it's not where my linear journey was in corporate. Because we don't spend that much time thinking about all those other things. But it's actually kind of refreshing to have these conversations now.

Laura Lynch: My favorite conversations with clients are always along the lines of, "Yes, you can do this." It's the best part is just to be in somebody's corner and be their cheerleader while they're taking that first step.

And as you mentioned to me, when we first got on the call, the conversation I had with Melissa Glick, we just had talked about imposter syndrome. And it doesn't matter who you are, you can be a billionaire entrepreneur and you have imposter syndrome. It's just very typical.

And you're right, if you do misstep, you just go back. I mean, the labor market is hugely hungry for people. You just go back to what you were doing before if it doesn't work out for you.

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And yet at the same time, it's good to have a runway and kind of prepare yourself financially for what that ramp up looks like and have some benchmark data and kind of know how long it takes to get things up and running.

And the more information you have to say, "Hey, it's okay," that you only have one client in the first X number of months or whatever that's normal. Then it helps sort of normalize your process too. I'm sure that you're great at helping people understand where they are in the process.

Brett Trainor: Yeah, I encourage people 1, 1, 1. It's pick one problem you solve based on your decades of experience, it's going to be one customer type. I don't care if it's in a vertical, specific or a type of customer in one offer.

We're going to keep this super simple. You're going to sell one, maybe two, get comfortable with it. Then over time you can start to spread and pivot depending on where you want to see.

And that helps take some of the pressure off because one, I think we do this in job searches. Whoever we're talking to, we can tell them, "Oh, we can do that." You can do anything that anybody asks.

But one of the key lessons I tell folks is pick, pick one. Because if you tell people you can do everything, they will never remember you. But if you tell them, this is one thing I'm hyper-focused on, I don't care if it's CRM implementation of HubSpot with this stage company, they're going to hear CRM, "Oh, I know a guy or a woman that can do that." And it's the same thing.

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I mean, so that's part of the other, how do we minimize some of the risk is you can search for a job, but also go look for this first opportunity. The number of people that don't do anything is a benefit to the people who do.

And I think Melissa had talked about, I wish I can remember her exact quote. It was about doing the activity or just getting started because 95% of the people won't. And so, you've got an advantage just by doing.

Laura Lynch: Yes, for sure. There is another expression that pops to mind for me. Not to be a walking generalization, but a meaningful specific, and this comes from Carl Richards, who's kind of a thought leader in the financial planning world, or not kind of, he is a major thought leader in the planning world.

And we talk about this a lot in the financial planner space about being very niched and focused on your client because you can't speak to anybody and provide any value unless you're really specific about who you're talking to and what you're talking about.

So, I love that this is happening, this niching is happening across all areas of business. And I see it within the accountants too. The more that we can focus in on something that you're really good at, the more you can make it into a lifestyle business if you want.

Because you're not having to constantly re-research and relearn and recreate. You just get really good at the one thing that you're really, really passionate about and just really focus on that. And that opens up doors in the rest of your life to do other things that are equally important to you.

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Brett Trainor: Yeah, no, a hundred percent agree with that. And I think with some of the macro level where the future of work, again, future work cliché, but I truly believe that we're going to become more specialized.

And the future organizations are going to be more ecosystems than they are hierarchies. Because it just doesn't make sense to have 10,000 people where 30% of their day is actually doing what they're paid to do.

And 70% are unnecessary meetings, commutes, busy work, whatever it is. When you can pay somebody to do just that 30%, it's a win-win. And again, that's where I don't sell to people that are in corporate, but I let them see the possibility of, yes, people will pay for your experience.

It may not seem like it because you've been doing this job forever. And I was on a podcast, The Human Cloud Podcast, and they're focused more on the freelance at the enterprise level, so large companies. And it was interesting.

So, I flipped it on Matthew a little bit and said, "So, what are you seeing?" Because I focused a lot with SMB and mid-market companies because they've never had access to talent before like this.

And I'm like, "Well, what have you seen?" He's like, "Well, Brett, five years ago, we never would've had anybody with your experience in the market available to these companies for them to find as a fractional or freelance."

And so, the more talent we have, the more you're going to have the opportunities with companies. And maybe just to close that loop off, the one thing I share with folks is the bigger the

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organization you're targeting to go fractional, the more specialized you have to be.

So, the mid-market, they need strategy and help, but they've got a good product, they just need help growing. So, they need more of the foundation. But if you go to a startup, they need just general basic, help me get a sales function, a marketing function, a customer, whatever it is, accounting, function up and running.

And so, you don't have to be as, I don't want to say ... AI's changing, and these companies are going to have very specific needs and skill sets that you don't have to plug into the enterprise anymore.

You can if you want, they're going to have needs. But the mid-market, the small businesses and startups are super hungry for this talent. And I had one business owner tell me that he'd rather have 50% of an A player than 100% of a B player.

And again, back to the financial model, it just makes sense. So, if I can get two fractional clients, I'm working on average two days a week and I've already replaced my income.

Super generalized, but I'm starting to see industry norms. That's about right because these businesses are paying for that 30% where you're super productive and they don't have to pay for the rest. So, they're going to pay a premium for it. So, sorry I went down that rabbit hole a little bit, but ...

Laura Lynch: No, it's really great to have your particular lens on this because I feel like that there are so many folks out there who get stuck in their corporate and stuck in their geography, and

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they need to have this exit opportunity in order to do the other things in their life that they want to do.

And in my self-serving point, it's about going tiny and sort of creating that financial independence for themselves. But it's all tied together. And so, if we don't really share all of the ideas that are out there in the marketplace to create opportunity for folks, and if you're not out there talking about fractional and expertise work that you're seeing being created, then nobody knows what the opportunities are.

They think they've got to go get a job in their local wherever it is that they want to move to, or that their tiny house has to be somehow co-located in their metro or whatever it is.

And so, all of these ideas have to come together in order to create the opportunity and the mix of possibilities for folks that they're looking for.

Brett Trainor: And again, I think you have such a great point that I don't talk nearly enough about is that flexibility and the freedom. I think last time we chatted, I shared, my wife and I are deep in discussions of what we want to do.

Our youngest is now a senior in college. We said we'd be in this house until she graduates. And now we're starting to have conversation of what do we want to do next. And does it make sense to have this big of a house? No. Does a tiny house work? Maybe I think you probably sell me easier than my wife.

But that's back to the point you're talking about is where do we want it to be? We've got some flexibility now we can pick and choose where, and that was again, when I left corporate, that wasn't even on the radar. That wasn't even part of the decision.

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But it should be, because that goes back to designing your life or architecting the next stage of it. And that's why I love what you're doing is because you're tying the financial planning and nobody else is really talking about this, but it's on a lot of people's minds.

Laura Lynch: So, I'm interested in your take since you have mulled this over a tiny bit. How do you think, you kind of talk a little bit about Gen X being a little bit independent minded, maybe a little counterculture because of their independence growing up. Do you think that this tiny living idea sort of aligns well with Gen X and the values that Gen X has?

Brett Trainor: I think so. I mean, it's funny, I don't know, again, back to what people awareness of it. I mean, I've watched the shows on HGTV and some of the other ones kind of like, "Man, that's really nice, why do I need all this? I could fit more." I don't need this much space. We don't need a dining room, so how we can sell?

So, I absolutely think it is, but I think it goes back to just creating that awareness and saying, this is an absolute opportunity. You can park this house. I know I'm oversimplifying it anywhere you want, but if you want it by a lake or have a couple of tiny homes that you can bounce between. So, long-winded answer to your question, I do believe that Gen X is open to this idea.

I mean, if I am then I'm assuming much even more flexible folks than me would be open to it. I just think we're creating a whole new lifestyle that my plan is I'm not going to retire-retire. I'm going to keep working.

And I know hopefully it's along something I'm doing now to continue to help folks for another 20 years, but I want to do it

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where I want and kind of when I want to do it. And that ties back into location and downsizing.

Because I think you think downsizing, well we get a smaller house or a condo or whatever it is. But yeah, I think you're in the early stages, but you're going to see a lot of folks migrate or take an interest in this.

Laura Lynch: Have you seen any of your clients or people in your network that have done this corporate escape? Have you seen them sort of mess with their housing a little bit in order to help sort of boost their financial situation going into a solopreneur environment or anything else in the tweaking of the housing?

Brett Trainor: Yeah, it's getting early, but what I would probably do is refer them to you to help with those conversations because a lot of what I'm working on now is just helping them get up and running in that business but work towards this goal of what you want.

Because if somebody just wants to double their income, then that's going to be easier, the amount of hours that you're going to put in the business you're going to design.

But if it's just to generate enough to pay, to buy the tiny home and live in a location, then you may be able to get away with working a day a week during some of this. So, I think it's all interrelated and the more you can take your expenses down, less you have to work.

I know I'm not preaching to the choir on that one, but yeah, so I think part of this journey is getting folks to say one embrace, yes, I see the opportunity, it's scary, I'm a little nervous, but I think I can do it, let's get started.

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Alright, now you've got some momentum. Kind of like where I'm at now is like, "Alright, I've seen the different revenue streams, I know what I can do. We're still spending too much on insurance, our mortgage is still here."

So, those are things that now I'm starting to bake into my planning process of what is year, I call it year three now, even though it's been four years, but I've really been planning for two, I guess you could say. So, it's been more of a formal approach more recently.

But yeah, it should be part of the process. And where do we want to live? We've looked in some places in Florida, but again, do we want a house? Do we want a condo or are we going to sell here?

That's why having somebody like you on board to help guide these conversations, say, "Hey, you're not alone thinking like this. It's okay if you don't know exactly what you want." But yeah, I think it's just going to be part of the bigger migration and the bigger plan.

Laura Lynch: Yeah. And I should do a whole episode on this at some point. But just to sort of expand the mind on the tiny footprint, because I think people get a little stuck in the idea that they're going to live in a 400 square feet or what have you.

I just posted a photo; I think I posted on Instagram. It's sort of a long away shot of our tiny house compound, I guess is what I'm going to call it now. Because our tiny house is small, but we're building a work studio for Laura and we're building a shop building for Eric.

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And so, just because your house is smaller doesn't mean that you don't use other rooms to accommodate the work, or the other parts of your life based on your values.

And if you don't need a dining room and you don't need four bedrooms because every time you get together with the kids, it's on a cruise or you go to their house or whatever, then how do we translate those four bedrooms into space that is practical and useful for the life that you're creating?

And so, we don't have to be, I think people get really fixated on, "Oh, we're going to do everything in this 400 square feet or whatever the square footage is. But really there's just so much more opportunity to align your space with exactly how you want to live your life.

Brett Trainor: Which makes so much sense, when you say it makes so much sense. Maybe it's the stereotypical, or if, again, awareness is key. If all you see is what they show on TV and it looks like you have to live in the rural country out on a hillside in your 400, jammed in with your spouse and but I mean, you just painted a really nice picture of a compound, with the studio, you can have separate work.

I mean, it's really designing what you want and what you need. So, I think it's a really good idea.

Laura Lynch: I hear a lot in the media about Gen X kind of facing these financial challenges. They need to get their financial life in order and sort of a little bit of negativity from time to time.

I guess this is kind of predicated on the idea that the baby boomers had pensions and Gen X was the first generation that

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had to kind of figure out their finances themselves. They're also really serving as a sandwich generation.

So, many of us are looking out for our parents and also, still in some way or another sort of helping kids get off into adulthood. So, as you're helping folks escape from corporate and design their work around the life that they want to live, how do you see that as playing into some of these financial challenges, but also these family needs that they're having?

Brett Trainor: I think it's a great question and right, we don't have pensions. I've never worked for a company that had a pension. You got a 401(k), which is nice. But again, unless you know exactly what your budget — again, we want to go do things.

I want this next phase to be better than the last phase. So, I don't want to have to fit it into a savings budget of saying, “Well, we can only go on one trip or two trips this year because that's what 401(k) or that's what we've saved.”

And so, part of this is how do we build that cash flow. Again, where we don't have to work a ton and it's what we like to do to help fund what you want to do in the next 10, 20, 30 years as healthcare gets better and we take better care of ourselves.

And that's one thing I've found too when going solo is, I'm in better shape, I eat better, I'm not as stressed as I used to be. So, I think that helps with the longevity.

But yeah, so I think the headlines are yes, Gen X doesn't have a ton of savings, which I don't think is fair. I mean, I think it's a headline more than it is. Do we have enough that we could retire for the next 30 years and go on cruises for six months? Maybe some, but I'm guessing not very many.

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And so, I've kind of taken the approach of, "Hey, how do we build some cash flow to keep the cash coming in to fund what we want to do?"

Now the good thing is, like I said, if I can get rid of the mortgage and some of the healthcare, most of our big expenses are now gone. You may have some elderly parents that you're watching for, or in our case, I still have two weddings that are coming around the corner.

But short of that, it's back to what you said in the beginning is, "What are you planning for and how much is it going to cost to do that?" And I think too often we just go without thinking, "Right, this is what I need in order to do this."

So, not sure I actually answered your question, but I do think a lot of Gen X is kind of in the same situation, which comes back to do you really want to work in corporate the next 20 years to fund everything you're doing and go to the office or even remote for eight hours a day, five days a week for 50 weeks a year? No.

Laura Lynch: Yes. And is two weeks a year vacation enough for you to feel like that you're living up to the family obligations that you have and that you're enjoying your time with your family?

And I feel like that the corporate model, just to beat up on it a little bit more is not family values. It is totally designed around maximizing GDP and profits and I guess I'm not supposed to say bad things about GDP and corporate profits as a financial planner.

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But at the same time, I think that at some point in your life you have to reprioritize and maybe in your 40s and 50s is a great time to put yourself first for the first time in your life.

Brett Trainor: No, 100% right. And it's funny when you think about again, I've been kind of hard on corporate the last six months as well just because some of it — I tell folks as you think about the relationship, and it's built to be controlling.

And one of my friends who runs one of the fractional groups, had a post about return to work mandates or allowed to work from home. I'm like, "Who gives them the right to say you're allowed to work from home, especially at our age with what we know?"

I mean, I know more that's ... I would say it's the lower level, but that's not true. Because I know some folks that they wanted people to relocate because they wanted everybody back in the office and basically said, "No, I'm not doing this."

And you may appreciate this. So, I had a post on TikTok today, don't judge me, it's actually a good channel. But one of the leading accounts is an employment attorney. He's got like 1.3 million followers in what he talks about on a daily basis or however he often posts is workplace issues.

I'm like, "What does that say about corporate America today? If one of the largest followers on TikTok is a corporate employee attorney?" I'm like, it's a broken model, it doesn't fit anymore.

And that's why, like I said, I'm so passionate about where the future of work is going, and it fits in with our expertise that we can plug in where it makes sense. And these big companies

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that are going to keep the control or try to keep the control, they're not going to make it.

They may well for a while, but I mean, I think we're seeing all these layoffs because they just don't know how to fix what's broken. So, I know he took us off past a little bit there, but I think it's a really good point about where corporate is today and where it's going.

Laura Lynch: Well, to your point earlier, there's a high need for expertise. Like very human knowledge over long periods of time. And a lot of the other more generalist tasks are getting passed off to AI. So, corporate executives can tell their AI that they need to come back into the office.

Brett Trainor: Exactly. I had a post the other day thinking about when you talk about Gen X in the workplace, with the baby boomer generation starting to retire or they have started retiring and the older end of the millennials, probably will — there's probably some really good leaders in there but you've got a gap of about 15 to 18 years, that's all leadership right now.

And if you really impact that group and they get fed up and leave, who's going to provide the leadership with it? And the leadership experience is definitely important.

And I'm sure that there's definitely some millennials that will definitely rise to the challenge, but if you're taking out an entire generation of leadership that's now kind of primed for the executive leadership, what happens then?

So, like I said, I think we're in a super fascinating 5-to-10-year window and we get a front row seat to see what happens. But yeah, I think we finally get a chance to take that control back,

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kind of do what we want as long as we take care of what we need to, the right plans in place, et cetera.

Laura Lynch: For sure. So, Brett, how does someone listening, who feels like that they want to take this step and leave corporate and focus on their values and create a work and life that they're really passionate about, how do they know if going out on their own might be a good idea for them? I'm sure not everybody is cut out for being sort of their own bossy boss. So, how do you know if you are?

Brett Trainor: Yeah, I think it's interesting. I think if you've had success in corporate ... I think everybody can, but does it make sense for you? Is that where you're comfortable? And I think the biggest barrier, I don't know, barrier. The bar you'd have to overcome is the variability of income.

So, in corporate, you know exactly what you're going to get paid, when you're going to get paid. You know how much corporate's paying for your benefits, less and less by the way, but they're still paying for it.

But you're also capped. You're not going to make any additional money. And if just having that floor of income is super important to you, then probably going solo would make you too nervous to be able to do that.

Because there is going to be variability now it's, the upside is much higher. You can make a whole lot more money than what you were making before, just as a single or one person business.

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But to me, that's been the one thing I found is if they can't get over that fear or the comfort of that paycheck is one. And then two, I think having control of your calendar.

That was one thing I did not appreciate when I left, is in corporate, your days are pretty much 70, 80% accounted for. The meetings you're going to, projects you're working on, when it's just you, you're setting the priorities, you're managing the calendar.

And that probably took me probably a good six months and I'm still tweaking how to get better at it. But those two things, so if you don't and you're not comfortable being accountable to yourself, it's going to be hard. And then the financial piece.

And then three, I would guess to add a bonus one, is you still have to work hard. I may not work as many days, I don't work as many hours, but the hours that I'm working are super focused and I'm working hard.

If you're ready just to roll off into retirement and collect a paycheck and not put a ton of work in, then you're probably better off in corporate taking paycheck and delivering what they need.

So, those are probably the three things that I would say. Now everybody that's been successful can absolutely do it. But then you just got to ask yourself, "Do you want to do it?"

Laura Lynch: I think that this is a really good step for folks that have something that they want to get done on this earth yet that they haven't gotten done and they have the motivation and the vision to see something kind of take fold.

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And that goes back again to those higher level of needs of, “We can work longer.” This whole sort of mysterious number around 65 or 67 or 62, or depending on whoever you're talking to, that was worked well when people died much earlier in life.

But do you really want to spend three decades potentially, or two and a half decades of your life, like twiddling your thumbs and watching the prices reruns, probably not. So, figure out what it is you do want to do, what does light you up and create that next chapter of your life and give it a good go because that is what your legacy that you're leaving behind is the story of the thing that you created out of nothing.

Brett Trainor: Yes. It's so well said and so true. Like I said, when I started the journey, that wasn't a priority, but now it's become much more of a priority in figuring out. Like I said, I get up every morning, now I'm excited to get up. I still get up super early but not working for somebody else.

And to your point, I get to have conversations like this. Four years ago, I guess I just started a podcast, but I didn't even know what a podcast was. And so, now I get so energized by having conversations with you and other folks that just see the opportunity all of a sudden that wasn't there before.

And I don't know, maybe this wears off in a few years. I don't think so, though. This has been, like I said, the energy levels ramping up versus starting to peak. So, hopefully everybody can find something if they want it. If you're just happy watching prices. God bless you because that would not be for me.

Laura Lynch: Well, Brett, thank you so much for all of these great thoughts. Would you please share with listeners where they can

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find you on all the platforms and we're not going to shame you for TikTok and also about your podcast.

Brett Trainor: I think LinkedIn is definitely the place I hang out the most. It's just Brett Trainor on LinkedIn, so please do connect with me there. The podcast is called The Corporate Escapee, so please do listen in if you're curious.

We definitely have plenty of episodes that can talk about different areas and Laura, you're going to be on it before too long talking about your journey, which is awesome.

And yeah, TikTok is another place that's a newer channel for me, but it's kind of fits my attention span of short videos. So, if you're curious for just some quick hits, and it's a guilty pleasure for you, that's what I tell people.

If it's guilty pleasure, you're on TikTok, come follow me, I'll share with it. But yeah, happy to have a conversation with anybody that's interested, and we can talk about, kind of a path for you.

But like I said, I'm yet to find somebody that's been in corporate for a while that there's not a path to a solo business from them where they can leverage it. So, I appreciate the opportunity. Thank you for having me on.

Laura Lynch: Yeah, that's so awesome. I'm super excited that there are so many opportunities in this moment in time for people to pursue their passion and design a life around their own values.

We're so fortunate to be living in the time that we're living where all of this has sort of become more of a possibility, and the pandemic certainly helped with that. So, super glad to be doing this with you and this moment in time.

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Brett Trainor: Likewise. And thank you for spreading the message. The more people we bring awareness to, the more they join the party and the better off we're all going to be. So, thank you.

Laura Lynch: Awesome, Brett.

Hey, I'm honored that you listened to this episode of *Less House More Moolah*. I hope something in it will help you continue to move toward a life aligned with your values.

Every algorithm out there is trying to tell us what to prioritize, but we get to choose. If you haven't ever identified your key values, I have a free resource on my website to help you.

You just have to go to thetinyhouseadviser.com. It's the tiny house A-D-V-I-S-E-R dot com.

At the bottom of the page, you can grab the tiny life values worksheet. When we design a life around "what is our core truth?", we shortcut to deep fulfillment.

See you next Thursday.

Please see the show notes for an important disclosure regarding The Tiny House Adviser, LLC and this episode.

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