

**Six Months Out: Navigating the Path to a Purposeful  
Life through Tiny Living**

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We help the tiny house community  
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With Laura Lynch



Full Episode Transcript

With Your Host

Laura Lynch

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# **Six Months Out: Navigating the Path to a Purposeful Life through Tiny Living**

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: The great thing is when we do these together, we typically laugh a lot.

Eric Fendrick: A little bit.

Laura Lynch: Which is-

Eric Fendrick: Are we recording?

Laura Lynch: We're recording.

Eric Fendrick: Okay. It's been a bit since we've been doing, I've been here through this.

Laura Lynch: Yes. So, I thought it would be good for us to take a Less House More Moola pause and reflect on our journey. And our progress, and just sort of let the listeners hear what it's been like for the two of us to be on this tiny transition journey and what it's like from your perspective.

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Because they hear me talking all the time, but you certainly have a different viewpoint. And so, I thought it would be good for us to talk together.

So, Eric, we are six months as we record this from — we're going to pull the parachute record and we're going to fly out of the American dream plane, and we are going to land in some sort of tiny jungle together. So, six months goes by really fast.

Eric Fendrick: Yes, it does.

Laura Lynch: And we've been on this journey, well, you remember when I put the two-and-a-half-year calendar up on the wall in the kitchen that seemed like a-

Eric Fendrick: Eternity.

Laura Lynch: And now here we're six months. So, how are you processing things at this six month away?

Eric Fendrick: I think, the plan helps with the unknowns. So, if you didn't have a plan one, you probably wouldn't ever accomplish the goal. And two, at least on the front end, you probably have gone through your mind about all the difficult transitions and difficult steps that you're going to have to go through. And then maybe along the way it's not as bad because you've already stressed about it on the front end.

I think for us though, for me at least nobody likes to leave their little comfort zone and the way that we or you have figured out how to do this, you can still kind of stay within some sort of acceptable boundaries that at some point in time you think, "Well, I'm still going to be comfortable with whatever that is," being able to hang on to something.

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Or maybe you get more comfortable with having to get rid of something else, or you've thought about it long enough, two and a half years out, that once it happens that you're like, "Eh, it's not that big of a deal."

And the whole goal in this is reducing our stress we don't want to create any more stress for ourselves. We don't want to create any more stress in our relationship and just sort of things shift and change a little bit in the plan, but ultimately, if you can get there within some sort of comfort zone, then you're doing okay.

Laura Lynch: And would you say those comfort zone boundaries that you're talking about are those things that align with your particular personal values?

Eric Fendrick: Sure. Sure. Absolutely. Where you think, my life is going to change on this end, my current life is going to change, but not as much. Or I can continue to do X, Y, and Z. And then plus there's all the added benefits of all the things that you're going to be able to do that maybe you couldn't before, which is the whole reason you're going tiny or moving or whatever difficult transition you're going through in life.

Laura Lynch: So, do you feel like in our transition that we've cut out some of the chaff, like the stuff that you didn't care about in life?

So, knowing your story and the fact that you have lived in sort of a multifunctional, smaller living space in the past and that building a house was never a top priority for you, do you feel like that we're cutting out the low priority items in order to focus on the high priority items in your life?

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Eric Fendrick: Yeah, sure. I mean, a huge trade off is maybe the square footage of your living room versus how hard you have to go out and grind away all week long to pay for it. So, maybe you don't need the huge living room and then maybe you don't have to work as hard or push as hard or drive as hard to pay for it.

And if you do a cost analysis versus what you get back from that, I don't know that people necessarily do that or even think that there's an option to do that. But I'm at the point where if I had to work 40 hours a week, for 15 more years or whatever, I would give up a lot of things for currently where we are, where I don't have to do that.

Laura Lynch: So, what else do you think that we're getting rid of that's not important to you? The big living room.

Eric Fendrick: Yeah. Well, I mean, this is the Less House More Moola Podcast, so along with the house, there's personal possessions that you got to decide whether or not they're important to you or valuable enough to haul across the country and find a place to put them, and if you're going to use them and what value you get out of that.

But I mean, you have to think beyond the square footage of your life and think about time. And when someone's on their deathbed, I don't think they ever say, "Well, God, I wish I would've had a bigger house or time."

Laura Lynch: What about the status piece? I mean, we're definitely ... maybe some of this square footage that we're about to put on the market was partly about feeling like we were keeping up with everybody else at our age or what have you.

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And now we're sort of kicking that sort of signaling out the window and we're saying we're going to live in a small space and our friends that may have million-dollar homes in Northern New Mexico, and yet we're going to continue to live in 300 square feet. And so, are we kicking our status signaling? Are we cutting that out in order to buy ourselves more time freedom?

Eric Fendrick: Maybe there was a time where I felt that that was a deal where somebody said, "Hey, how many square foot is your house?" Or people talked about that. I think the older you get, or you get to a point where that signal status thing just doesn't matter anymore. And I don't for one second feel bad about it.

I do get asked a lot. "So, when are you guys going to build like a permanent house on the property?" And my response to that is, "I think this is our permanent house. If we need something bigger, we could do that, but only if we really need it." And I'm sure we would go through a lot of analysis about that if more space was needed.

Laura Lynch: So, let's go back in your mind to the 30-month project plan and the big calendar on the wall. When you first saw that 30-month plan, did you think this is Looney Tunes? What did you think about that whole 30-month project plan?

Eric Fendrick: Yeah, I did think it was Looney Tunes. I'm not a planner, but there's a lot of value in good planning for sure. We would not be six months out and have accomplished all the little pieces that had to get done to get us to this point and a plan to get us there in the next six months without a plan.

So, it does seem a little crazy, but I think you have to do it. And if you are not a planner, then you have to get somebody who

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can plan for you and sort of hold you accountable to the plan, yep.

Laura Lynch: And now that calendar has disappeared because the house has just been photographed to go on the market and frankly the calendar has run out of months. And now we're just sort of at the end stages of execution and we kind of know what needs to happen from here.

We're also at the end stages of our liquidation of the house and the land and the things that we owned that is creating our sort of financial security for ourselves. How are you feeling at this moment of where we're stepping away from a \$400,000 mortgage to a zero-debt position?

Eric Fendrick: So, that is definitely a freeing feeling knowing that you don't have this huge burden hanging over you. We've only been in this house for five years, so there'd be 25 years remaining on that mortgage. And I just don't see any way that that would make sense.

I think even if we were to stay here and we could pay off this mortgage, it would just eat up enough of our financial resources where we would still feel a little maybe trapped.

So, freeing is how you feel when you can move into a place and have just less of a financial burden, freeing to do other things.

Laura Lynch: I think that actually, because we've been on this path for so long, that we may have just gotten kind of normalized to what the future of our life looks like, and so maybe we won't ever have a jumping out of the cake moment where it's like this big emotional, I think we've been feeling it coming over time.

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And that's the thing with being human, is that we feel positive things only to 10th of the degree that we feel negative things. And so, when we do make big progress and accomplish big goals in life, you never feel them as acutely as you might like to feel them.

Eric Fendrick: For sure.

Laura Lynch: So, how do you think we will sort of ritualize or celebrate this major rebellious act of breaking free of all of the traps that we have from the big house and big mortgage and working 40 hours a week until we're 70-years-old. How can you and I make it a big deal for ourselves because our brains aren't going to register.

Eric Fendrick: I think we could just sit on our deck and drink ice tea. I mean, we have not suffered with heavy credit card payments or huge car payments. We've never had bill collectors after us. So, we've been pretty smart about things that have led up to this point.

And this is just the biggest step where it all kind of comes together being financially responsible. And we've been very, very fortunate with the Florida real estate market has really been in our favor.

Laura Lynch: Sure. So, part of this is about a big geographic change in which you're moving away from family and even Garrett, your son, is likely moving away from family and that is a huge change. How do you think that all of that is playing out and how do you feel about that as a parent?

Eric Fendrick: I went through a similar situation moving to Florida when I was 21-years-old. But I think we're doing it in the best way

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possible, making the pros and cons known. And even my dad, today being his 76th birthday fully understands why we would leave Florida at this point in time to sort of put our lives on a more secure track.

My dad, I just always remember, no mortgage is the best more ... I mean, those were words I grew up hearing him say over and over and over again as he did whatever he had to do to get out from underneath that mortgage trap by building his own houses. So, he always used to say, "0% is the best percent on debt." So, he gets it. Some people understand.

Laura Lynch: So, it sounds like you're pretty comfortable from just major change for everybody's lives.

Eric Fendrick: Yeah. Well, I've had two and a half years to think about it.

Laura Lynch: Yes, for sure. So, earlier you mentioned, reducing stress and stress in our relationship. How have you processed the effect of this change on me and on our relationship?

Eric Fendrick: Well, I think that anytime you can accomplish a goal, in a partnership with two people you're on the same page. You have to be, and for that to happen for us at our age with this big of a change and things are happening. We've been checking boxes that you get all bright-eyed and excited and that makes me happy.

Laura Lynch: What about what you've seen as far as my career transition?

Eric Fendrick: That's been a big one because instead of you complaining about the traffic and the drive and the people and the office and the this and the that, you've got your slower mornings on the porch with the dogs and the coffee where

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you're just like a calmer and gentler and happier person, and that's good to see.

Laura Lynch: And none of that would've been possible if we hadn't decided to do.

Eric Fendrick: We'd still be — everybody I think expects that they're going to work full time till they're 67 and a half years old or some crazy number. And I would sacrifice a lot to not have to do that.

Laura Lynch: And do you feel like you are sacrificing?

Eric Fendrick: Not at all. Not at all. I mean, maybe the square footage, but really what is that as far as the sacrifice goes compared to what you gain?

Laura Lynch: And what are you gaining?

Eric Fendrick: Freedom to geography and what it allows me to do and align with what I want to do going forward. It just so happens that we're moving to an area with probably a lower cost of living than when we're at Florida with just peace and tranquility.

Laura Lynch: What about climate and opportunities to do things that you want to do?

Eric Fendrick: Well, that all goes with the geography. It just depends on what your interests and hobbies and likes are. And even if you live in the ideal place, if you're working 40 hours a week, you still can't do those things, so it has to happen. Some people say they have time or money, but you never have both. I think we're at a place where we'll have both.

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Laura Lynch: Wow. So, I think that it's worth pointing out that this hasn't been always a smooth road for us. And that there have definitely been logistical challenges for sure, and hoops that we've had to jump through.

But even more than that, there have been just moments where we have reassessed, like, what are we doing? Where are we going? And we've kind of come back and questioned ourselves over time.

Do you think that the questioning and the challenges that we've gone through have helped make this entire plan feel more viable, concrete, normalized to us by always having the tough questions? Do you think that that's helped us?

Eric Fendrick: Yeah, absolutely. I think it's like a check and balance system. So, you get to realize if you ask yourself enough, "Am I making a just a crazy rash decision that doesn't make sense?"

But if you keep readdressing the same question and you keep coming up with the same answer, then it's just reaffirming that you know, "Hey, this is probably the right choice."

Laura Lynch: Because we've changed our plan a couple different times and then come back to the same conclusion a couple different times.

Eric Fendrick: True.

Laura Lynch: And then we've had, as we always do, process differences of opinion about how to get things done. Do you think that we have gotten better at maneuvering together through the 30 months that we've been working on this?

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This is the largest ... well, I guess not, because we've been working on this house for five years. But it was I mean, a pretty big logistical piece to get two different businesses changed, to get three different properties sold and to get all of your heavy equipment moved and have a place to put those important things. So, have we gotten better at co-piloting the ship?

Eric Fendrick: Yeah. I think, we've had successes and that builds trust and renews the faith in the plan.

Laura Lynch: So, this episode is headed out at the very tail end of the year, or just maybe at the beginning of 2024. What are you grateful for in this moment?

Eric Fendrick: I'm grateful for 10 years of marriage to you. It's our 10-year wedding anniversary. And being with someone who is different than you, you have strengths that I don't have, and I have strengths that you don't have. And together, I'm grateful that we team up and can accomplish anything we set our minds to.

Laura Lynch: Yes, I am grateful that there are more good days than bad.

Eric Fendrick: By far.

Laura Lynch: And life is never, we have this sort of idealism around happiness, maybe this is an American thing or what have you. And yet we know from behavioral psychology that we are wired to attach to negativity.

And so, it seems very frictional that we are so focused on being happy all the time, but our brain plays the most attention to negativity. And so, to be able to notice that you have more good

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days than bad is a huge accomplishment and a huge testament to making little progress in the direction that you want to go.

Change is just micro actions repeated over and over again. Nobody ever wakes up tomorrow and suddenly loses 25 pounds or suddenly meditates perfectly every day or any of those things. Everything about change is those little micro actions. And we have taken our change little micro action at a time.

And that's what the planning really did for us, is it allowed us to plan out those little micro actions, just like building the tiny house was just little chunks every week little bits of progress.

And so, we've done all those little things and now we're at this precipice of not happily ever after. Because that doesn't exist, but happier more often, and that is amazing.

Eric Fendrick: And to have the time to notice. Notice the world around you, notice the environment you're in, notice the sun and the stars and the moon, because the "American dream" doesn't allow much time for much of that.

Laura Lynch: Yeah. Well, thank you for bringing your heart to this podcast today.

Eric Fendrick: Yep. Thanks for having me.

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.

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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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