

**A Skoolie Adventure from Corporate Burnout to  
Unconventional Living with Ashley Inness**

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We help the tiny house community  
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With Laura Lynch



Full Episode Transcript

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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:** Ashley Inness, I am so thrilled to be sitting with you in your Skoolie on my acreage here that we're about to sell, talking with you. Thank you so much for stopping by and for agreeing to kind of record with me your Skoolie experience and kind of what about tiny life has really sparked you and Liz.

Liz was unwilling to participate in our conversation today, but certainly, you did this together, and that's awesome, and you'll be telling us about that story. So please share with us a little bit about your professional background and what normal life looked like for you before this bus thing.

**Ashley Inness:** I have been in corporate accounting for about a little over 15 years, I think, at that point. I have a bachelor's degree in accounting with a minor in finance. I have an MBA and I'm a certified management accountant. And even though I didn't want to go into income tax, I found myself in indirect tax for a good portion of my career. I was a financial analyst. I've had controller roles, but really kind of fell into this indirect tax space and spent a lot of my career there.

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**Laura Lynch:** And so where were you living during all this sort of corporate career time?

**Ashley Inness:** I'm from Houma, Louisiana, pretty small town southwest of New Orleans. And I lived there my entire life until 35. 35, I ended up in a job in Bonita Springs, Florida. So we moved down to Naples. And that's kind of where the whole Skoolie thing started happening. We lived there for about three and a half years, built the bus there, and then took off.

**Laura Lynch:** So you were renting or owned or?

**Ashley Inness:** We did. We rented while we were in Florida. We started looking around for places. We were really looking to buy an investment property like a house hack, a duplex where we could live in one side and rent out the other and start making some income that way, or at least basically live for free, and then COVID hit and prices in the Southwest Florida market basically doubled within like a year so we put that on hold. But because we had that goal of buying something like an investment property, we had been saving a lot of cash. So that really helped in order for us to be able to kind of take some time off the way that we did.

**Laura Lynch:** Yeah, and so then how did you get from house hacking to Skoolie?

**Ashley Inness:** Well, once the real estate prices started going crazy, we started kind of rethinking what we wanted to do. And part of that was COVID really started changing my mindset about how we were living our lives and what we were doing.

I had a real focus on saving money for a very long time. And I got into kind of this fire financial independence, retire early space. And I had this big goal to retire by 45, before 50, you know, for sure. And that focus kind of dictated a lot of our lives. My main goal was saving as much money as possible as

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quickly as possible to kind of get out of the rat race, out of the corporate environment as soon as I could.

I mean, nobody likes the cubicle environment and I found myself for the first time at 35 in a cubicle. I'd always had an office and it made me really rethink where I was going in my career. So COVID was kind of a wake-up call. At first, I was really scared when the pandemic kind of started and it shifted my focus more from saving for this future that I finally realized might not come.

I was putting off a whole lot of living today for this future that I wasn't sure I would kind of make it to, I don't know. So it really changed my perspective and what my goals were.

**Laura Lynch:** Yeah, I think a lot of people kind of shifted their perspective during the pandemic. Certainly, that was a pivotal time for us too. We had been up in Virginia with kind of visiting family and on our way South with the camper on the truck. And we're like stopping at campgrounds and the campgrounds are closing as you're going and you start hearing stuff about state borders being closed and all of that. And the whole time we're driving South, I'm like, can we just go to the tiny house?

Can we just go to the—where do you want to be in a pandemic, right? Is it living out sort of a conventional life and kind of blowing around in the winds of what's happening in corporate world, or do you want to just hunker down with your core people and like ride out the storm? And so I think that that was a big change. And then also the notion around what you're working so hard for, right? How you're spending your time for money to do what with it. I think a lot of people just really had a chance to root into their values during that period. So you had been focused so heavily on that notion of kind of suspend living today for a future day when you pull the rip cord, right? And you go out and you live your life. And so you kind of shifted that focus. So tell me more about that.

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**Ashley Inness:** This whole retirement dream that I had was like RV travel. It was something that I was just like, yeah, we're going to do this. We're going to get out of this early, and then I'm going to go see the United States and the world, do some international travel. But I started just thinking about okay, when that date would come, would I still be able to do all the hikes that we wanted to do and get around the way that we wanted to? I just started seeing things differently. So this RV retirement travel, I was like, why can't we do it now? I was working remote for the first time in my career. And I'm living in Southwest Florida, sitting at my coffee table, working.

And for the first time, like I could go walk in my shorts and t-shirt and enjoy the sunshine in the middle of the day. And I'm like, what am I doing? Why would I want to continue down this path? I mean, I was at a point in my career, I was being groomed and being offered a position as a director of tax at a multi-billion dollar company. It was very hard to kind of shut that down.

But I started just looking around at the people that were higher up, the director, currently, the VP of tax that I was working for. I loved my team. My boss was awesome, but I started looking around at these people and I'm like, is that really what I want for myself? And the truth was I was climbing a ladder I didn't want to climb. So I don't know I really started thinking differently around that time. You mentioned in one of your podcasts, I think the practice, I read a book called "The Icarus Deception" during the pandemic, and that kind of started opening my mind a lot too. And there was this one quote that really kind of stuck with me and I just perseverated on it. I turned it over in my mind for weeks, I think. And it's, "Freedom's not the ability to do whatever you want. It's the willingness to do whatever you want." And I kept telling myself that I was saving all this money for the ability to do what I wanted at some future time, but I wasn't willing to do that now and it just really changed my perspective a lot. So yeah, we made a radical lifestyle shift and took what I called a kind of a grown-up gap year, and yeah, no looking back now, I guess.

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**Laura Lynch:** So obviously, there's a lot of different options in the sort of space, you could have gone RV, you could have gone van, you could have gone Skoolie. How did Skoolie first, and how did that meet your needs?

**Ashley Inness:** We started thinking about RVs and RVs have been kind of notorious for breaking. And I think the build quality, we started looking into things, and the build quality during COVID was going down. So we started looking at maybe vans. But we have two big dogs, so we decided that a van would probably not quite fit that need. We needed something a little bit bigger, and we ran into Skoolie and the whole bus life movement. I don't know, there's kind of a cool factor to it. And we started seeing people just doing this work themselves.

And I wanted the project, not just moving into something that came off a factory line with tons of problems. It's a very sturdy base to build in and just the project aspect being able to make what we wanted and in October of 2020 when we bought the bus, there wasn't much else to do. So it was a great time to spend nights and weekends just working on something for ourselves.

**Laura Lynch:** And having just toured your bus, it is so nice, right? And just so beautiful and well put together. And I'm sure that you feel like I feel about my tiny house, that it was my, just the best creation I've ever made.

**Ashley Inness:** Yeah, absolutely. Yeah.

**Laura Lynch:** It's like my baby or something. I'm just like, oh, I hand painted every little thing with these tiny, you know, small little brushes. And so you just feel so attached because it's your first house project.

**Ashley Inness:** Absolutely.

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**Laura Lynch:** Yeah, that's amazing. So what were some of the most memorable parts of your build process? There were obviously ups and downs.

**Ashley Inness:** Absolutely. It's hard to kind of pinpoint a certain project. I think overall, I don't know, every aspect required some kind of different knowledge or different skill. So it was great to learn all of that.

But I think just in general, I learned a lot about myself and what we are capable of 'cause we had no idea what we're doing. I'm an accountant. She's a physical therapist assistant. Like neither one of us have this background and it just gave me a lot more confidence in not just my building ability but just the confidence to take on projects that I'm not sure that I can, that I'm not sure that I'm capable of, and I've always been one to, I want to do the right thing.

I want to have the right answer. I've kind of just do what's expected, go above and beyond. I'm not sure that, I don't know, when I started this, I wasn't sure that we were going to make it through, honestly. But I learned a lot about myself and what I'm capable of, and it's kind of given me the confidence to try different things, so I don't know, that's what really sticks out. There's not one project, I don't know, it's kind of all-encompassing.

**Laura Lynch:** Yeah. When you first take up something that's totally new, you have to kind of like really overcome that hardest part is getting started. And then once you get started and you start to muddle your way through it, then you build some momentum there because you feel like, oh, okay. I figured out this one thing. I can maybe continue on completion. But then when you turn and you go, oh, now it's plumbing, right? Then you're like, oh gosh, like another whole thing that you have to get that momentum for again. So it's interesting because you've got so many different things packaged together in what is a relatively small project, but it's so many different domains that you've got to remotivate yourself every single time.

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**Ashley Inness:** Absolutely. And okay, there is one thing that I will say. As a general guideline, if you think it's going to take three hours, it's probably going to take 10 times. Like there was so many projects that we thought would be fairly simple, and here we were 20 hours in for a two-hour project and yeah, it got ridiculous at times.

**Laura Lynch:** And then you have to battle your perfectionism, too. Because like you run into a thing and you're like, oh my gosh, I really would like all of this rust gone or whatever. And so then you can like really get into the weeds and something that I've kind of started saying around my house that sometimes it's helpful is sometimes done is better than perfect.

**Ashley Inness:** Absolutely. Yeah.

**Laura Lynch:** And so when you like draw the line and say, "This is good enough."

**Ashley Inness:** Right. Yeah, thankfully my wife does not have the perfection gene. I am very much a perfectionist and she has to kind of talk me back sometimes like, "It's good enough. We're not doing this again."

**Laura Lynch:** I love that. Yeah, that's a very important lesson that, you know, I have definitely learned is that battle with perfectionism and learning when to be like this is going to be good enough for what we need. So you took a year off from your normal working life and changed your perspective on what was important to you.

So how do you feel like specifically tiny living, so really downsizing and condensing your life into 180 square feet, how has that really helped you shift away from the focus around sort of saving, saving, saving, and into a more maximized life perspective?

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**Ashley Inness:** Well, going tiny kind of really helped us see what was really important, and how much we can do without. I mean, after living in such a small space and for a lot of our journey, we were without electrical hookups, water hookups, sewage. We really had to conserve, so we dealt with the limited resources that we had, and I think when some kind of major event like that, I mean, we're living pretty good in this small space. And we don't need much more or we don't need anything more than what we have now, but it just, I don't know, if losing your house is like your worst fear, it could be worse. Like we've done so well with so little for so long, you know? I just think it changes your perspective. And actually, living in a bus down by the river is not so bad.

**Laura Lynch:** Shifted in our narrative, a van down by the river was the worst case and now everybody's trying to live in a van down by the river.

**Ashley Inness:** Yeah, exactly. That's the goal now.

**Laura Lynch:** Yeah, that's so interesting because you're so right. I think that the air around us tells us that we have to just have so much stuff always coming into our lives and you can't be happy without the new, you know, whatever the gadget is or the new furniture set or whatever. And the reality is is that what really does make you happy? For some people maybe it is a well-appointed 30,000-square-foot home on the beach or whatever, maybe that truly does make them happy.

But for most of us, it's about experiences with people that we care about and so how do you create more of those in your life? Well, you can't have everything, right? You can't have the corporate ladder climb that's going to get you to the 30,000-square-foot house on the beach and have a lot of time. So how do you pull what levers based on what's most important?

**Ashley Inness:** Exactly. Yeah.

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**Laura Lynch:** So you've been doing this thing for a little while and so far you're just really enjoying the travel and the freedom and the remote work and trying to create that balance in your life. And do you feel that you've checked a lot of those boxes that you were wanting to check someday when you got to financial independence, retire early?

**Ashley Inness:** Yeah. I think there's less of a focus on the retirement now. I'm just kind of, we're enjoying it. We're enjoying the journey. It really has shifted perspectives and what's important to us. We've checked a lot of boxes, but we're not done yet for sure. There's still a lot left to do. So we haven't seen most of the East side of the United States. We're hoping to do some of that and get back out West too 'cause we left it there. Took a lot of boxes, but—

**Laura Lynch:** Yeah, that's so good. There are so many people who will never get the opportunity or never have the will, as you pointed out earlier, to do the things that they say they want to do. We talk to people all the time who are like, you know, they're watching on YouTube the life that they want to live, but they won't take that first step. And so it is so great to find community of people who do actually take action on the things that they say are important to them.

**Ashley Inness:** It was terrifying. I'm not going to lie to you. I had many sleepless nights. I gave like a three-month notice at my job and every second of it was terrifying, but yeah, it was a good decision for sure.

**Laura Lynch:** Yeah. So now that you've had this sort of perspective shift, how do you balance your short-term maximize my life with the long-term? 'Cause obviously, you're like me, we have finance minds. We are thinking about our financial security for the long term. So how do you find that you balance that?

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**Ashley Inness:** I don't think I do it very well. I think we're still trying to, well, I'm still trying to figure that out. My wife, fortunately, she's not a worrier. She kind of helps me scale back and see things from a different perspective because a lot of times I get that monetary focus and, you know, but—I forgot where I was going with that.

**Laura Lynch:** Balancing the short and the long term.

**Ashley Inness:** You're right. I think I'm still trying to figure that out because I had such this focus for so long on only the long term. I almost had to stop tracking expenses the way that I used to. I had to stop just to allow myself, I could talk myself out of any purchase, just to allow myself to do what we wanted in this bus and spend the money that we did to get this thing going.

I had to turn that part of my brain off and just kind of stop tracking so much. So I'm still trying to find that balance. Thankfully, we started early, saving early and often, so we put ourselves on a good financial track and we had a nice nest egg prior to starting this process. So knowing that's there and it's still sitting there and it will continue to grow over the long term, that's like my saving grace. But we're still trying to figure out that balance between saving for the future and enjoying life now so it's still a struggle.

**Laura Lynch:** I think it is very much a struggle. It is a struggle for me and it is a struggle for even some of the clients that I've talked to because we have these shoulds that are talking to us all the time, right?

There's a big chunk of the population that's not focused at all in the long term. And they're very much living in the now and they don't have financial security for themselves and then when you start to learn how to create financial security for yourself, then you get really confident in it.

And so then you hear the shoulds of, “Oh, I must max out my 401k,” and “Oh, I must be maxing out my Roth,” and “Oh, I must be saving as much as

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possible,” because it's another muscle that you're developing. And so you feel those really strong pressures to do the most possible. And so then how do you sort of create that balance of being fully human in the now and also combat the fear of somehow slamming yourself into the other category?

**Ashley Inness:** That's been a huge struggle for me. And like I said, I had to kind of shift like a complete different focus to allow myself to get out of that long-term, just complete long-term focus rather than now. It's been tough, and I kind of go back and forth, yeah, it's a process.

**Laura Lynch:** So where are you today? Are you focused on long-term or short-term today?

**Ashley Inness:** It has been more of a short-term focus, especially trying to build something on my own. The focus has been on building my firm and I'm kind of making sure that I'm keeping that as the foundation, so I focus less on our long-term. And it's kind of more about the company's long-term, but right now, it's kind of short-term, just trying to build things on my own. I'm not sure if that made sense.

**Laura Lynch:** Yes, so for listeners, you have launched a firm, Nomadic Accounting, right? And you are creating an opportunity for yourself to have a firm that is solely based on this lifestyle that you've created for yourself. So you and I have that in common as well, kind of building a business around your lifestyle. And so do you think that would have ever been a thing had the Skoolieng not?

**Ashley Inness:** I'm not sure that it would. It's something that I've always thought about but was always too scared to do. So, I think the Skoolie thing, leaving the corporate world, giving this a go, like I said, I just built so much confidence through the build process, through actually making that leap. It's just been eye-opening and I've done so many hard things over these last few years that it finally gave me the confidence to kind of go out and do this on

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my own. I always knew I had the ability. I was just too scared to do it. So yeah, making that leap has kind of made all these other small steps possible.

**Laura Lynch:** Yeah, that's so good. I think that happens for a lot of people. You start doing brave and difficult and outside-of-the-norm things and you just keep doing—

**Ashley Inness:** Exactly. Yeah.

**Laura Lynch:** So please share with us if you would like anywhere where listeners might follow you.

**Ashley Inness:** Sure. I am @thenomadicaccountant. Actually, it's @the.nomadic.accountant on Instagram, email is ashley@thenomadicaccountant.com. The website is thenomadicaccountant.com, and if you just want bus life stuff, we are @bigleapbus on Instagram. That's our kind of personal, my wife and I, if you can see some of the build process there. I think that's it.

**Laura Lynch:** Awesome. Well, Ashley, thank you so much for letting me come in and recording your beautiful kitchen. Such great thoughts. Thank you so much.

**Ashley Inness:** Thank you.

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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