

Decoding Financial Freedom: A Debt-Free Journey
with Kelly Sjostrom

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With Laura Lynch



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Decoding Financial Freedom: A Debt-Free Journey with Kelly Sjostrom

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, Kelly Sjostrom, thank you so much for joining me on the *Less House More Moola* podcast. Super excited to chat with you today about your debt-free and budgeting expertise. I think this is going to be great for our listeners.

Kelly Sjostrom: Yeah, thanks for having me. I'm always excited to talk to other communities that are willing to live with less and financially space-wise, all the things. So thank you for having me.

Laura Lynch: Yeah. Awesome. Yeah. I think that the tiny living sort of movement and the people that are in it are really - there are many of them, wanting to be debt-free and on a debt-free journey. There's definitely a through line in tiny living around debt-free. So to get us started, why don't you share with us your debt-free journey?

Kelly Sjostrom: Yes. And so I was not on a debt-free journey for a really long time. I was living my best life. The demise of my finances probably started in college. I decided to study abroad, and as any well-thought-out plan, I just went and figured I would figure it out later.

Apparently it costs money to live in a foreign country! I was just putting things on my credit card, and we were traveling all over the place. It was really

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cheap to travel, but it still cost money. And thankfully, my dad was making my minimum credit card payments, not a ton. It was like the \$30 a month.

He was basically like, just so that they don't start knocking at your door this early. And when I got back, I was faced with a whole bunch of credit card debt. And I think I maybe had like \$15,000. I actually don't tell this part of my story very often, but it relates - and so my dad helped me get a personal loan, and I kind of just paid that off through the rest of college, and in the meantime, I was still racking up purse or student loans, and so I was of a generation where you were going to school, and my parents didn't go to college, and so it was kind of, it was something for them.

It was something to be proud of, to be able to go to school and to finish and get a degree. And looking back, I'm really happy that I did - but I wish I would have had a little bit more of a plan. And so I graduated with college, personal loan aside, with over \$60,000 of student loan debt and not much of a plan to pay it off besides making my payments.

And so I played that game for about 8 to 10 years. I logged and I was just making my payments. I thought I was doing the thing that you were supposed to do. I wasn't on some sort of a repayment plan. I was just paying what I was supposed to pay. I was under the impression that it would be gone in 10 years and... Yeah, I never missed a payment. I was never late for a payment. I thought I was just killing it at life. And so one day I decided to log into my student loans because they get sold all the time. I actually consolidated, kept it educational, but consolidated a time or two to switch up my payments.

And all that aside, I logged in one day and I was like, let's just see how much I have left. I probably have like \$3,000 left that I ... like this is really exciting! And I log in and I owe over \$46,000 still and I just had this pit in my stomach, I had these overwhelming feelings of failure of what do I do, of panic, of stress. What I had been told and what I had been doing meant nothing. Basically, I was doing nothing as far as bringing the balance of my loans down, and so that's when I kind of had this wake-up call. I think we talk about everybody has their moment of hitting rock bottom and it's lower for some people than others.

Luckily mine wasn't that low, relatively speaking, but it was enough to make me wake up and to make me say, I want something better - because up until

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that point, those 8 to 10 years that I was paying off my student loans, yeah. I was also that person that was complaining, because I had to have a second job and it must be nice to make that much money, or it must be nice for your parents to pay for your school, right?

I was having this little pity party for myself. But in the back of my mind thinking, yeah, but I'm doing this on my own and I'm figuring it out. Come to find out I wasn't really doing much of it. And so that's where I was like, I need to get on a plan. So from there, I actually found Dave Ramsey, as I think a lot of people do - found him online, figured out that he was a personality and he, if anything, got people motivated. I quickly found out that I couldn't follow his plan. I think a lot of people can't follow his plan. It's not very realistic. And so I decided to make my own plan. And then all of that being said, I ended up paying the rest of the \$46,000.

I think it's \$46,514.91, I want to say.

Laura Lynch: Not that anybody's counting.

Kelly Sjostrom: Not that anyone's counting, but I ended up paying that off in actually 20 months. And so I paid off basically nothing in 8 to 10 years, and then I paid off the 46,000 in 20 months, and I haven't looked back since.

Laura Lynch: That's so amazing. I think we all kind of - or not everybody, I'm sure that there's some people that have a better sense of the financial landscape as they're maybe coming up - but I definitely had my kind of moment with realizing, hey, these credit card bills that I've been racking up while I've been collecting such a tiny paycheck and like, spending my lifestyle, right?

I have to pay these and I've got some debt here. And I guess if I'm going to be an adult, I better figure this out. It took me a while to kind of come around to that. And I'm sure that my credit was impacted. I remember having to go back and scrub my credit report and, kind of do some reports back to them, hoping to clean that up, in my early twenties.

But I feel fortunate that I've figured that out at that juncture, because there's a lot of people who maybe don't have the opportunity or the education to even figure that out until much later in life. I'm actually doing a program with the - I think I told you about it, the accredited financial counselor program

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specifically to help people sort of figure out this debt piece. So would you mind sharing just a little bit more detail of how it is that you got rid of \$46,514 of student loan debt in 20 months? What did you do?

Kelly Sjostrom: Yeah. And okay, so what I did - and what I tell people today - is to first, I just had to put everything on one spot, right? So I was saying before I just kind of had everything on autopilot, I made my payment and that was about it, but I didn't have any information as far as what my principal was, what my interest rate was, what my monthly payment was like. So first, what I did and what I suggest people do is just to get all of that information from all of your debts and put it into one spot.

So whether it's in a notebook or an Excel sheet, or you have an app that can help you track things, that path planner is one that I talk about all the time. It's free. Put it all in one spot. And so once I figured out how much I owed in total, that \$46,000, then I can make a plan of like, okay, how much can I afford to actually pay off?

And this is where it kind of becomes chicken or the egg. I had to figure out how much I could afford to pay extra per month - and so that's where your budget comes in. So a lot of people, this is all happening at the same time, because chances are, if you were budgeting before, you probably weren't in this much debt before, right?

So I was figuring out how much I could afford to pay extra on my student loans besides that monthly minimum payment, which made me then budget to figure out how much my life costs and how much I can actually afford to take out of that to put towards my student loans. And then from there, you just have to commit.

So when I first started, I think I made it - I wish I would have wrote it down. I think I made a commitment to myself that I was going to pay like \$50 extra a month or \$100 extra. It was a tiny number, a hundred extra dollars a month. Because at the time, remember, I was that woe is me person, that, "Ah, must be nice. I can't afford this. I'm already working two jobs." So I figured a hundred bucks extra a month is a lot of extra money. And then you put it in all the places and the Excel sheets to figure out how much more quickly your debt is going to be paid off. And it was like, great, you've shaved off like four months.

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And I was like, okay, well, that's not very motivating. I need to do more. But the point of that is to just get started. What I did was I was like, okay, a hundred dollars is all it is. And so I just committed to that: a hundred dollars. As I saw my debt slowly start to dwindle, that is so motivating. And by the end of it, I was paying more than a thousand dollars extra a month. It wasn't because I had more money, people. I was single at the time, I was making less than six figures for sure. A lot less, but I was very, very, very motivated and on a mission that I would make \$20 extra debt payments, right?

I wasn't waiting for this big chunk of money to then pay. If I had an extra \$10, \$20, I would just chuck it at my debt. Then at the end of the month, I had this thing on my fridge where it was like a thermometer and I would color in like that much more debt - I was just a visual person. I didn't need all the other fancy, crazy things.

I just wanted to know, yep, my little thermometer, I'm coloring in a little bit more. And then, \$46 went to \$39,000 that I owned and I was in the 30s and then it was 35 and then it was 29 and then I was in the teens and that just like sped everything up so quickly and kind of spiraled from there.

Laura Lynch: That's so awesome. And it's so great that you sort of just grab the bull by the horns and you made that happen for yourself. I think that we all don't realize how much power we have ourselves. If we just really dig into a particular goal, based on what's most important to us at that time. So when you got that thermometer, like all the way empty or all the way full, whichever it sounds like it was all the way full, how did that feel? Having accomplished such a big thing just because of your own grit.

Kelly Sjostrom: I'm going to be honest: the chase for me was more exciting than the end game of not having student loans. And I feel like the last five months were probably the most exciting because I was so, so close. I could just taste it and I was daydreaming about what was I going to do with this extra money?

I have an extra \$1,500 a month. I'm going to like go to Bali every year and like, you know what I mean? And so you just get that daydream and you get so excited about what you're going to do with this money and then life kicks in, right? And your student loans are gone and then you have life or scope creep in your life and then something else happens. But yeah. I don't want

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that to not motivate anyone to get started because I was then still able to, once I paid off those student loans, I had sinking funds for Christmas every year. So I didn't have to worry about how are we going to pay for Christmas without going into debt. We were then budgeting for vacation every year.

Life got exponentially better. Don't get me wrong, but I really enjoyed the chase and the working towards a goal and putting everything and figuring it out myself. It was all kind of the perfect storm for me to be successful. I think it takes people to get to a certain spot to be at that place, to be ready to take on that journey because if life's not that hard and I meet people like this all the time, if you don't mind making the \$300 a month payment for kind of the rest of your life, and it doesn't bother you because interest rates aren't that bad, like there's zero motivation to pay that off. And that is okay. But for me, it was kind of eating me alive. And so I had to do something about it.

Laura Lynch: Yeah, I think that you're so right. There are people who, it's fine for them, right? They don't feel the pressure. And then others of us are really sensitive to like owing anybody anything or just not having that sense of freedom in your life. So I totally get that, to your sense of fun in the chase, fun in the journey, fun and senior accomplishment, throughout its progress, rather than having that really big moment. I think a lot of us, when we finally get the thing that we've been anticipating for so long, we've lived out the experience of it for so long. I talk about this with vacations all the time, that my vacation really is happening when I'm packing because that is what I'm the most excited. It's not really on the thing. It's really just the excitement before that.

Kelly Sjostrom: This is so funny that you said that because it was my birthday last week and my husband just told me, take off Friday. We're going somewhere. And I kept reminding myself all week, Kelly live in the moment, cause this is not the most exciting part. This is going to sound really, really bad. But like that excitement, that joy, that chase. And then I was like, cause then the weekend's going to go by fast, like whatever he's going to have planned is going to be great and wonderful, but it's going to go by so quick and then it's going to be Monday again.

It's funny because I've never talked to anybody about that, but it is so true. Sometimes the building up of it is, that's sometimes the moment that you

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have to really sit back and enjoy because it's as exciting sometimes as the actual thing.

Laura Lynch: Yes, yes! I have enjoyed so much my tiny transition and the excitement of the progress on that goal. And so I'm already working on what comes after that because I know. But the actual moment at which I am like, in the tiny house and we've moved in it are, 20 months of progression there, I'll be like, Okay, this is great. What's next?

Kelly Sjostrom: Here we are. So now what? Yeah.

Laura Lynch: So funny. How has maybe not the student loan debt so much, but just your, your experience with yourself and others when it comes to debt, largely sort of shaped your view on consumerism and how you interact with your purchasing life in your post-debt-free days.

Kelly Sjostrom: Yeah. So I think I've always been somewhat of a minimalist. I'm definitely not a minimalist. If you can see my house right now, it's also a disaster zone of just our world and buying things. But as I grew up, my dad was in the military. And so we are moving every three years. My parents were throwing my stuff away every three years.

And so you learn to not be very attached to it. And then when my husband and I moved a few years ago and our house is about half the size that it was in Minneapolis. We're about 750 square feet and it was intentional - not because our stuff could necessarily easily fit in a small house. We didn't have that much stuff to begin with, but we still are kind of cramped. But we wanted to force ourselves that our house - this space isn't our priority, right? It forces you to when you buy a new shirt, two shirts got to go kind of a situation because that's how we bring joy into our lives. It's not the stuff. And I think when you live in a bigger house, when you have more disposable income, it's really easy to fall victim, for lack of a better word, to that consumerism. It's just nothing that was really important in our lives. I talk about it all the time with clients when you're trying to get on a budget, when you're trying to pay off debt, not buying things is a really easy way to do it.

So it becomes easier for some people than others, but there's always an area in your life where you could buy less, right? So maybe clothing is your thing and you love clothing, and you can't imagine not buying something

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every week, or whatever it is, but think about the areas that aren't that important in your life. Then let's reduce spending because we want to make sure everything that's coming into the house brings value. And here, it's a simple fact in the States that it's easily not the case.

Laura Lynch: Yeah, for sure. There are industries, huge ones that are working very hard to convince us to spend our hard-earned dollars all the time and it takes a little bit of stubbornness to not just do what everybody's telling you to do all the time. I mean, we're just inundated with opportunities to let our money just flow right out of our bank accounts.

Kelly Sjostrom: I mean, trillions and trillions of dollars and people that study and researchers that their whole job is to get you to buy something, right? So they're darn good at it. So don't feel bad if you are impulse shopping, if you are buying that thing at the Target checkout line. It is designed to be there because they know somebody is going to pick it up, right?

But it's about being - and this is like the word that I use all the time - intentional. Intentional with your spending, intentional with your shopping, intentional with what you value spending money on in general, and really, really working hard every single day. It's going to be an uphill race sometimes, but working hard every single day to try to only spend money on things that truly bring value into your life.

In order to know what that is, you have to do a little bit of daydream, a little bit of planning with anyone that you share money with anyone in your house, of what do we value and what do we want to spend our money on. Because it can't be everything. We don't have unlimited income. Unfortunately, sorry for the manifesting financial coaches out there. But we do have a finite amount and so we have to make sure that we steward it to go towards what we want it to. And so there was a period of time where mine was going towards paying off debt. Now it is about experiences. And for you, it's about your tiny home and for everyone to just ask that question and figure out what it is for them.

Laura Lynch: Yeah. Awesome. So I would imagine if you could pick up one of those books that they had when we were kids where there were like two alternate endings, right? And imagine your life if you had never had that sort

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of epiphany moment. Your life would be so different today. How do you think that that debt-free journey has sort of shifted the whole trajectory of your life.

Kelly Sjostrom: So it's actually interesting when you were talking about dual endings, my brain immediately went to like, "Ooh, what if I didn't have student loans?" Like, that would have been great. That would have been a wonderful alternative ending. But I know people that didn't have student loans and it just, if anything, took them longer to figure out the life lesson.

And so I don't regret what happened? I wish it would have happened sooner, my little aha moment. But how it shaped me today. It's just about being intentional. I mean, we did just take out a HELOC loan to pay for a kitchen remodel, but it's about being intentional, right? We purposefully took out the loan.

We saved a lot of money. We have half of it paid off in cash. We have a plan to pay off the rest of it. And so I think that debt journey, that digging and figuring it out ourselves really made me want to make sure that whatever I'm doing is very intentional, and we have a plan to get to where we need to go.

Laura Lynch: And what about the financial confidence that you built in yourself, your ability to tackle that? That's probably just made you so much more confident with all the money decisions that you make in your life.

Kelly Sjostrom: Absolutely, because without figuring it out myself - because, my dad had been telling me for years that I need to balance my checkbook register and all this kind of stuff. But I think actually figuring it out yourself, you have a little bit of that pat on the back that when that I can do this and it feels good, of course, to be able to figure it out on my own. And when I mean on my own: there was upset, obsessive amounts of hours, Googling everything and watching every YouTube video from certain personalities and listening to podcast recording all day while I was at work, but there's a lot of effort that went into it. But that's just, that was my kind of personality. And so I think, I think it was exactly what my personality needed at the time and what, how I thrive and it works for some people and it doesn't work for others.

Laura Lynch: Awesome. So, I want to talk a little bit more if you, can share just, just some best tips around student debt in particular. A lot of people, of

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course, have had their payments turned back on in recent months, and this has really changed things for people. They had a stimulus through the pandemic and they had a little extra cash because they weren't having to make those payments - and now those payments are due again.

I think there are some best practices around student debt in particular and I find it just really interesting that student debt is one of the debts that can't be gotten rid of through bankruptcy, right? So you are stuck with that no matter what - and interest rates on student loans aren't particularly advantageous, and so you can continue just pay at interest forever and a day, and you can be 60 years old and still paying on your student debt. In fact, I know a financial planner that only helps people with student debt over 60. Can you imagine like being trying to go into retirement with your student debt still around? So what are some good ideas around student debt in particular?

Kelly Sjostrom: Oh my God. Good for her for having an industry that no one else taps into, but how sad is it that that's even an industry. So what I say, and I think the point is proven right now, not a big deal, but I told you so. Before Biden started all of this stuff, I worked in nonprofit field. So I was under this impression that after 10 years of making consecutive payments, it would be paid off. I proved the system wrong because there are all these loopholes that they don't tell you about that.

They have a reason to not actually pay off your student loans. So after those 8 years, like we said, and I was nowhere close to paying them off and I just decided to take it into my own hands, pay them off. I'm done. So I had this a little bit of regret where I was like could I have just waited, done it right and waited the 10 years and not have to worry about it? Or what about nowadays with Biden talking about dismissing student loans for certain people? I think the moral of the story is don't let other people dictate your financial future. Don't wait on other people to change your life. Because if that were the case, I would still be waiting today to have my student loans dismissed.

I would have wasted how many years of enjoying my life because of maybe somebody paying off my student loans - which at the end of the day, I took out those loans. I got the education from it. I didn't have a problem with paying them back. And so I think it's important for people to not wait for other people to change your life because sure, Biden can go ahead and dismiss them. He could also not. He could also dismiss \$5,000 only - that's a lot of

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money, but still when you're talking about a hundred thousand dollars worth of debt. So I would just ask people to go in and figure out a plan that works for your family and pay them off yourself. Because like you said, I think there is like a technicality that student loans can be dismissed in bankruptcy for certain minor and tiny little cases.

But again, let's not bank on bankruptcy to get your student loans dismissed. And I think also just don't necessarily talk to the student loan people - because they have their own agenda, but really do some research about your specific student loans. Are you on a repayment plan that is going to exonerate you from future benefits somehow? Are you consolidating your student loans with other debts? Because then you lose their student loan status, and then during times of crisis like COVID, you wouldn't have been able to pause the payments on them. You would have had to keep paying them because they would have become a private loan at that time.

So I think just making sure that you understand all the benefits that come with the student loans and making sure that you are maximizing those benefits, while at the same time maximizing paying them off. Because we can't wait for other people to figure this out. This is a crisis in our country. And I don't think the universities are going to just start reversing fees or lowering tuition overnight. And so, yeah, you really just have to have to do something about it yourself.

Laura Lynch: There is so much student loan debt in this country that there would be a lot of loss of interest income, right? For the government and for everybody else that has the non-governmental loans. So to expect all of those folks to sort of say, we don't need that revenue anymore, I think - yeah, it's a little unrealistic. So take control of your life and your finances and if you can get it gone. Then you can move on with your life and you can focus on other things you want to do, instead of letting that hang over your head all the time.

So, you have talked a little bit about your sort of intentional living space size-wise, and you've talked a little bit about, how you approach, consumerism and that sort of thing. I would guess that things might have shifted a little bit since you've become a mom. What has that looked like for you? Because I have a brother who has a one-year-old. And I just; the things, the stuff, every

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single toy and onesie and pass down clothes and gosh, kids, they just come with a lot of stuff.

Kelly Sjostrom: Kids, right? So he, sleeping little beauty next to me here, he is our first. And so I think I was a little bit naive to how much stuff kids need. But also coming at it with a minimalist perspective, I think I was not that far off for how much he did need.

Of course, there are things that I had no idea and I was like, this seems a little extra and like this swing that he's in right now. We didn't buy it. I actually ended up - we didn't buy one intentionally. We didn't register for one because we were like, even if someone else buys it, I don't want it at my house.

And I ended up finding one at Goodwill for like 20 bucks still in the box. And I was like, I'm going to buy it in case of an emergency. It's only 20 bucks. Worst case scenario. I'll flip it on marketplace. We'll make the money back and it won't be a big deal. Homeboy lives in this thing, and it's not like he's not swinging all day.

I promise you, I'm a better parent than that. He's usually in daycare, but if he needs to sleep near us and he's a little sassy, like this is where he goes and he loves it. And so the point of that story was, there are so many things that I didn't realize I needed, but at the same time questioning everything that we bring into our house, because I think parents can so easily say, you could Google all the things you should put on your registry, and there's just a million and a half things. We really were intentional about buying things that he needs kind of now or the next phase, right? We're not buying things for three-year-olds, little baby. And we've got a lot of things secondhand.

So I think I've maybe only bought like 10 pieces of clothing for him and they were all used at like a thrift store. Everything else, Facebook marketplace has so much free clothes that people are dying to get rid of because children's clothing is just everywhere. So we always go that route. So we and then all the stuff that he outgrows is all in a trash bag already in our in his bedroom.

And I already know the girlfriend that is going to take it because she's pregnant and she needs the next thing. So we do a lot of thrifting. We do a lot of, can this work instead of this type stuff? And again, it's about being

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intentional. That word is so good. I may need a tattoo of it one of these days. Intentional about what you bring into your house, because if it's just going to solve a problem for, a couple of weeks or even a month, I don't know that it's worth it. Unless you can then flip it and sell it again. I'm always for that. That is definitely a side hustle that we do quite a bit and I encourage others too as well.

Laura Lynch: Awesome. So I would imagine that those kids things are really expensive too. And you've done a great job of kind of looking for alternative sources. When you're talking to other clients that have young families, what are some other tips that you're giving them to kind of deal with? Hey, I want to continue to live within my budget, and yet at the same time, my family is growing and just the basics, right? Formula and diapers, super expensive. And sounds like little man's waking up.

Kelly Sjostrom: He might be.

Laura Lynch: Just all the stuff it's so expensive and costs are rising right now. So how have you overcome sort of inflation and how are you talking to others about it?

Kelly Sjostrom: So basically we have to understand that life costs X amount of money. Whether we have income to pay for it or not, right? Whether it's going to be formula, diapers, whatever the case, but you have to make sure you have your budget and you have to make sure as, life happens with a new baby, especially that you potentially have to give up some other things, even if it's just temporarily.

And so working with families to figure out how much are these things going to cost? We call them mini budgets. So mini budgets: they are when you can have a budget specifically for one part of your budget. And so a mini-budget for kids, for example. So you just sit and break down. What is everything I need for my kid?

Do we need formula? Do we need diapers? Do we need clothing? And then we really have to just make sure we put that amount of money inside of our budget and all of it rolls into our income that we have because, again, our income is only a certain amount of money, right? And so just working with families to understand those true expenses because we can't just pretend

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like we don't buy formula that often because the wife is pumping, or we probably don't need to buy clothes for a long time.

Like really being realistic about what you have and what you need. So that's the first tip that I would do with families. And then, you might have to pick up a side hustle. You might have to just understand that other things are just going to be foregone for a little bit. He becomes your kind of priority for a little bit. And so we're not going on extravagant vacations right now. And so we can save a little bit less than vacation. So it's a little bit of a give-and-take from other categories.

Laura Lynch: Yeah. So good. Well, I won't keep you because it looks like that you're going to have some demands on your attention. But before we go, Kelly, make sure that you share with listeners where they can find you if they are needing support in the budget world and trying to figure this out for themselves and starting on a debt-free journey.

Kelly Sjostrom: Absolutely. So kellysjostrom.com; s-j-o-s-t-r-o-m; @kellysjostrom on Instagram, but .com. You can find links to podcasts, links to my freebie library. You just get access to all the free tools, all at one spot. And from there, I would start the 90-day expense tracker. It's a free tool that I have that I created from working with clients, actually, and it helps you identify where your spending is actually going.

So a lot of the time when I work with clients and they're like, I don't spend that much going out to eat at restaurants. And then we actually do the exercise and they're like, whoa. By actually figuring out where your money is going, those are easy, easy places to identify. This is the money that has been going towards paying off debt, or this is the money that I can use to now pay for this baby that we have coming. So yep, kellysjostrom.com: free tools, podcast, resources. Yeah, there's so much to get started. I think the point is to just go ahead and get started because we can come up with a million reasons to put it off just one more year, right?

Laura Lynch: Yeah, for sure. Well, Kelly, thank you so much for joining me today and for talking about your debt-free journey and about your budgeting tools and the work that you do with clients. We hope you and little man have a really good evening.

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Decoding Financial Freedom: A Debt-Free Journey with Kelly Sjostrom

Kelly Sjostrom: Thank you so much. Bye.

Laura Lynch: Bye.

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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