

**Making Your Home Meet Your Couple Goals with
Rebecca & Dylan Brooks**

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HOUSE
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MOOLA**

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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Making Your Home Meet Your Couple Goals with Rebecca & Dylan Brooks

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: Rebecca and Dylan, welcome to *Less House, More Moola* podcast. I'm super excited to have this conversation with you all today. I think that your unique perspective on money and relationships will be super valuable to folks. I know that money has been, boy, an ongoing work in my relationship. So I'm super excited that we get to delve into this topic for the listeners. Would you please introduce yourself and highlight kind of - we'll go back at the end to where people can find you. But just sort of let us know who you work with and kind of what your focus area is. And also talk to us a little bit about your journey through housing together.

Rebecca: Yeah. So yeah, so thanks for having us. So I'm Rebecca. And this is Dylan.

Dylan: I'm Dylan.

Rebecca: And so we are a married couple and we focus on being financial coaches to married couples. And we started this about five years ago or so when we first got ourselves completely out of debt. A big part of our strategy was downsizing our housing and examining that, and saying, "Do we really need this much house? Do we need to be spending this much on rent or - we travel so much." I mean, we just pretty much sleep there anyway.

Dylan: Right. Yeah. And it's just a landing pad. We saw it as a place that we could use to just sleep and then go do the next thing, because we like to travel a lot.

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Rebecca: Yeah! So if we weren't working, we were traveling, and we wanted to pay off our student loans. We wanted to achieve financial freedom. And so that was a really - I don't think we would have been able to do it, definitely not in the amount of time that we did if it wasn't for that.

But after we achieved financial freedom, we decided that we wanted to start helping other people with, this whole money thing. And so we became financial coaches ourselves and yeah! Like I said, now we focus mostly on married couples and helping them to navigate those really challenging things of getting aligned, and not only learning what should I do with my money, but how do we both agree on that, and how do we both know what we need to do?

Dylan: Right. I definitely see in working with couples: couples have a unique challenge that we have two different points of views, two different perspectives, two different histories with money. And so how do you figure out how to deal with all these challenges that come up with how I view money versus Rebecca views money?

For example, I came into the relationship with \$30,000 worth of student loan debt. So how do you deal with that when the other person's totally debt-free? And so we just love navigating those conversations, because when couples figure out how to do that together, it strengthens the relationship and just helps them do so much more than trying to play this individual game with money, which is just so prevalent nowadays on the internet. It's just like, how can you be you instead of how can we work together to go further together?

Laura Lynch: Yeah. I think that's so important because part of the beauty of being in a relationship is getting to have two different sets of strengths and two different sets of perspectives. But our bias, our affinity bias, makes it so that we like people who think like us.

And so when you have two different thought themes around money, it takes like a lot of intention to say, "Hey, your perspective is as valid as mine." And how do we bring the two perspectives together so that we can accomplish more than we would be able to do individually?

Rebecca: Exactly. Yeah. And really just stepping away from that "protecting self and I'm always right" to, "Yeah, exactly, just being able to understand

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there's more when we come together.” And that's really transformative, especially when doing big things like saying, okay, yeah, let's downsize our house.

Dylan: You're going to have to have both people buying into that sort of decision-making.

Laura Lynch: Yes, that's so true. And I think that there's one person often in a relationship who feels less confident around this and is less likely to sort of express their opinion because one person has traditionally been more money-dominant in the relationship.

And so then they can like really stop an action from moving forward with resistance to the idea without ever having previously expressed kind of what their money motivations or relationships with money are. Enabling both voices is so critical.

Rebecca: Yes. And that's a big part of what we do. When we sit down with couples, there's always one who's going to really grab the bull by the horns and just be like, this is everything. This is what we're working through, blah, blah, blah. And the next person is going to kind of take the back seat just naturally. So my job as a coach is to say, okay, now how do you see it? How do you see your finances? And it just really forces that voicing of their opinion.

Dylan: Right. Yeah. It's just helping people facilitate the conversations that they know they want to have, but just haven't figured out how to do them quite yet.

Laura Lynch: Yeah. It's so good. I think if you can tackle money challenges in a relationship right, you're just really overcoming a lot of the future problems that you might have. I mean, so much about splitting up is often rooted in those money pieces. So I applaud the work that you're doing. It's so important for people.

Rebecca: Thank you.

Laura Lynch: So I wanted to kind of dig a little bit more into what you were talking about when you were really focused on becoming financially free and

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debt-free. How did you rank housing in terms of your different priorities in life?

Rebecca: I think for us ... what, well. Actually, yeah - what do you think for, I don't know if we ever voiced it that way, but what's your perspective?

Dylan: Well, it was immediate as soon as I proposed to Rebecca and we realized that our finances were also a very important thing during that time. And so immediately we started to say, "Okay, let's not make money get in the way of the relationship." And the house just stood out so much because we were renting and it was \$1,400 a month and-

Rebecca: \$1,500.

Dylan: \$1,500 a month. So it was a decent chunk of change. And so we decided, let's go negotiate with our landlord and see if they'll do anything.

Rebecca: Yeah, especially for where we were at in our careers. I mean, we were still really young, right? 24, 26.

Dylan: Yeah, just mid-20s though. And so yeah, we had just made a move across the country. We'd spent all of our money to get there. So we're just looking for any way to squeeze money so that we could do the things we wanted to do.

And like Rebecca said at the beginning, we just saw the house as a landing pad to sleep and rest and eat, in between work and traveling - because we moved out west and we wanted to see all the national parks and we love backpacking and camping and climbing. So how can we do more of that? And so housing didn't seem that much of a priority to us.

And so we ended up looking for a new house and saving about half of our rent. We cut it down to \$700 a month and moved to - we originally lived at this nice place. Beautiful, by a lake, really quiet neighborhood. Hardly, you could hardly even call it a neighborhood. And then we moved into kind of a noisier part of town. Smaller location.

Rebecca: Less desirable.

Dylan: Definitely less desirable.

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Rebecca: Definitely less desirable, yeah, for sure. But, I don't think until after we had done it, did we really think about housing as being something that super motivated us, you know? Had like, home ownership, as we discovered, as we talked about our money stories and really started to have these conversations that couples need to have about what are our goals. I was like, well, I would like to own a house one day.

And at the same time that we were starting to pay off debt and Dylan's like, there's no way I could buy a house. I have \$30,000 of debt. And so like housing was interesting, like I knew I wanted it, but it wasn't a huge driver for me. Not at all for a driver for Dylan.

Dylan: I just couldn't see that far ahead in the future at the time. It was just, it seemed like, Oh, there's this debt. I need to take care of this first because it's killing how much money I can put into savings or investing, or even thinking about buying a house.

Rebecca: Yeah. So I think what we realized just through the process, just kind of naturally, it was easy for us to see the payoff of saying, yeah, we're going to reduce the quality of living at our home. But our quality of living outside of it is going to actually expand and increase. And then the future payoff of not having debt is going to be so much more important than living in a house by the lake.

Laura Lynch: Yeah, for sure. Yeah. I think we all kind of come into our adulthood having some preconceived notions about what our goals are supposed to be. And we talk about this a lot on the podcast as kind of, summed up in the American dream of buying the most house you can afford, upgrading, upgrading, upgrading throughout your career. Two and a half kids, corporate ladder - we just have this preconceived set of goals that we never necessarily intentionally choose, but we just sort of take them on because we sort of mirror the goals that have been shown to us.

So as you're working with clients, how many folks would you say that having a typical American dream house experience is an authentic goal for them, or how much of it is just sort of the default path that they assume that they're supposed to want because they've never really thought about it.

Rebecca: That's a great question.

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Dylan: Yeah. I know all of my clients have wanted to move into a home if they were renting. But if it was a default dream, like goal because that's what everybody says versus this is really what they want, that's hard to actually answer. That's a great question.

Rebecca: Yeah, I think that kind of similar to even like my own path, what I've discovered working with - my clients in particular, at least - is that home ownership, it is just like a box that they want to check. They know that they want to own a home, but I don't know how much it's necessarily tied to having the biggest house possible, et cetera. Like it's pretty vague for how most people come into it, but it is just kind of there. Right? And so we do a lot of exploring of what does that really look like and why, and is it worth it?

And I have a ton of clients in LA, so we dig real deep of like. "You sure you want to stay here?" It's just so darn expensive. And so we explore alternatives and trade-offs, and things of that nature. But I think it is just kind of a default box that we have there in our life of, this is kind of the progression. But people come to it for a lot of different reasons as well.

I know for myself, it was really more about like self-sufficiency and resilience and independence for being my motivation for owning a home. More so land, but not status, or I want somebody else to know that I've made it, or something like that. Like that was really never part of it for me. It was the ability to like build my own garden and nobody can tell me not to.

Dylan: Yeah. And I would say, as I've had a little bit more time to think about it, as Rebecca's going here, I've really thought: a lot of my clients' goals aren't just about the house, but they want the freedom to travel. Travel always seems to be the big thing for a lot of folks.

So it is a reminder of saying, how much house do you need? If you get qualified for so much, you can not take all that money and use that extra cashflow that you'll have each and every month, because you don't have such a big payment, to do other things to save for the future or for the next trip that you want to take.

So we always have those discussions of how to balance that goal and - let me rephrase that so it makes sense, because I have a couple of thoughts here together. So how they can balance that goal of becoming a homeowner,

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but also to travel or invest for the future so that they don't feel as though that they're locked into one thing and they have the "golden handcuffs"?

Laura Lynch: Yeah, that's so good. And I think that's why I write about tiny living. For me, it is really not about square foot. It's really about just being intentional with what your space is doing for you and how you rank it in your priorities. So certainly home ownership and just having a home where you don't have a landlord certainly provides some layer of, "Okay, I feel safe here and this is my place". Frankly, if you're in an HOA, you don't have a lot of freedom.

Rebecca: Yeah. HOAs are the plague.

Dylan: Although I will say: that one house that we were renting, and there was no HOA - you could tell there was no HOA, so there could be some benefits. It's just like, how much does that HOA cost?

Laura Lynch: But even so, for most people - I don't think - actually sit down and analyze, because they're kind of in a system that's always selling them on the notion of: buy as much house as you can afford. What is being built today is not designed around two or three people households. Houses have historically been much smaller and families much larger.

And now houses are much larger and families are much smaller. So, just the options that you have make it challenging to fit your priorities with the size of your roof, but anytime that someone's thinking about, "How much house do I need based on what the goals that I want to achieve?" I think that that is just steps, like huge steps in the right direction.

Rebecca: Yeah, completely agree. When you start having those sorts of conversations with people, when we start having those conversations with clients, it's really amazing how they start to just look at it completely different versus it being just kind of this vague goal and looking at - like you're saying - the houses that are currently being built versus what's on Instagram and feeling like they need to keep up or compare themselves. It's just like, let's unplug from that and just focus on what do you truly want and need, and that's when it really becomes very obvious to them of what they truly want and need.

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Dylan: Right. And when we talk about how can we create more cashflow so you have more flexibility in your life, it's easy to point the finger at the latte or these simple pleasures that we have in life. But looking at your home as this opportunity that - if you save just a little bit, you don't have to be as drastic as Rebecca and I and cut your rent or your mortgage in half - but even if you just downsize just slightly, that creates so much more savings. And you can keep those little things that you love, which is an approach that we just took and we loved it. It was awesome.

Rebecca: Well, and in Danish culture, like hygge and stuff like that, they talk about like those little daily pleasures are actually the things that make us the happiest, not this vacant house that now we feel like we have to fill up with stuff. And again, all of this is financial obligation, right? So it's really just a matter of simplifying things and noticing what are the things that do truly bring me joy. And so I think people's attachment to the latte is valid.

It's just that - and like I said, we talk about all the time - it's just about the trade-offs. It's not that you can't afford the latte. It's that you can't afford the latte and, or the house and the latte. And so you have to really do that introspection of what truly brings me the most value in my life.

Dylan: Yeah actually, Laura, do you mind if I throw a question at you? We're going the reverse here, but have you seen those heat maps of houses and how much footprint people actually use?

Laura Lynch: I haven't, probably. Tell me about it.

Dylan: Oh, it's pretty fascinating. There's a bunch of studies. And when Rebecca said she was talking to you, I was like: I know there's something about this online. You can look at a heat map of people's houses and there's only a few key areas that get the most use. And let's say I'm - no one quote me here, but go do the research for yourself - maybe 50% of the house has no heat at all in it. There's like the formal dining room, absolutely bare. The formal sitting room, absolutely bare.

It's like hanging out by the TV around the kitchen table in the kitchen and in the bedroom at night. But anything else is kind of like the fluffy stuff that you're just wasting money on, in my opinion. Like if it isn't utilized space, it's just a missed opportunity to use that money for something else.

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Rebecca: Yeah. You're spending \$200 a square foot for empty space. Yeah.

Laura Lynch: Love it. Yes. I talk about, so this house I'm staying in right now, we have this on the market. We're moving to the tiny house in three months and the tiny house is those heat map spots, right? It is the kitchen where I spend a lot of time. It is the bedroom where I sleep at night - and it is a living room, right? And obviously a bathroom and all of the appliances that we need. But in this house that I'm standing in, I hardly am ever in the living room, because I'm running around doing chores all the time. I'm either working or I'm reading, like I'm never in there just lounging around that. That's the largest space in the house, and that is the largest electric bill to heat and cool that huge space, right?

So I am all about that idea of like designing your living space around what is practically useful for you. And maybe that isn't just a small, tiny house. Maybe that is a smaller space of some other kind or having, like in our case, we're building multiple roofs on our property. And one of them is going to be my work studio.

But design the space around or buy space that is going to fit how you're going to use it, and don't have stuff that you're not going to use because it's just a waste. And to your point, Dylan, housing is a much bigger lever to pull than the latte, and conventional financial services really likes to beat up on the latte. But \$8 on your way to work can bring you maybe a lot of pleasure, whereas the hundreds of dollars that you're having to spend on all that extra square footage is significant. It's kind of like the elephant in the room.

Rebecca: But nobody wants to talk about it. Because they know it's such a controversial topic. Right? And it's such a big radical change that you'd have to make to your lifestyle that nobody wants to bring it up. But, we look at every single line on people's budgets and we're like, is there any other option?

Roommate, parents, house hack? Are you willing to do any of these things, because it's just gonna, it's really going to transform your life, even if you just do it for a season. And that's what I think that people don't really recognize, is that you don't have to even do this forever. It can just be something that you do for a little while to change your overall trajectory.

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Laura Lynch: Yeah, for sure. Dylan, did you want to add something?

Dylan: Well, I love the idea of seasons. It just helps so much to think I was just kind of bouncing off of what Rebecca says that our decisions don't have to be final and that it can be short term and I'm going through this so I can reach this goal. And once that goal is reached, it's going to create a lot of flexibility in my life and I can move on.

So if we think on a longer time horizon than just the current life that we're living, then it gets a lot easier to think, Oh, I can have a roommate for six months to a year. If that meant that I was financially free at the end of that six to twelve months, that would be awesome. And then after that, I can move on and I can have a lot more flexibility, and no roommate. Great!

Rebecca: Great. Yeah, but I was listening to something recently. Gosh, it may have been your podcast, I don't know. But that when people will make these changes, that then all of a sudden when they have the option to maybe go back, they're actually like, no, I don't want to go back to that old lifestyle.

This simplified life is more intentional. And I didn't actually need that stuff. So I think that that's a really interesting thing that definitely happened for us as well. As you make these changes and simplify things, like you really notice, I mean, genuinely, like how little you need to be happy. And I think that's a pretty powerful thing.

Dylan: Yeah. And one of the other things about it, like when you get smaller and you don't have as much space, then you have more money to buy the higher quality version of stuff to fill your space. And so, I like to knock on Wayfair all the time, sorry for Wayfair listeners - but there's a lot of cheap stuff on there.

And imagine you buy a dresser and you have to replace it every other year because it just falls apart opposed to going to your local craftsman who's going to build you a beautiful dresser that will last your entire life and become an heirloom family treasure because you get to pass that down. You buy it once it lasts forever and you can afford that when you're not spending so much on extra space.

Rebecca: Yeah. Quality over quantity for sure.

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Laura Lynch: Yeah, I heard a recent statistic and I think I put this on one of my LinkedIn articles about the billions of pounds of furniture getting sent to the landfills every year. And it's all because we now have fast furniture, just like we have fast fashion. So all of that is just creating mountains of waste for future generations. So now let's talk about debt, because I know that you all have put so much focus on your debt-free journey. And I'd like you to share with us a little bit about how you see debt impacting the couple's relationship, because we know that the American dream house typically comes with some debt.

And it's great for that moment when you sign your paper and you buy your first house, right? But then you're committed to that purchase for 30 years and your relationship has to swim in that river. So let's talk about how you see debt and couples.

Rebecca: Yeah. I mean, even outside of just the mortgage, right? Debt definitely adds a lot of stress. There's always one couple who's more bothered by it than the other. and there's a lot to that. But debt in general can be extremely detrimental to your relationship and just the financial strain that it puts on you in terms of how obligated you are to those payments and the lack of flexibility that it gives you within, just your day-to-day spending even, right?

And so that's how I think it really hurts the relationship the most is when those payments are so burdensome, whether it's just the mortgage or mortgage plus, that it limits your ability to do the things that you wanted to do as a couple, right? So you are house-poor potentially, or you just have so many student loan payments and credit card payments, et cetera, that you're not traveling like you thought you would in this point in your relationship, where you have so much debt that you feel like you can't afford children, different things like that.

We could probably go on forever for all the ways that that debt can really be harmful, but mostly because of just that chain that you feel like, you're just chained to it and you're unable to do the other things that you wanted to do.

Dylan: Yeah. I definitely see how thoughtful the couples were before they ended up purchasing the home, because a reasonable payment, you start to see that you're putting money into your own pocket.

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You have your own savings account that you're putting money into, which is great. But I have, I have an example of a friend of mine during like, was it the beginning of COVID? He ended up buying a nice house out in the middle of the country, huge house more than he probably would have bought if it was any other time, but the student loan payments weren't going, right?

Like student loans payments were paused. And so we were keeping up during COVID and talking. He's like, man, I'm so glad that student loan payments aren't going on right now because one thing after another keeps breaking. And if I had to pay my student loans, I'd have a problem right now.

Rebecca: Plus the mortgage plus all these repairs, right? And he'd be in a lot of trouble.

Dylan: Right. And so I see, it just depends on how people decide to, How much do they want to bite off and how much can they actually chew are two different things. And so if they're taking on too much mortgage and too much monthly payment, it's just the golden handcuffs and it becomes a stressor in the relationship.

Or if it's a nice home where they start to build the life that they like together, then it can be something that they actually really enjoy. It just depends. It has to be really thoughtful. And if it is thoughtfully done, then it's an advantage because we're all making payments anyways. We're either paying rent or paying a mortgage. So you know one is going into your pocket, the other is going to someone else's pocket, but is that-

Rebecca: But you can still control how much, exactly how much it is.

Dylan: Yeah, exactly.

Laura Lynch: Yeah, so conversely, when you help couples sort of reduce their debt load and get to a place where their payments are manageable within the scope of the mission that they want to accomplish as a couple and the things that they want to do, how do you see that impacting their relationship?

Dylan: Well, I see it can totally relieve the stress of that one person in the relationship that was stressed out. Like Rebecca said, one person is a little

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bit more comfortable with the debt than the other. And I've seen people just say, I finally can think about the future.

Rebecca: It gives you a clean slate.

Dylan: I can finally breathe. And it's just like the stress is gone and they know that they have a plan. And they're going to get to the end of that plan, and they'll be debt free of the consumer debt or the student loans and everything else becomes more manageable for them.

So it really does make a huge impact for the relationship. Just having that idea or having the plan and the strategy to manage it properly, whether they're going to fast-track this in six months or know that it's a two-year process. Either way it just feels good.

Rebecca: Yeah, absolutely. I think also just in general, paying off debt, single or married, it just gives you that opportunity to just feel like you're stepping into a new chapter of your life, and you get to stop being so bitter about your student loans for that diploma that you're not using. You just get to say like, okay, that's back there, whatever.

And you get to stop bemoaning every time you have to make a payment every single month, because all those things, like they just come with a lot of baggage. And so you're able to just move on with your life. I think that that brings a lot of value to the relationship.

And then in terms of making these intentional thoughts with the housing in particular. I mean, most people are still going to look at a 30-year mortgage, 15-year mortgage. So it's still like a big commitment if they're buying a home now. But I do think that journey of paying off your debt and getting that intentional with their money, it absolutely impacts the way that they view that decision and how they want to do that in the future. Because they've made the mistakes of taking on too much debt and they don't want to do that again.

So it really gives you this clean slate. And then now we can say, okay, now what do we want to do? How do we learn from this? And now what's the life that we run in, really designed together.

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Dylan: And that can be really big because I see debt as a training ground to be good at your personal finances. If you have debt and you get out of debt, you know how to handle money.

Rebecca: Yeah, you're dialed.

Dylan: And then it turns the investing, the buying a house, everything else becomes easier because you dealt with a problem. Everything else are the positive sides of the financial journey. So if you get out of debt, you become so empowered and you know how to use money properly after that moment.

Laura Lynch: So good. Yeah, I think it just opens up the world of choice, right? Where maybe there's something that you always wanted to do. Maybe you wanted to start your own coaching business as an example, right? And you can't do that while you're still having to kind of churn in the system in order to make sure that you're able to pay off the debt.

But once you get to that place, then you can take some risk and you can. maybe follow a passion, maybe cut back your working hours in order to travel. You can really align your life with the experiences and the lifestyle that you want to have and your impact that you want to make while you're here on this planet. And you don't have to just kind of stay committed to the paying off the debt, focus, paying off the debt, focus.

Rebecca: Yeah, or just taking it, month by month and not seeing that there is a light at that end of the tunnel. You're just continuing in the same habits that are keeping you right where you're at, which is honestly on a hamster wheel, you know?

And so the more you consume, the more you have to work. I think that that's something that people don't think about enough is that everything you buy means that you have to earn more. When you start to look at it like that, and most people aren't necessarily fulfilled by their jobs, right?

They're sitting behind a computer clickety-clacking, and they're not necessarily seeing their direct impact on the world and how what they're doing day-in-day out is truly helping others. So they struggle with that lack of purpose. So if your buying habits are keeping you stuck in that reality, then that deserves examination.

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If the way that you're housing yourself is keeping you stuck in that situation, that's worth examining - because when you lower your cost of living, be it by decreasing your mortgage, decreasing your debt, or just simplifying overall, then that allows you to say, you know what, I've always wanted to start keeping bees. And that's how I'm going to fund my life.

Or, yeah, like what we did was we completely paid off all of our debt. We saved up a ton of money and invested a bunch of money. And then we were able to say, you know what, we can handle a couple of years of low income - because when you start a business, it takes a while to make some money.

So we're like, we can deal with that and invest in just ourselves and trying to figure this out, see if we can do it. And it's been the most rewarding journey ever for our marriage and just as individuals. But we would not have been able to do that if it hadn't first started with, "Let's be more intentional with how we use our money and let's really look at how are we housing ourselves and how much are we spending on that?" And like, I mean, that really was like the biggest decision that brought us on this path.

Laura Lynch: So let's talk just a little bit about how you help your clients design a life of joint purpose and resilience.

Rebecca: Yeah. it really starts with the basics, right? Like if you wanna talk about the big stuff, then you've gotta start with the small stuff. So we really start with just the budget and first of all, teaching people how to budget and their cash flow. And so really focusing on what are their ins and their outs, and how are they spending their money now, and getting them to start by just making observations, right? And we're not judging each other about how we're spending our money.

We're just looking to understand what's going on right now. And so we start really simple with that. And then we really just move throughout their entire financial playbook, I guess, so to speak. And we just move through everything: looking at their debt, looking at their incomes, looking at opportunities that they have to make lifestyle changes where appropriate.

And also to help them make the most of the opportunities that they have available to them. And so we'll talk to them about making sure that they are contributing to their 401k at work. Or considering a Roth and that sort of

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thing. So we really walk through everything from budgeting to getting started investing in the educational sense and helping them understand really how every decision is truly going to impact their day-to-day life. And that's a really big part of what we do is helping them understand, like I said, trade-offs and why they're doing what they're doing.

Dylan: Yeah, and a big part is getting both people at the table, having the conversation together. Because a lot of times before a couple's come to work with us, they haven't done that quite yet. One person's hesitant, they're not really interested or they know they want to be involved in the conversation, they just don't know how. So a lot of times it's the conversations and the open ended questions that we ask that help just prompt the conversation that they've never had before. So that Rebecca knows what my goals and dreams are, and she knows what my goals and dreams are. And then how can we align those things and get on the same page together?

Rebecca: You said you twice.

Dylan: Oh, did I?

Rebecca: We only care about Dylan's dreams here.

Dylan: I knew what I meant, but I hope everyone - but yeah, just facilitating those conversations on the bigger picture, because so many times when it comes to money in the relationship, we get so caught up on the small details, but forget where we're actually going. And so it just helped helping people see the forest through the trees, essentially.

Rebecca: Yeah, and that's what we talk about a lot with folks. The finance side is so easy for couples to default. That's what they're going to talk about. They're going to talk about the obvious things. They're going to talk about how much did they spend eating out?

And how much did they spend on travel or whatever that month, or they'll just look at the budget or they'll just look at the investments, but they're only looking at dollars and cents. They don't know the questions to ask to actually say, how do we start to look at this to make changes? How do we have the right conversations so that we get to the root of maybe a spending issue or someone who isn't interested in money, and getting both people to sit at the table and be willing to have the conversations about investing and not just

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be like, “Oh, you're got it. You're so good at it.” And it's like, that sounds great to divide and conquer. It sounds super efficient.

But as we know, especially women, a lot of times when we're left out of that conversation, it can be very detrimental to our future. And so it's like, even if you trust your spouse with everything, you still need to have those hard conversations. And so we really help them learn how to facilitate those, and ask the questions that just aren't obvious. And then how to take those answers and turn it into an actionable step, and actually come to a resolution of, okay, this is what we're going to do.

Dylan: That's the big thing, right? The actionable step that they both are excited to do together.

Laura Lynch: Yeah, so good. Just this week, my husband and I were working on our taxes, which is a yearly thing where you have to sit down and pull up all the different businesses you got going on and do all the things and make sure you have all the documents. And so before we got started, I'm like, okay. Let's have a unity conversation here about how we're on the same team and we're going to look at the numbers and they don't necessarily come with any judgment there.

We're looking at the past. They're just the numbers. but let me tell you what could trigger me in this conversation. And you talk about how you might like, and just sort of having a prep conversation, because we know from history that this can be a triggering event for us every year. So having like, I have this scarcity mentality around spending, and this is why I'm so frugal.

And so let's talk about the values around how we're treating our money a little bit, just so that we can make sure that we're on the same page before we go into this conversation, because I don't want it to ruin our week talking about money. So I think that those conversations that you're helping clients through are so valuable.

Rebecca: Well, and that's such a great example, right? Before we had this challenging conversation, let's just voice our biggest concerns. What are you not looking forward to dealing with right now? What can I help you through, right? So what are you most concerned about?

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And what can I help you through? Because the thing is, what really is at the root of it, is everybody just wants to be heard and understood and they want to be respected. And so when you can finally have those conversations where both people feel like they're being heard, they're being understood and their thoughts are being respected, they're not being shouted down.

They're not being told that they're wrong. They're not being told that they're stupid, or anything like that, then you can actually work together. So it's really great to do even just that of prefacing the triggering conversation. We talk a lot about when you're going to have a money date with your spouse, how to make it fun.

And it's just a matter of focusing on the right things, which is keeping it positive and setting up an environment where it's not just doom and gloom again. Most people, they're like, "Oh yeah, our budget dates are just both of us on our laptop and just plugging in numbers." And it's like, there really should be more conversation than this. And it should be not just about what went wrong, but what went well and all of those ways that we can find the opportunity to kind of rewire our brains and our relationship with each other and with money, so that we're not only talking about finances when it's bad, but we're talking about it even when it's good.

Especially when it's good, because we have such a negative bias that we have to overcome. And when we have that negative bias and things aren't necessarily going well, it's so easy to blame your spouse and just be like, this is all your fault. Even if that doesn't make sense, but we like to, cause we want to scapegoat, right? So we shine a light on their flaws and it can just snowball into such a negative thing.

Dylan: Yeah. I love what you're talking about too, Laura. It's just the idea of setting the intention before you even have the conversation. And we do this all the time before we do a podcast or we're working on a big project because we talk to couples and talk about how to manage money together, but Rebecca and I are very different and we are very opinionated.

So being able to set the intention and say like relationship first, now let's have this difficult conversation. It's always helpful because then we can walk away if we need to, and then just hit the pause button and reset and make sure

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that we're being respectful to one another, just like you do with your tax conversation this past week.

Laura Lynch: Good. Well, Rebecca and Dylan, thank you so much for sharing all of that. Such a great work that you're doing and such great wisdom about how you took a hard look at housing when you were first kind of figuring out what your primary missions were around getting debt free and having travel in your life. Would you please share with listeners where they can track you down?

Dylan: So we have a podcast as well, called RADmoney, R-A-D money. It's all one word actually. And then we're on Instagram and our handle is radcoaches over there.

Rebecca: Yeah. And our website is radcoaches.com. So you'll find us - really radcoaches is kind of anywhere. And we put out two episodes a week. Hopefully soon we'll have you, Laura.

Laura Lynch: Awesome. So we'll make sure that all of those links are in the show notes, and thank you both so much.

Dylan: Thanks for having us.

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.

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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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