

**EP 44: Exploring Financial Freedom and Sustainability
with Dr. Brenda, The Money Coach**

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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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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, Dr. Brenda Money Coach, welcome to *Less House More Moola* podcast. I see that you are in your RV and I cannot wait to dive into your RV story. Thank you so much for joining me today.

Dr. Brenda: Well, thank you, Laura. It's a pleasure to be here. And, yeah, I'm Dr. Brenda Uekert. I'm this kind of weird combination of a sociologist, a financial coach, and a climate steward. So happy to be on your show.

Laura Lynch: Yeah, I think this is a great intersection. So, we'll definitely dig into that a little bit more. So, let's first talk about RV living. How did you come to decide to live in an RV full-time?

Dr. Brenda: Well, I had launched a new career to be a financial coach and I worked from my home in lovely Williamsburg, Virginia. And I sat at the dining room table for probably 18 months building a course out and doing all this stuff. And it was like life was going on around me. My kid was gone and I'm like, my lifestyle was horrible. I put on weight. I drank too much. I just was miserable.

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And I'm teaching people how to reach financial freedom. I had built a certain amount of financial freedom myself. And I'm like, "What am I doing? How can I tell other people to reach financial freedom and live this life they want when I'm not doing it myself?" And I walked into an RV and I'd never really been in one. I'd never slept in one. I'd never driven one. And I had gone back to visit family in Wisconsin. I walked into one and I'm like, "You know what? This is it."

I knew immediately, this is what I want to do. I had missed the travel. I had missed connecting with people from my previous work. And I didn't need or even want that big house anymore. It was kind of an instant fall in love, and then be terrified by the decision I just made.

Laura Lynch: Yeah, that's amazing. So much about my work is about being very much a planner, right? As a financial planner, I'm helping clients sort of work through all the details and check all the boxes before they walk into something new. But I've found that the serendipity of life and sometimes the instantaneous decisions that we make sometimes take us on paths that we would never have planned or imagined for ourselves.

So, what an amazing story that you just sort of grabbed that inspiration and just took over that as your lifestyle. How has it changed things for you?

Dr. Brenda: Well, in many ways, I can't go back, you know? I can't go back to that 9 to 5 corporate posturing. But I can't even.. It's really hard to explain. Like, I took off in May 2020, the height of COVID. And after I got over the fear and the adjustment of being on the road by myself—well, with some cats—it was sort of like finding myself again. Finding out who I am. The job being defined by my work was no longer there. It's like, who am I? What am I about?

And then, as I traveled around the country, I used to say it felt like Christmas morning, like you're racing down the steps, you're a little kid, and

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you're like, "Wow, what am I.. What's going to be under the tree? What am I going to get?" There was this sense of anticipation and excitement that I really hadn't had since childhood.

And to be able to see the things that I have seen and walk in beauty and just take in a different type of lifestyle, one that is ruled more by the weather and more by where I am and the possibilities. It's been amazing. It's been absolutely amazing.

Laura Lynch: Yeah, I have that feeling. Have you ever showed up at a campground after dark that you've never been to before, and then you wake up in the morning and it's like when you open the door, you're like, what does it look like out there? Because I just got here in the dark. It's the most magical thing. Just like you said, like Christmas morning.

Dr. Brenda: Yeah, and even driving the roads. I remember being in Vermont, in New Hampshire, and you go around a bend and all of a sudden there's this lake and I'm driving, I'm talking out loud, I'm like, "Wow." "Wow, there's nobody there," I'm just taking it all in.

It has been life-changing. It is a lifestyle and definitely, you know, as one of the concerns I think that I had and a lot of people have is, can I do my work from the road? And absolutely, you know, most of what we do now is online and there are glitches here and there, but people do it all the time. So you can be an RVer, you can be a nomad and you can still make money.

Laura Lynch: So, on your website, you mentioned this idea around magic moments. So, you want to tell us a little bit about what a magic moment is for you and how you're sort of designing your life around those magic moments?

Dr. Brenda: Well, I call them dandelion moments and I didn't make up the term, but somebody, another RVer had talked about this.

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We have these moments in our life where we stand back and it's almost like surreal. It's like, you know, everything just feels right about the moment. You're with the people you want to be with. You're doing what you want to do. And it's like those moments in life that we want to put in a bottle and take out for later. And so, for me, a lot of my dandelion moments, I don't have to be with someone, but I can be out hiking. And that those moments are dandelion moments.

I was out Saturday. I just finished a program to be an archaeology technician. So I was out in the Anza-Borrego Desert State Park here in California. It was some of my classmates and we went on a four-wheel drive jeep to see petroglyphs and walking through the desert. And it's like it's a dandelion day. And part of it is being cognizant of what is it that sparks joy. I've known happiness. Happiness is circumstantial. My RV life has taught me what joy means. And joy is so deep and it's an inner sense of just being at peace with yourself, being at peace with the world. And it just kind of emits.. It bubbles out on your face.

And most of us.. I think, a lot of us don't know what that joy feels like because we're so used to going to work and taking care of everybody else and doing our responsibilities and checking off our boxes. We haven't discovered what really makes our hearts sing. I mean, for me, it is nature.

Laura Lynch: Yeah, I think that that is something that I have learned in the last several months too, since, you know, leaving the corporate world and starting my own firm and getting to unleash my own voice and creativity.

And when I take, you know, a few minutes to walk the dogs in the middle of the afternoon and sit down with Eric, my partner, in the sun in the middle of the afternoon, I can reflect back to those moments in an office where I would have given anything to be sitting in that chair and to have the freedom of just a little time autonomy to just sit there and enjoy the sun.

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It is the deepest most meaningful thing just to have that sense that I can do this. I've created a life where I get choice about how I spend my time and if I want to spend a few minutes here sitting on the grass and, you know, feeling connected to the earth and watching the birds in the sky. I don't have to run from anxiety point to anxiety point, to fire to fire. I can actually just be here with myself and it is the absolute best and, something that I hope that you and I both can help other people find for themselves.

Dr. Brenda: Well, you use the key concept there, time autonomy. And that's what people are searching for, you know? Taking charge of their time and there's Isabella. Yeah, time autonomy is huge.

Laura Lynch: So, you've been working with some millennials in your coaching business and this is a whole, huge, influential generation of folks that have really important values about how we're supposed to be working on the kind of mess that we've made in the world. So what trends are you seeing with millennials? What are the things that they're facing right now?

Dr. Brenda: Well, to me, the younger generation in particular is dealing with two anxieties. One is money anxiety, because, you know, the cost of living, the cost of housing, everything is skyrocketed. "Am I going to be able to make enough to achieve what my parents made?"

And the other thing is the climate anxiety. Concern that we are destroying the planet. So, one of the things that I see is less consumerism. I think there's less wasteful, mindless spending and people are becoming more in tune to what's really important to them. And I find that the millennials and the younger generation, in particular, prioritize experiences over stuff.

And, you know, that's a very good model, but there is this deep anxiety. There's also a bit of guilt, I think, around money that, you know, "I want money, but is money going to create more havoc in the world?" And, and, you know, "Is it okay for me to combine all these: my passion for the

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environment or my passion for nature or my passion for travel? How can I do all that sustainably?" So it's a very conscious, I think, generation. You know, we do live in an age of anxiety, for sure.

Laura Lynch: So, it sounds like with your background and now your current work, as far as your volunteer efforts that you're doing, both with archeology and with ecology, you're trying to answer that question. Like, how do I build wealth while also loving the earth and being respectful of the environment around us? So would you talk a little bit about your eco-fin framework and how you help people work on that relationship between money and the environment?

Dr. Brenda: Sure. I mean, just this weekend I created a diagram and it's eco wealth and we have like a triangle. So we have the desire to reach financial freedom. And that desire is not necessarily where we reach the point where we don't have to work again, but we reach the point where we are in charge of our money. We have financial security. We have the opportunity to take some risks and go after that. So there's a desire for financial freedom.

There's also a passion for sustainability, protecting the earth, preserving the earth, saving the earth. So we have these values here. And then the third part of the triangle is really lifestyle. How do you merge all this together?

And as I'm a sociologist, so you know, the things that are going on are way beyond our individual potential to fix unless we're a mad genius. But most of us, we feel a little bit lost. You know, how do I.. I can't possibly.. What I do as an individual can't possibly contribute to saving the planet. That's just a huge, monstrous issue. But it is because when you think about it, you know, money is power. And when you start to build that financial piece, solidify your financial resources, you can begin making doing impact investing, which I know you do eco, environmentally-friendly decisions.

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You can, when you live your lifestyle sustainably, you're going to be saving money. So you're going to be growing that gap between your expenses and income, having more money to save and invest, and when you put your lifestyle in there, to me, it's coherence. It's being authentic, it's being driven by your values and your passions.

And so, you know, this isn't for everybody. If you are into consumerism and into spending and into wasting and into doing things harmful to the planet, I'm not here for you. I'm here for those really eco-conscious folks who want to do better for their wallet and want to do better for the planet.

Laura Lynch: Yeah, I think that those are all great points. It can feel very overwhelming in the situation that we're in to figure out a way where we can feel like we're having an impact and that we're making things better and yet, at the same time, not get too deep in that anxiety you were talking about where we're just really terrified of the bigger picture.

This is why I tend to kind of really keep my screen very narrowly focused in order to not be bombarded all the time with all the bad news, because it really affects mental health when you're kind of aware of all of the things happening all the time. And so, how can we, on an individual level, make small incremental changes and have an impact in our lifestyle but to your point, also put our money? Which is energy for purpose and alignment with our values is a really important piece of it, because if we can align all those things up to your exactly just restating everything you just stated, then you're in congruence with yourself and you feel more at peace with what you're doing.

And there are lots of ways, of course, to look at money and things that you can do with money to align them. One of which is giving, right? So, the more financial independence you create for yourself, the more opportunity you have to contribute to organizations that are doing things on a bigger scale than even you can. So, all great thoughts. That really brings us over

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to your event that you have coming on Earth Day. So please share all about that.

Dr. Brenda: Well, PlanetSmart Finance Fest. This is the inaugural event and it is an effort to sort of combine science and finances so that we can create this awesome, sustainable future.

And it's a virtual event. We're going to talk about climate change. We're going to talk about green investing. I've got a great lineup and really, ultimately, a lot of what we do is about hope. I recently finished the California Climate Steward Program, and I came into that program really discouraged, listening to the news and watching what's going on. And I left that program filled with hope because there's so many wonderful things going on.

And so, ultimately, I want to leave people with hope and a strategy that's going to help them sort of live a lifestyle and let their money talk in a way that is helpful for the planet. So I'm really, really excited about it for those interested.

The best way to get there is planetsmartfinances.com, but I'm going to give you the links and I welcome you all to register. It's an exciting event and Laura's going to be on there. So, yay, we're going to talk about tiny houses and lifestyles and impact investing and all that great stuff.

Laura Lynch: Yeah, that's good. It sounds like you've got a lot of really good topics on there and I love that goal of creating hope because it can be challenging sometimes to find hope in our current environment when it comes to, you know, focusing on the future of the earth and our planet.

So we will make sure that we put the link in the show notes. So listeners can grab that off my website and in all the different platforms. Is there anything else, Dr. Brenda, that you want to talk about in terms of the work

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that you're doing and the folks that you're helping and kind of where you're focusing your energy right now to make an impact?

Dr. Brenda: Yeah, right now I am creating Eco Wealth Collective. And I chose the word 'collective' for a particular reason because I feel like many of us feel isolated in what we do. And my goal is to create a platform where we can come together.

We'll have some lessons and some tutorials and some of the dry stuff, but it is.. The gear.. The core of it is to build a community because when we start building a community, incredible things can happen. So that's what I'm working on. I hope to launch Eco Wealth Collective in May. That's the goal. But I invite everyone to be part of a community. Because, you know, we can do this individually, but it's lonely. We can do this collectively and feed off one another's spirit.

Laura Lynch: Yeah, that's good. So, I'm going to take you back to the RV for a second. One of the things about nomadic living, moving from place to place, is that disconnect from community. So how do you, in your moving around, create community? Obviously, you're doing it in your professional life, but in your personal life, how do you find that the RV lifestyle is enabling—or hindering—you from having that community that's so important?

Dr. Brenda: Well, I've changed my lifestyle a bit. So, right now, I am a member of a RV co-op here in Southern California. And so, that's been part of my desire to become part of a community. And as a co-op, we volunteer.

But I have also done this when I was wintering. That's usually when RVers like slow down, find a warm place. And so, I wintered at South Padre Island, and there I volunteered for Sea Turtle Inc. Here, I joined the Climate Steward Program, then I became a—and I've only been here for six months and then I found the Archaeology Tech Program.

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There are so many ways to volunteer in your community. It is difficult if you are traveling from here to there every week or two weeks, but there's also an online community. And let's face it, if I were in a house or an RV, a lot of our community now is online.

I mean, I've been zooming with a business friend. We're accountabilities buddies. She's in the Yukon. We've been accountability buddies for years and we've never met. And you know, that is part of modern life. We build our community any way that we can. But definitely there's always an opportunity to volunteer, even if it's a little opportunity. It gets you in with the community. You're giving back. You're contributing.

Laura Lynch: That's good. I am so curious about the co-op format. We won't dive into that too much today, but I love that you have found a place where you can, you know, be at home with other likeminded people.

And it's always good to know that there are those sorts of communities being created all across the country. And so, for folks that are trying to make a transition to some sort of alternative lifestyle, whether that's tiny house or RV or what have you, that there is so much happening in that space. And, you know, there are opportunities out there to become parts of communities.

Dr. Brenda: Right. And the co-op concept, you know, there's some headaches, right? You got to get things approved and, you know, there's a mix of people. But the point is, we can keep our costs way down and we can connect to one another.

So, you know, this morning I opened up the pool. That's my Tuesday morning job is opening up the pool. So while the water is running into the pool, I'm in the hot tub. I mean, that's not too bad of a deal, is it? And we have an endowment committee and I'm the treasurer of the endowment committee, so we pick and choose, we use our skills, but it also.

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I mean, I'm just going to say this, Laura. I live in Southern California, I have a view of the mountains, I have the swimming pool, the hot tub, the pickleball courts, and I pay \$400 a month for this site. And so, Southern California living, I tell people I've moved here to keep the expenses down. I mean, how often do you hear that?

Laura Lynch: Yes, and people look at you like you're crazy. Like, how is that even possible, right? Yeah, just gotta think outside the box.

Dr. Brenda: Yep. Exactly.

Laura Lynch: Awesome. Well, Dr. Brenda Money Coach, if there are folks who are interested in finding out more about the event that you have coming up or have questions for you on anything else in the work that you're doing, how would they track you down?

Dr. Brenda: Probably the easiest way is to use my Linktree. So, you're going to have that also in the show notes. But that gives you a sense of all of my offerings. You can connect to PlanetSmart Finance Fest. You can look at, I've got a book, "Money Road Trip" book. You can hop into the course, but the Linktree, linktr.ee/drbrendau, is probably the best source.

Laura Lynch: Well, thank you so much for joining me and sharing your lifestyle and your event with the listeners.

Dr. Brenda: Thank you, Laura. It's been a pleasure.

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.

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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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