

**Finding Financial Freedom Through Regenerative  
Wealth with Laura Oldanie**

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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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# Finding Financial Freedom Through Regenerative Wealth with Laura Oldanie

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:** Laura Oldanie, thank you so much for joining me on *Less House More Moolah* podcast. I'm super excited to talk to you today. Would you please introduce yourself to the audience and share a little bit about how you practice minimalism or tiny living in your life?

**Laura Oldanie:** Sure. Well, thank you very much. Thank you for having me. I love having these conversations. So, yes, my name's Laura, and I am a green living and money coach, and the founder of Rich and Resilient Living. My work is all based on my own journey to align my money with my values and my pursuit and interest in sustainable living and permaculture and merging all that together, and then finding that other people were interested in that aspect of it, as well. And so, designing digital products, video courses, ebooks, and the physical book that I co-wrote with people to help people on this journey, as well.

So, in terms of minimalism and tiny house living, my first experience with tiny house living was as a Peace Corps volunteer. I served in the Peace Corps from 1993 to 1996, and I was teaching English in Poland at that time, and I was given a room to live in, in the boys' dormitory. So it was probably—it was no more than 200 square feet, if that. It was probably closer to 100 square feet. There was a bathroom, there was a tiny kitchen, and then there was a room that was the living room, with the dining room table combined, and it

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was my bedroom. It was a fold out kind of—it wasn't a futon, but it was like a Polish version of a futon that I slept on.

But I loved it. I loved that small space and just fitting everything in that small space, and I kept that appreciation for it, and I'm grateful that I had that experience at that point in my life so that it was never important for me to go out and amass more space. It was such a positive experience in that small space.

And now, the house I own and live in now is not even quite 800 feet. So it's not a tiny house, but it is definitely on the smaller side and it is sparsely furnished and decorated, in part just because I have not prioritized getting to painting and furnishing it.

But even then, I am more along the minimalist side. I'm prone to purging things and just not accumulating things, and I very much have an affinity—there's probably a word for it, but I don't even know what it is—for the Japanese minimalism style. It's just inherent in their small spaces. They're so well organized and efficient, but still so aesthetically pleasing and welcoming and inviting, and I really appreciate that

**Laura Lynch:** Yeah. I love that. For our listeners, I'm back in the tiny house, so we're looking at my sparse space. It's been really entertaining this trip to bring some more things into the tiny house and figure out exactly how to be very efficient with all of the spaces and also think about where things might be able to go now. So, it takes a little bit of attention, right? To live in a smaller space and to think about how to multi-purpose things and how often you actually might use that thing and all of that. It definitely takes some work.

So for the listeners, Laura Oldanie and I connected through my permaculture class. I was sitting in permaculture class and people in the class started talking about her, and I'm like, "Oh my gosh, who is this gal? I got to talk to her on the podcast." And so I sent an email and here we are. And I've been reading a book that she co-authored - I'm talking about you in the third person - that she co-authored. So, super excited to explore that. So I've been reading the book, Laura Growing Free, and let's just spell out F R E E because I really feel like this perfectly summarizes the ultimate goal that many of us are trying to achieve. So would you please define FREE for us.

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**Laura Oldanie:** Sure. So on the cover of the book, the free is: financially resilient and economically empowered. And that is definitely what it is, but there's even a more expansive version of it that is financially resilient and economically, ecologically, and ethically empowered because the free is all about this financial resilience, but in alignment with our values, and our desires to be better stewards of the planet, to be more intentional in our interactions and the actions of our money, the impact of it on other people.

And so, the word choice for our title "Growing Free" is very much in juxtaposition to a concept called FIRE that some people will know from the personal finance space, and that FIRE stands for financial independence, retire early. And so my co-authors and I, we knew about FIRE. But we were also all steeped in permaculture, this regenerative ecological design toolkit.

And so there's all of this talk in permaculture about financial freedom and escaping the rat race and the destructive corporate economy, but there wasn't the roadmap. And so, people were talking about FIRE in the permaculture space, but they didn't want that either. Because it wasn't in alignment with their permaculture values, because the FIRE path is to - it varies a little bit, but it is largely based on putting a lot of money, investing in the stock market to build wealth in Wall Street, in the same corporations and practices that those of us that are coming to permaculture and these regenerative practices abhor and see that they're actually destroying the future that we're trying to prepare for.

So, we didn't want to be investing our money in it. Or some people in FIRE are pursuing, they're accumulating large rental property portfolios, but those often exacerbate affordable housing issues. For us, it was what is the permaculture version of FIRE? What is this version of FIRE that acknowledges what is happening currently to people and planet?

**Laura Lynch:** Yeah, I think that's really good. In the book, it talks a lot about how the FIRE lifestyle tends to burn people out too and ultimately, we're here on this earth for our entire life duration.

And so to be just really holding yourself to the grindstone for those years to sort of save up, save up, save up for that moment at which you maybe set yourself on your retirement journey, it isn't really in alignment with everybody's values. I would think that there are some people out there,

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maybe that, setting themselves free to entertain themselves for the rest of their life maybe aligns with them.

But for a lot of people, it's really about creating more balance now and making sure that their money is aligned with how they want to have an impact while they're on this earth. And so bringing all of those pieces together means we have to look outside of FIRE in order to come up with another framework for ourselves. So I really like that FREE framework, because it really describes what we're all trying to achieve, which is we want to be economically empowered, for sure. And we want to be financially resilient. and so it's a great summary.

**Laura Oldanie:** Could I add a couple more thoughts there, just to expand on that? Because often, FIRE is this financial independence, retire early and FREE isn't about retiring per se. I mean, if you want to retire yourself from a soul-crushing, miserable job, okay. But FREE is all about figuring out what lights you up, where your passion is, where you want to plug in to be part of the solution and finding ways to make that economically viable - not to put you in a place where you're turning all of your creativity and interest into profit, and that's the only way you're thinking about it, but to give you that opportunity to design your life around that. your passions and being part of the solution.

**Laura Lynch:** Yes, yes! Because we all want to create that sooner rather than later and retirement for a lot of people can be kind of the end of their fulfillment because work can be quite fulfilling. And so just, how do we make our labor, our effort, our energy, our attention, really more in alignment with how we want to create impact on this earth sooner, rather than saying, "Oh, I'll volunteer when I retire."

Right? I think that that's, one option, but I think there are other more creative options that we can do sooner. So there's this really super impactful section right at the beginning of the book that talks about money delusions and you know, money is so weighted full of baggage and we all have our own money scripts and ways that we have kind of grown up with money.

And I think some of these delusions are really huge reframes or shifts of perspective. So would you highlight a couple of these money delusions that you feel like hold people back from aligning their life with their values?

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**Laura Oldanie:** Sure. I think one of them is this idea that money can buy us status and respect. And I actually recently posted a video on social media, and it was all about the things that I see society normalizing and glamorizing, like shopping malls, and large pickup trucks, and golf courses, and home renovations that aren't necessary.

And I think we look to that as status, but that's really when we step back from that, that is not the source of - when we think about the people we respect, I think that it's not. More and more of us, especially imagining people who are drawn to your audience, that's not where the respect and status and esteem comes from.

And so I think one thing is just people are stuck on, "I need to have a lot of money to have this status and be accepted and not feel insecure in my community" or when I'm interacting with my family or friends who maybe have more money. So that would be one. I know that in another conversation, you had mentioned the delusion - because you're working your way through the book about how that's, what was the one-

**Laura Lynch:** About money buying security?

**Laura Oldanie:** Well, that's yes. That's one of them. Yes. That's a big one for me because especially I think once you get to permaculture, it's really hard to not see beyond money as a form of security when, and even if you're not steeped in permaculture, more and more people are seeing this.

With money being just numbers and digits, in the ether these days, it is such a fragile and speculative form of wealth or capital. And what truly is where we get our resilience and our security is from our community. It's from our connections. It's from our skills. it's, it is not money. I'm not saying money doesn't play a role, certainly I acknowledge that.

I do think a base level of money is helpful, and having that sense of security and not feeling so tense all the time. But beyond there's also this idea of getting to your point of enough recognizing what enough means for you. And then recognizing that you don't necessarily need to keep pushing and stressing to go for more of it.

**Laura Lynch:** Yeah. I think that that's a great point because we feel so fragile when we think about whether or not we can have enough money to buy our

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security. And often we find that folks that do retire, they can never really, they have a really hard time letting themselves spend the money that they have been saving up, right. Because they still feel some level of fragile because all of us know that investments go up and down and that inflation is impacting the money that we save.

And so we understand that even the security that we do create by being good savers, it doesn't make us feel all that secure all the time. We've completely abandoned the historical notion of the fact that it was your community that took care of you. The 401k is an example: wasn't even invented until 1978.

And so therefore, when we look back, not that long ago, it was really your community that was there to take care of you or to provide you with security in your later years. And we've so abandoned that. And I think it's good to bring that back into our mindset around how we're creating security for ourselves.

It's not just by being good savers or cramming dollars away while we work hard. It's also about the cultivation of our resilience in other areas, including community, including skills, including confidence, and confidence and all the things that can make us valuable members of our community.

**Laura Oldanie:** Yes, yes. So we use the word resilience in our title, free. And it is a big part of all of it.

**Laura Lynch:** Yeah. So, good. So I often hear sometimes people are bad with money and that is something that's discussed in the book. Do you want to dissect that one a little bit?

**Laura Oldanie:** Sure. Well, so yeah, we look to people who have lots and lots of money and think, "Oh, they must be good with money. And since I don't have much money, I must be bad with money." But we don't stop to think about how many of those people inherited wealth. How many of those people are generating that wealth through these unsustainable practices that are exploiting and harming the planet and other people?

And when you start looking into the statistics, the data, it really shows how wealthy people so carelessly spend their money. They're spending so much money on homes with rooms they don't need, or multiple houses that they're not even using, or cars that they own, but don't really drive around.

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Whereas those of us with less money, we're much more on top of our spending, or at least more often spending it more wisely. That's not to say that more people couldn't step up and pay more attention to their money and manage it better. But overall, it's not so much that we're bad with money. It's just that we haven't had the luck and advantages of so many people with money.

**Laura Lynch:** Yeah, and I think it's good for folks to sort of unpack that notion, "I'm bad with money" because it really holds people back from taking steps to learn more about. The full range of their wealth and to understand how to sort of tackle that and align it with what's most important to them and their vision for the future and how they want to care for themselves and the planet.

The very first thing that we have to do whenever we tackle a new goal is get into the weeds with it, and understand it, and feel empowered enough to pick up that first tool to start working on something. And so if we sort of avoid it because we assume, "Well, I'm just bad with money because I don't have any" then that can be so disempowering from building a resilient future for yourself.

**Laura Oldanie:** Certainly. Yeah.

**Laura Lynch:** So that was a couple of the delusions. There's quite a few more in the book. Each one of them I felt so, just such an important mind shift. So I think that that is a really great section of the book to help people kind of rethink some of their ideas around money that they picked up from wherever they picked them up.

So I really appreciate that section. And then another point in the book that really is something I learned about in permaculture is about forms of capital and currency. So would you share this concept and how kind of thinking about wealth in a broader form creates more resilience?

**Laura Oldanie:** Sure. So this idea of multiple forms of capital. I also learned about it first through permaculture, but it's not original to permaculture. It has been used in rural communities to show them - rural lower income communities - that even though they may not have a lot of financial capital

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in their communities, that they have all kinds of other forms of capital and enforce forms of wealth in their community.

So I'll talk through them and then I'll talk a little bit more about them. So there's financial capital, which is the one that we all interact with regularly, and it is the most predominant in our society. But it is just one form of capital that we have access to. And that is the money: the Bitcoin, the cryptocurrencies, the stocks, the bonds, all of these financial forms of capital and currencies that we interact with. Another form of capital is material capital. So that is the phone or the laptop that you're listening to this on, your car, the building that you're in all of these tangible things are.

The book itself; if you're touching the book *Growing Free*, that's a material form of capital. Then we have living capital, which is the air we breathe, the parks in our neighborhoods, the papaya tree in my yard. These are all living forms of capital. Then there is experiential capital. So experiential capital are those skills we mentioned.

When you learn something through experience, you have a skill, you know how to do something, whether that is a plumber earning his money through knowing how to work with plumbing systems, repair a toilet, repair a sink, repair a car, repair your own bicycle, or even knowing how to cook - when you volunteer in a community garden, when you volunteer, you bring your experience, your skills. So that's experiential capital. Then you have intellectual capital. So that's what you would learn when you read a book, when you go to school. It's our creativity and our innovation.

So say that you read in a book about how to repair a bicycle tire, that's the intellectual capital. And then you go and actually replace your tire or repair it. Then there you've got that experiential capital. Then there is a spiritual capital. So it could be your religious faith, but it doesn't have to be.

It could be a yoga practice, meditation. However you center yourself and find meaning in this crazy world we live in. That's spiritual capital. Cultural capital is our shared history, ethnic foods, film, art. All of these forms of culture are forms of capital as well. And there is also social capital - and social capital is this community that we've talked about.

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This is, for me, where the resilience really comes in. These are the connections you have to your neighbors, your family, friends, the PTA, if your kids go to school and you're involved in the PTA, your church group, whatever groups you are involved in. I think about social capital, like a buy-nothing group, if you're part of a buy-nothing group, or I'm in a local time bank, or even just when someone needs a job and they put it out on LinkedIn or Facebook and someone has a connection and connects you to a job opening and you've done it because you've done it through your connections. So that's social capital. So those are the eight forms of capital that get talked about in permaculture.

But I also think that, I've seen other forms of capital talked about. I think time is a form of capital. I think time is, for people, when they think about what's important to them, it's a big part of their decision-making. That's what people want: the autonomy over their time to use the time the way they want, and not feel like they're pressured to make their choices of how they spend their time because they need to earn money to pay off debt, or whatever the situation may be.

So, time is a form of capital we can think of. I think our health is, our physical and mental health are definitely forms of capital. They even say health is wealth and we spend so much time and energy working to earn and save money for retirement to afford this expensive health care in our later years, but we're creating often those health problems that we think we need the money for by stressing and focusing so much on working all the time during these earlier years of our lives.

So health is a form of capital. And another form of capital I think about is attention capital. When we see how much money Mark Zuckerberg and Elon Musk and so many others are earning, advertisers are earning from our attention.

We can be much more intentional about what we choose to pay attention to and how, what, when we think about what we're paying attention to. Is it benefiting us and our communities more than it's benefiting that destructive corporate economy? Is it enriching us? Is it maybe giving us a new skill?

Not that we can never relax, and just enjoy something, but we can be much more thoughtful about how we, how we direct our attention, because it's very

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valuable. And what we pay attention to often impacts us psychologically as well. So those are the forms of capital that people can think about.

And I just think they're so powerful because, when you think about money, we only really want money as a gateway to access these other forms of capital and it's like, okay, so how do we bypass money and go straight to these other forms of capital? And there's so much potential for that creative thinking to come in here, come into play.

And that, when we use money to access these things, it makes everything transactional. And it makes it so much more impersonal, and it robs us of the opportunity to be creative and have that that sense of satisfaction and pride, but it also just puts so much distance between us, and it doesn't give us the opportunity to have those more personal interactions with people.

I get it that it is a balance of time - time it's much easier to just pull money out of your wallet often to go into the store. But it definitely robs us of our creativity. And, there is another book that was very much influential for my co-authors and I called Early Retirement Extreme.

And I can't remember Jacob Lund Fisker's quote right now, exactly. The author, but he said something about, how spending money is the least smart way of solving a problem. It's the easiest, but it's not the best way. It's just the way we default to.

**Laura Lynch:** Yeah, it is the way we default to because it used to be before currency that we exchanged, goods or time or services or what have you for the things that we needed.

And so currency became a faster way to get the things that you need and to not have to have, you could exchange dissimilar things, right? And so it became a shortcut for us. And then we became very fixated on it as being the only source of wealth. And so I really appreciate you listing out all of those forms of capital.

And one of the exercises in the book challenges the reader to go through your life and calculate your different forms of capital in your life. We have realized - Eric, my husband and I - that, making the move across the country is really severing some of the most valuable form of capital that he has.

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And that is the relationships that he's built from a professional standpoint over 30 years in one place. And so we've been really thoughtful about how are we going to recreate that in a new place? How do we build new social capital and trust within the community? How do you become known for the skills that you bring to the community?

And, it's a really important part because, sure you can put your business out on Facebook or whatever, but at the same time, people do business with other people. And so you have to develop those trust-based relationships. So, thinking about all the ways that we have wealth in our lives through relationships or through our skills, our knowledge or experience, or what have you can be a really helpful exercise to think about your wealth in a more comprehensive way.

It not just be boiled down to the thing that's easily measured and calculated in a bank account.

**Laura Oldanie:** Yeah.

**Laura Lynch:** So, I have been really interested in regenerative agriculture in recent years. And so, I was super excited to see you and your co-authors dive into regenerative wealth. So I would love for you to talk some about what is regenerative wealth and how can you know that be applied in people's lives in order to improve your situation and your community.

**Laura Oldanie:** Okay, so one of the key concepts of regenerative wealth building is thinking in terms of assets and investments, which is actually a conventional wealth building concept, but it carries over to regenerative wealth building too. It's just a different range of investments and assets that we're thinking about.

And so regenerative for anyone who is less familiar with regenerative, I like to juxtapose regenerative with sustainable because, most people know sustainable or sustainability. But if we look at the root of sustainable, it's sustained. It's sustaining and maintaining where we're at. And we can see that sustaining and maintaining where we're at right now is insufficient.

It is not going to lead to a positive outcome. Whereas the idea of regenerative is not just sustaining and maintaining, but it's restoring, repairing and rejuvenating regenerating the soil in regenerative agriculture. That's a big

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part of it. And it's not just on large scale farms. We need to be regenerating soil in our yards, in so many places, but it's also we need to regenerate people too.

People are depleted. We've been exploited. There's a lot of regenerative work to be done, not just in regenerative agriculture, but in all aspects of our lives. And so carrying that over to this way of thinking about regenerative wealth building, instead of investing in Wall Street or a real estate portfolio that's going to exacerbate local housing issues like we talked about, it becomes - if we're talking about more conventional ways of thinking about financial investments, there are now platforms where you can make loans to regenerative farmers and earn interest on those loans.

So that would be a regenerative investment in that more conventional way, we think of investing. Even just starting with the basics. How many of us have moved our money out of the major banks? all of the big mega banks are funding the fossil fuels industry. So if you're out there wanting to divest and not support fossil fuels and working so hard at it in your personal life, if you're still banking with any of the major banks, your money is supporting fossil fuels and you're supporting banks that support fossil fuels. So, have you thought about putting your money in a local credit union where the money stays and supports your local community?

Have you looked for climate-friendly banks? There are banks that have better practices or more socially responsible banks, even just banking. Those are more regenerative ways to think about our money socially, responsible ways. There a Native American bank, you could open a CD or a savings account with a Native American bank and all of your money in that bank, they're putting depositors money to work, making car loans and mortgage loans and business loans to Native Americans.

If you want to put your work to something like that, you can do that. There are all kinds of community development financial institutions that operate as banks and marginalized communities. So, there are ways out there. We can put our money to work in the ways we want to want to see it.

There are, I have a pay-what-you-can course on regenerative investing intro towards regenerative investing. And I've listed out all kinds of investing opportunities I've discovered that are available to non-accredited, non-

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wealthy investors. There certainly a lot more that can be done in regenerative investing for very wealthy people, but there's plenty that we can do, even if we're not wealthy.

So, there's that way of thinking, kind of more like, how do I make financial investments? But then there's also the, one of the things I've done for my retirement planning is plant soap nut trees in my yard. And because that's something that if I want to later on, I can sell and earn money from, it will save me money.

I can gift and barter them and share them with my community and build community. For me, retirement planning, I'm thinking about how do I, potentially build an accessory dwelling unit on my property and how am I cultivating relationships with people younger than me, so that I can have someone live on my property and have an exchange with them.

So I can age in place gracefully. I don't want to go into an assisted living facility. If that may be for some people, but that's not my vision for aging. And, so there's that kind of thinking, How do we invest in tools or things that will hold their value and help us earn more money.

I always give the example of, my boyfriend. Albert does several different things, but one thing is he's a beekeeper and he spent, I think like \$120 on a wax press so that he could press more honey out of the honeycomb. And within one season, he had earned that \$120 back. Now, everything he earns off of that is profit.

These are investments. If we start thinking about skills, you're investing. Again, not to turn every interest or thing into income or profit, but how do I obtain a yield from this? What investments can I make? How can I spend money in a way? That even though I no longer have the cash, that value somehow stays on my holistic balance sheet. It's just transferred to another column that's not a financial column.

**Laura Lynch:** Yeah, that's so good. I think that most people are trying to figure out how to create a place for themselves in the future where they can age in place or age wherever they want to age.

And it's something that I've been thinking about a lot too, like how do I surround myself with different age groups in my community so that I have

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people that I can depend on in the future, and how do I invest in my community to make it make the resources there for me and for others, right?

By supporting small businesses. We make sure that those businesses are there for ourselves and for others. And there's just so many different ways to think about aligning our money in ways that creates growth and healthy communities and healthy lives and healthy soil and healthy people beyond just stocking it away in a brokerage account somewhere.

And so I really love some of the examples of practical things that can be done that you all list out in the book to create regenerative wealth and income and all the things to think differently than just the traditional way of building wealth. Are there any other key takeaways from the book that you wanted to share with us?

I definitely have peppered you with some questions on the key things that I really gravitated towards, but I'm sure that there are other topics that are super interesting for folks.

**Laura Oldanie:** Well, I guess I just want to underscore: Yes, we need systemic change, but there's so much we can do personally as well.

We don't have to wait for government leaders and, these laws and regulations and things to be put in place. We, the people can start taking action. And one example, we don't talk about it in the book with this language. But we do talk about it: in economics, there's something called a circular economy, or at least in a sustainable version of economics.

And it's the idea of a closed loop, no waste or very reduced waste system. But we can start doing that with our own personal economies. We can make our own circular personal economies in terms of tapping the multiple forms of capital. How do we catch and store that energy in our own personal economy?

So that it's not just us earning money from soul-crushing jobs, taking out loans and being in debt. We're tapping these other forms of capital and then they're not just passing out of our personal economy, but when we pay our bills and send it off to Wall Street and other places, we capture and hold the social capital or the living capital. And we invest in these assets and they

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stay in our circular personal economy and on our balance sheets in different ways like I mentioned.

So just to start encouraging people to think more about how do how do I start doing this more on my own and that you don't have to wait for this system to change. We individually can be doing this. And this is something that I'm going to be teaching people in a class I'm offering in May.

I'm calling it personal economy makeover, and how do we transform our personal economies into these circular or regenerative or permaculture personal economies? And so, it'll be online via Zoom for four weeks, four Wednesdays in May, and people can learn about that on my website, richandresilientliving.com.

**Laura Lynch:** Awesome. Yeah, that'll be really good because we've talked about things in some pretty broad strokes today. And when you get into the nitty-gritty details of how do I actually do that, I think that'll be really a lot more valuable than kind of talking about overall philosophy, but instead thinking about really hands-on, how do I do this in my life.

On another recent episode of the podcast, I talked with Meg Carney, who is the author of *Outdoor Minimalists*, and she has a great podcast. It's very practical in the sense that it teaches you how to be really resilient in the ways that you are using your outdoor gear. And she talks about repairing and repurposing and all those kinds of things, which I think is a great way to think about things, having multiple uses in your life. In the last two days, I repurposed one of my Columbia quarter zips for my dog, who I was afraid would get a little too cold. And so instead of rushing out and buying my dog a dog sweater, I just repurposed one that I felt like I would probably never really get that much use out of.

And so, even just little things can make you feel good about, keeping things inside and not running out the door to purchase the thing that you think you need instead of looking around you, where can I repurpose or reuse or figure out a creative solution for this. It takes a little creativity, though.

**Laura Oldanie:** Yes, but that's great because that there's a quote from a poet. I once, I think he's a poet or a writer. "If we had more creativity, we'd

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have less capitalism.” We need creativity. It's going to, what's, what's going to get us through these challenges that lie ahead.

**Laura Lynch:** Yes. Yeah. Creativity. And we need space in our lives to have time for the creativity, which means we have to come up with ways to have autonomy over our time and to be able to foster that open space in our lives. So if listeners are curious about reading more of the *Growing Free* book, which I still haven't quite gotten to the end of, how might they get a copy of it?

**Laura Oldanie:** Okay. So it's available for purchase on my website, which is [richandresilientliving.com](http://richandresilientliving.com) and then forward slash shop. So, that's spelt out A N D, [richandresilientliving.com/shop](http://richandresilientliving.com/shop), S H O P.

**Laura Lynch:** Perfect. And we'll have a link to your website. In the show notes so that listeners can grab that.

Well, Laura Oldanie, thank you so much for talking to me about this really important topic of creating more resilience and thinking about different forms of capital in our lives and sort of expanding our frame of wealth away from it, just being about how much money we can hoard away, but instead thinking a little bit more creatively and also multi-dimensionally about what is wealth, and doing it in such a way that it's aligned with how we want to leave the earth behind us. I think this is a great topic. Any final thoughts as we wrap up?

**Laura Oldanie:** I think that's it.

**Laura Lynch:** Awesome. Well, thank you so much for joining me. It was great to talk to you.

**Laura Oldanie:** Yes, thank you.

Hey, I'm honored that you listened to this episode of *Less House More Moolah*. I hope something in it will help you continue to move toward a life aligned with your values.

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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](https://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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