

[Guest Post] Freedom Fighter Interview #1 - Brandon Clay

Today we start the first of a series of interviews. During this series we will be showcasing other [Freedom Fighters](#) from around the world. I am excited to introduce you to our first guest, Brandon Clay from [Trading Story](#). Read Brandon's awesome story below. And if you would like to be featured in the Freedom Fighter interview series then be sure to check out the [Guest Posting page](#) for more information (it's open to anyone that is willing to share their fight for freedom: Time Freedom, Location Freedom, and Financial Freedom).

Now I will turn it over to Brandon...



Brandon Clay

Freedom Fighting as a Podcaster

My name is Brandon Clay. And I am a [Freedom Fighter](#).

Sometimes it takes someone else (like the Gen Y Finance Guy) to point it out. But it's true. I fight for a freedom. For me, it's about time, money, and opportunity.

- Time that I don't currently have because I work a full-time job, run a side business, and am starting a new business.
- Money to provide necessities and modest wants.
- Opportunity for travel, charity work, and other things that time and money can purchase.

As for where I'm at now, I'm currently employed as a marketing director at a small digital marketing agency in Austin, Texas. It's good work, and I'm learning even more in my chosen profession. But ultimately, it's not the destination. My medium-term aims are to both own another online business that would sustain me and my family and to trade the financial markets.

More on that in a bit -

My Big Financial Faux Pas

I've been on this journey for a while. It started in my mid-20s, though I didn't realize it at the time. It began with one of the worst financial decisions of my life.

I overheard a commercial on a talk radio show for a greeting card business. I called the number and got the glossy brochure promising riches to be made selling greeting cards in local businesses. The idea is to buy boxes of greeting cards and stands. A salesperson helps place the stands in stores where they didn't currently stock greeting cards, and you drove around every month to collect a portion from the store owners and restock the cards.

Cool idea for a mid-20 something, but it didn't work as expected. Sales were much lower than promised and I was out multiple thousands of dollars - nearly half my then-annual salary in debt. I cringe as I think about it now.

I invested over \$22,000, wasted hundreds of dollars in gas, countless hours in worry, and the shame of getting taken in a scam. I still wonder why I did it.

There was a strong element of greed. I wanted to get ahead and have a side business while working at a corporate job. I thought this was an easier way to get that jump start. But it didn't happen. I even took a home equity loan to finance the purchase. Another bad idea! My expectations should have been informed by realistic potential, not pipe dreams. Lesson#1 learned - be realistic.

Moreover, there was a strong element of 'stupid'. We make mistakes when we're not educated. I know there were personal development tapes and CDs at the time, but I wasn't listening to any of them. Had I been more informed about entrepreneurship, I may not have been as naïve. And I may not have been scammed. Lesson #2 learned – get educated.

I wish I could say that was the last dumb financial decision of my life. It wasn't. However, it was one of the more substantial mistakes that I made early on. From an inflation-adjusted amount, it was the most expensive.

Best Financial Decision - Getting Educated

My mistakes have been more measured since then. I learned some things through that experience. For one, I understand risk more and take smaller gambles. One of those more modest gambles was a career change.

That turned out to be the best financial decision of my life.

About 8 years ago, I was sitting in a job I didn't like. The boss, who happened to be my dad, was generous and gave me a decent salary for the position, but it didn't make up for the fact I didn't want to be there. I couldn't just up-and-quit from my job; I needed to find a place to land.

I needed a new career.

So I took a career test. I considered going back to school. I thought about a lot of things and finally settled on becoming an advertising copywriter – something I'd never done before.

In this instance, I didn't go back to school. I already had a liberal arts degree. Education doesn't necessarily have to happen by earning a first or second degree.

So I bought some books, wrote a lot, put together a portfolio, and started pounding the pavement on the side. I volunteered for some companies and non-profits and finally had a modest writing portfolio to present on interviews. About 8-months later, I got hired as a financial writer and copywriter for a small investment firm. That career shift ultimately proved to be the best financial event of my life so far.

Some of the results of the career shift are hard for me to believe.

My income increased some at first, then later more dramatically. My eyes were opened to the world of online marketing, and that new job was the start of me creating several websites, including one that made over \$70,000. Not great money, but it was something –

More than that, the experience with that website showed me I could make a side income from the internet. Plus, my new career took my income from around \$50,000/year to over six-figures/year within about 5 years – that was solid growth for someone with no previous experience in digital marketing. That was a great financial decision. And the bonus is I finally enjoyed what I do.

Current Plans for Financial Freedom

At this point, I've settled on one continued direction and two new directions.

For one, I plan to continue full-time work to support my longer-term goals. Second and third, I'm going to trade the financial markets and run a podcast. My hope is that the trading and podcast will be able to support my family and grow wealth over time. We will see.

I've traded before on several occasions and I hope to be able to make it as a part-time or full-time trader within 1-2 years. I launched the podcast on [iTunes](#) and [TradingStory.com](#) in mid-April 2015. My aim of the podcast is three-fold:

1. To interview profitable and successful traders to get their tips to success.
2. To chronicle my journey to becoming that profitable and successful trader.
3. To grow a following of interested traders.

I have not arrived.

In fact, I'm just getting back into trading as I write this post. But I've seen success before in a career shift and I think I will see success again. At least that's the aim. When I start seeing more full time income potential from either the podcast or trading (or both), I will feel more comfortable quitting my full-time position. We'll see how that plays out.

Favorite Quote Wrap-up

My current favorite quote is not catchy, but it's true. And it's something I'm trying to internalize. I heard Tony Robbins on another podcast a couple months ago talking about his new book, [Money: Master the Game](#). In the interview, [Robbins said](#),

“Whether it's the world's top hedge fund traders like Ray Dalio and Paul Tudor Jones or entrepreneurs like Salesforce founder Marc Benioff and Richard Branson of Virgin; without exception, these billionaire 'insiders' look for opportunities that provide asymmetrical risk/reward. This is a fancy way of saying that the reward is drastically disproportionate to the risk.”

My overall financial goal would be to invest that way.

I want lower risks with the potential for much more upside. The more of those risks I can make whether in trading, life, or business, seems to be a good way to stack the odds in my favor for success. At least some billionaires think so.

Brandon Clay can be found podcasting at [TradingStory.com](#).

Email Brandon - Brandon (at) TradingStory.com or Tweet him @TradingStory.



Gen Y Finance Guy

Hey, I'm Dom - the man behind the cartoon. You'll notice that I sign off as "Gen Y Finance Guy" on all my posts, due to the fact that I write this blog anonymously (at least for now). I like to think of myself as the *Chief Freedom Officer* here of my little corner of the internet. In the real world, I'm a 30-something former C-Suite executive turned entrepreneur turned capital allocator. I am trying to humanize finance by sharing my own journey to Financial Freedom. I believe in

total *honesty* and *transparency*. That is why before I ever started blogging, I decided that I would share all of my own [financial stats](#). I do this not to brag, but instead to inspire motivate, and also to hold myself accountable. My goal is to be a beacon of hope, motivation, and inspiration for *you*, the reader, by living life by example and sharing it **all** here on the blog. My sincere hope is that you will be able to learn from me - both from my successes and my failures! [Read More](#)