

[Guest Post] Freedom Fighter Interview # 10 - Alyssa Windell

Today we have the 10th 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 tenth guest (second female), Alyssa Windell of [Generation Y Retirement Account](#). Read Alyssa'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 Alyssa...



I've always had an insatiable curiosity...

With that being said, sometimes I've even felt like I've got this Alice in Wonderland vibe. I've been "great" at certain things in life. Sometimes though, we solely focus on specific career paths/hobbies/passions that we desire to master. For me...I wanted to be a "jack-of-all-trades" kind of girl. This also can be attributed to the fact that during my sophomore year of college my father passed away from pancreatic cancer.

It absolutely turned my family's world upside down. Although, there are a plethora of people, family, and resources that are willing to support you, I had this notion to kick everything into high gear. I needed to muster the strength and knowledge to take care of myself and my family, all while feeling my dad's surrounding love. I know he is proud, but I want to continue his legacy each day.

The fight for freedom can either be accepted or shied away from when you are officially put into positions where you need to start making choices for yourself.

For me, I felt that dire need to make independent choices after I graduated from Oregon State University in 2013. Unlike the portrayal of the dismal job market to follow after graduation, I was fortunate and beyond grateful to land a full-time position in the spring before receiving my diploma. I was set to start my real-world, corporate job just one day after graduation (talk about full steam ahead).

The idea of leaping into the abyss of adulthood with the backings of a promised steady income (unlike the meagerness of a college student budget) was unreal. After graduating, I moved to Eugene, OR (yes, I still am the minority among all these Duck fans) where I now currently reside with my wonderful fiancé.

Most (but not all) have this inclination to stop learning at the institutional level.

Have you ever met anyone who refuses to touch a book for the rest of their life? For me I was hungrier than ever to continue learning. I am an avid believer in Benjamin's Franklin quote, "*An investment in knowledge always pays the best interest.*" Whether that means paying for classes, or learning perspectives from others for free, investment in any form of knowledge will continue to pay dividends throughout a lifetime.

There were certain aspects of real world life that kept coming to fruition. How to set up a 401(k) retirement plan through my employer, which insurance coverage is right for me, how do I maintain the balance of saving for the future, paying down student debt, and an insane amount of other aspects of life that I did not have to face before. Each morning of post-grad life I would pour over Learnvest.com, Forbes, the Washington Post, and other sources to keep increasing my financial literacy and knowledge before heading off to work.

With my current job, I wake up at 6:00am for my morning routine, head to the office by 8:00am and tuck into bed about 9:30pm or later. After a cup of coffee in the morning, I seriously feel like I can take on the world. I can't discredit the late night hours, because as you will learn shortly I sometimes have the best inspiration in the evening as well.

I started realizing that post-grad life was pretty difficult to navigate. Taking an interest to strengthening my personal finance knowledge was quite fascinating. Here I was: a Speech Communication major, Business & Entrepreneurship minor graduate who suddenly was getting fired up on learning how to secure retirement, build wealth, and (gasp) invest.

Although, while attempting to learn more personal finance knowledge an ominous theme intertwined through most of the headlines. The prevalent depictions of the Millennial generation was that we were poor savers, had awful spending habits, were depressed by student loan debt, and afraid of Wall Street. I kept desiring to learn from a positive standpoint, in laymen's terms (finance can be fairly dense), and potentially from people my age. I had this inkling that there were more people in my generation looking to fight for our freedom and bust the stereotypes.

You know those night's where you're just sitting on the couch in your after work attire?

It's a classic scenario for most people that decide they would like to just crash after their 8-5pm job (or even people who work from home after a long day). In this particular said scenario, I was donning my infamous "grey on grey" outfit (mismatching grey crew-neck sweatshirt, and grey sweat pants) with glasses on, and my mane of hair up in a bun. It was a blustery October night where I decided to curl up on the couch and read Jaime Tardy's [*The Eventual Millionaire*](#).

In this book, Tardy provides several interviews with millionaires on habits and patterns that aided to their success. One of the interviews, a particular millionaire explained that if you wanted to become an entrepreneur to just start already. This could mean creating an online store, a blog, selling homemade goods, etc. I was struck with inspiration. I dropped the book on the couch and instantaneously ran down the hall to start a blog. From that moment, GenerationYRA.com was born: A Millennial's Guide to Securing a Strong Financial Present and Future.

At age 25, I will admittedly say that I may be continuously making

financial mistakes.

Those financial mistakes serve as the inspiration and building blocks behind my blog. I want to write from a standpoint of realness, that not everyone needs to have it perfectly figured out to strengthen their financial game plan. One of the worst financial decisions I made that is pretty cringe-worthy?

Throughout high school I was working two jobs and several hours, where the compensation was very great for a teenager. Instead of socking it away in savings, I spent all of it...that money could have served as a solid financial base for my undergraduate and post-graduate years. This isn't to say my parents did not instill positive financial habits, they did. I just was a normal teenager that did not receive financial teachings throughout school to really ingrain the importance of saving.

I could have walked away from college with less student loan debt. Unfortunately, at the time (and even so now) the mindset was that taking on student loans was *normal*. Close to everyone I knew had to take some form of a loan. Experiences build who you are, and those years also led me to the best financial decision I ever made (and continue to make), which is learning how to feel empowered by money.

Financial Freedom to me means using money as a tool responsibly to carry out the life you wish to lead. My freedom number isn't necessarily determined yet because I recognize there is a lot more financial knowledge I need to gain, and a lot more life I need to experience (that may require unaccounted for expenses). What I do know is that particular number would allow me the flexibility to visit and tend to my family/friends, make charitable contributions whenever I can, take on a venture/passion with the capital to do so, all while ensuring my future family is taken care of.

The path of fighting for freedom can be accomplished in many ways.

Your path could be completely varied from mine. Fighting for freedom can be defined in a multiple of ways. As far as what I am doing to reach my financial goals, here comes the fun stuff.

I utilize Mint, [Personal Capital](#), and Learnvest platforms/apps.

It may sound a bit too much, but I feel as if they each have features that the other may not provide. I like to gain an overall perspective of my financial picture and

each resource provides different snapshots. There is a vast community of personal finance bloggers that each inspire me and allow me to continuously grow. For now, working 8-5pm allows me only a certain amount of hours a day to really dig in to each person's contributions and stories. I am blown away by this community and could not even begin to list each financial blog & podcast I follow because they all deserve credit in helping me fight for freedom.

The nuts & bolts of my financial game plan currently consist of the following (and I am always looking for advice, please feel free to do so in the comments below)!

I currently have a Vanguard 401(k) retirement plan set up through my employer and take full advantage of the match (free money, don't miss out)! When I receive a raise and/or each year I increase my contribution percentage. Currently I am contributing 9% (this isn't the only vehicle I use for retirement savings), and dabble with a bit of risk (stocks, REITs, international stocks) because I can take on more at my age.

Boy, do I love compound interest! I also have a percentage of my portfolio in a Target Retirement Fund. Nearing retirement, I will reallocate to a more conservative portfolio (i.e. cash & bonds). I thoroughly enjoy investing with Betterment and highly recommend for their ease of use & customer service. Through this platform, I make deposits bi-weekly to a Traditional IRA (could not choose a Roth since it was rolled over from a previous employer), and other categories for short term/future financial goals.

Anytime I receive additional earnings (i.e. tax refunds, bonuses), I invest them. I attempt not to rely on these additional sources of money by not adhering to lifestyle inflation, and having a solid emergency fund built up. My future self will thank me for investing unexpected cash flow!

When it comes to building wealth, I feel increasing income provides limitless opportunities. I do have to say that not just cutting expenses, but doing research on how to purchase items for the best value will save hundreds of dollars. When it comes to finances, I am an advocate for being as automated as possible (check out my post "[Automate to Alleviate](#)").

This does not mean I just allow my finances to go haywire, I still make sure to check in weekly, or even daily (there's some serious horror stories about monthly

reoccurring payments people did not pay attention to). With automation in effect, it just means I can spend less time worrying, and more time focusing on living a life of design by doing things I value independently, or with the people I love.

You can spend every minute thinking about money, but give yourself a break. No seriously, you deserve it.

Money will always be a prevalent factor in life, but my advice is to not allow it to dictate you. Why break a sweat thinking about money while you're trying to relax on the couch with the family? I allow myself that breathing room and want to do so without feeling guilty. I absolutely love reading and if I had to recommend only *one* book (this is challenging), I would have to say [*Tuesdays with Morrie*](#) by Mitch Albom.

Connection and conversation are two very key elements that I hold near and dear to my heart, and it's inspirational to see the following portrayed by bridging a generational gap. I cannot say I watch TV often (I'm typically writing, reading, or exercising after work), but I would have to say I watch maybe 3 hours (sometimes more) a week. Usually, it's just a movie that fills the following hours. My favorite TV show is Parks & Rec. I have this thing for characters depicting complete awkwardness that can be so true to daily life sometimes. Maybe it's just that I have awkward humor, too.

Living a life by design can mean one thing now, and another in the future.

That's the absolute glory behind it. What I want now in life living by design I could imagine will do an absolute 180 degree turn ten years from now. I can say that living a life of glorious equilibrium would satisfy my life of design. This equilibrium would mean that I have found that sweet spot between family, friends, finances, passions, work, mental and physical strength without ever feeling exhausted.

Only would I feel invigorated by the incredible daily groove of life. Nothing is holding me back now besides the small essence of failure. Since I am in my 20's, I would like to create a strong foundation before taking on too much risk (it's a bit funny that I can be more conservative in daily life than I am with my retirement portfolio)! If I continue to take on challenges to increase my mindset, relationships, strength, character, health, etc. then I know each positive move forward is leading me to my life of design.

I would like to cordially invite you to join me in my pursuit of one of those

challenges by visiting www.generationYRA.com. My journey in holding myself accountable to continuously increase my financial knowledge while supporting others in their endeavors as well. Yes, it is a Millennial's guide to securing a strong financial present and future, but all are welcome to visit and engage! Let's keep advocating for the transparency of financial conversations and support one another as we find our way as freedom fighters living our lives by design.

-Alyssa Windell

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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](#)