

# [Guest Post] Freedom Fighter Interview #14 - Hannah

*Today we have the 14th in a series of interviews. Our guest is Hannah of [Unplanned Finance](#). Hannah is a mom, wife, business intelligence consultant, and aspiring entrepreneur. In fact she has aspirations to build a business that produces \$1 Billion a year in revenues.*

*Now I will turn it over to Hannah...*



**1) Who are you and what do you do? What is your story? How are you fighting for your Freedom? Where did you start, where in the journey are you, and where do you ultimately want to end up?**

I am Hannah. I am a wife to an aspiring engineer (husband is in grad school), a mom (to a two year old son), and a business intelligence consultant for a large retail corporation. I am fighting for the freedom to live life in a non traditional order. My goal is to “pretire” soon (to stay home with kids), but maintain my skills to launch a big career or a business later (around age 45 or 50).

Thanks to awesome parents and grandparents, I’ve always had a good financial

head on my shoulders coupled with an interest in business. However, my interest in my own finances (my [Personal Finance Moment](#)) began when I found out I was pregnant with my son about a decade sooner than I planned on having kids.

Currently, I'm in the "Earn More, Spend Less" part of my journey where I am working on developing freelance/entrepreneurship skills (in a totally different field), without inflating my lifestyle, so that I can stay home soon.

Ultimately, I would like to run a business that produces a Billion Dollars in Revenue every year, but I would really like it if neither my husband nor I HAD to work (From a financial perspective) after he turns 40 (10 years from now).

## **2) What is your favorite Quote or Mantra that you live by?**

Godliness with contentment is great gain.

## **3) Where in the world are you from?**

Born and raised in Minneapolis, but I'm now in Raleigh while my husband goes to grad school (materials science and engineering).

## **4) What is the worst financial decision you have ever made?**

Failing to understand how different my income aspirations would be after having a kid. I didn't start a side business prior to having my son, and it's been daunting and difficult to start one afterwards.

## **5) What is the best financial decision you have ever made?**

The decision to define and pursue financial independence.

## **6) Are you a morning or a night person? What time do you wake up and go to sleep?**

I'm an afternoon person. My most productive hours are from 11AM to 3 or 4PM. I usually exercise, produce hundreds of lines of code, and write a blog post during that time.

I wake up at 6AM and go to sleep around 10PM

## **7) What is your definition of Financial Freedom? And what is your FREEDOM number?**

Financial Freedom is the freedom to take big financial and career risks without having to worry that we will materially suffer if I lost it all.

My current freedom number is: 6 Billable Hours Per Week at \$75 per hour.

My next freedom number is: \$1.5M Net Worth (excluding a personal residence. After we reach this number, the primary investing I would want to do is in my own company).

My final freedom number is: 100%- I would want the freedom to give 100% of my income to go to my church and charitable organizations that are working to offer meaningful, relationship based solutions poverty driven problems.

My freedom numbers are the numbers that it would take for me to reach certain financial goals.

## **8) What is your favorite asset class?**

I like residential real estate, so I find myself on [Zillow.com](https://www.zillow.com) a lot. I think we will ultimately have approximately 50% of our wealth in real estate (I would also consider commercial real estate under certain circumstances).

The only other tools I use are Sharebuilder360 and [Vanguard](https://www.vanguard.com). I do index funds (through Vanguard), and a few mutual funds through Sharebuilder.

## **9) What is your favorite online financial resource, paid or free (i.e. [Mint](https://www.mint.com), [Personal Capital](https://www.personalcapital.com), blogs, podcasts, [Tasty Trade](https://www.tastytrade.com), etc.)?**

I love the [Financially-Blonde](https://www.financiallyblonde.com) Podcast mainly because Shannon has taken a leap that I think I will take someday too. I also really like [Budgetsaresexy.com](https://www.budgetsaresexy.com).

## **10) When it comes to building wealth, do you spend more time figuring out how to cut expenses or increase income? Why?**

Cutting expenses doesn't really take much time to figure out. We live a comfortable lifestyle, so I don't see many ways to cut back without spending a lot of time on expense cutting.

I am not a huge fan of hacking my way to income either. I don't care much about opening bank account bonuses, or travel hacking or taking surveys to make money. Those things are fine (I sometimes do them), but are very "other" dependent. I am focusing a lot more time on learning how to build a brand around my value proposition.

I'm learning what the market is looking for, and trying to figure out how to market myself correctly. It's much harder to do this as an individual as opposed to a big retail corporation

**11) How many hours a week do you watch TV? What's your favorite show?**

I watch anywhere from 0 to 20 hours depending on if I'm into a show or not. I guess the average would be 3 hours including if we rent a movie from RedBox.

I watched the entire "Unbreakable Kimmy Schmidt" in one week. Anything with Tina Fey is my favorite.

**12) If you had to recommend 1 book, what would it be? And why?**

I think [To Kill a Mocking Bird](#) was fundamental in shaping the way that I saw the world. I think it does a beautiful job illuminating racial and class privilege, while showing how relationships are simultaneously sufficient and insufficient to cause change.

**13) What is the best piece of advice you have ever received or what advice would you give to the readers?**

It is well to remember that the entire population of the universe, with one trifling exception, is composed of others - John Andrew Holmes

**14) What does living life by design look like to you? A typical day, week, month, year, or whatever?**

A life by design is worship God in everything as I pour every ounce of energy into the people I love and the projects I am most passionate about without confusing which are the people and which are projects, and who is God.

Right now, this looks like making focused gratitude to God a daily priority. It means taking the time daily to enjoy my husband and to work with him towards our shared

goals. It means taking time to encourage and instruct my son, and to treasure the time I have with him.

It means working, learning, and growing each day, focusing on my health (eating and fitness), and adding value to other people. Finally it means cultivating a community of friends who are both like me and different from me.

### **15) What is holding you back from living life by design?**

The problem is me.

I think that a life by design can happen at any net worth, any income, anywhere in the world. A change in circumstances will not change my purpose or direction, it will only reveal my character.

I don't say this to say that I don't actively seek changes in circumstances because I do very much. But changing who I am is far more important than changing my surroundings.

### **16) Where can we find you online? If you're a blogger, this is the perfect plug to talk about your blog and why it's great?**

I'm at [Unplanned Finance](#)- I'm blogging because I think blogging is the best way to build a personal brand when you aren't sure what your personal brand stands for. Until I'm famous, you can have a front row seat to my home improvement tutorials, my rants about workplace integrity, my net worth and spending reports, and other personal finance miscellany.



### **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](#)