

[Guest Post] Freedom Fighter Interview #15 - Cash Flow Diaries

Today we have the 15th in a series of interviews. Our guest is Alexander of [Cash Flow Diaries](#) and he is fighting his hardest to exit the corporate rat race a multi-millionaire. Just this year he started his blog to track his journey to Financial Freedom with a focus on Real Estate as his main asset class of choice (specifically turnkey real estate). Last I checked Alexander had just picked up his [3rd turnkey rental](#) and 6th property overall.

This guy is killing it and has actually has inspired me to look into the turnkey real estate space for potential investments.

Now I will turn it over to Alexander...

The dream:

Picture this! With your family, wife/girlfriend, husband/boyfriend whatever! Wearing flip flops, white sand, crystal clear blue waters and a cold Dos Equis with a lime in it sitting in your hand. Sounds like a great vacation right? Well what if it wasn't a vacation? What if it was just something you did all summer long without one worry about having to go to a job or worry about having to pay the bills. Then in the winter time you spend it in a mountain cabin where you can ski or snowboard all day long.

Well my friends! That is the life I will have one day. And the older I get, the less chances I'm going to be able to snowboard anymore. Which is why I am on a hard core quest to reach financial freedom as fast as I can. I am a Freedom Fighter with tons of fight in me and super motivated to achieve my dream. You inspired yet? Don't you want some of this life or your version of it? Of course you do, that is why we are all here reading and investing and fighting for the sake of our future lives.

But how are we going to do this? What can we do today to set this up?

How will I do this?:

This is where it gets tricky. There are many options out there to eventually get to this point but there is one in particular which in my opinion will allow you to get there the fastest. REAL ESTATE!! If done properly of course. Not any Joe Blow can come off the streets, start investing in real estate and live the dream life. By no means is it a get rich quick scheme. It takes a lot of work to find the right properties, calculate the correct figures, find the right team and find the money to purchase.

I started investing in Real Estate when I was 26 years old and I bought my first investment property. I thought I was so cool, a real estate investor! I bragged about it to my friends and had hopes of being a millionaire in my mid-thirties. Well now I am in my mid-thirties and guess what, I'm nowhere near being a millionaire. I was foolish and started blowing all my money on traveling and entertainment, buying cars and spending money like I had a money tree. I did that for 7 years after that first investment property and had never once saved any more money for future investments.

Then in 2012 I met a person who is a real estate investor and became best friends with him. Low and behold my real estate craving days were back. This time I was much older, wiser and was making more money. It was the perfect combination for me to start investing in real estate again.

Fast forward to today and I now have 5 investment properties not including my primary residence and I'm currently saving for my 6th. I'm averaging just over 20% returns on my properties with the added benefits of my principal for each property being paid down by tenants, my houses are slowly appreciating in value, I have awesome tax deductions each year and I am making just around \$2000 in monthly cash flow each month. Sounds pretty good right? Well it is but believe me it was not easy to get here. All this has been through trial and error, countless hours of researching, reading books and picking brains of other real estate investors.

My ultimate goal is to build enough passive income through rental income to surpass my day job income plus some. I will do this by living below my means in an effort to save money so that I can buy more rental properties. I plan on using every last little penny that I get from rental investments to put back into purchasing more properties and the rest to

cover rental property expenses. Along with using money from my day job I should be able to buy at least 2 or 3 properties per year, but I am determined to figure out how to buy more. Just don't have a solution for it quite yet.

Who am I:

My name is Alexander and I grew up in a lower middle income family. I had absolutely no education on finance or real estate. Everything I have learned to this day is from having a crazy hard work ethic and a massive drive to succeed. And about a million hours of researching and reading books! My favorite quote is **“If you want something you have never had, you must be willing to do something you have never done.”** To me this quote has helped me achieve what I have today and will continue inspiring me to greatness! My parents are from a third world country and I have so much respect for them for coming to the United States and trying to make a new life. They instilled in my body, mind and soul what it takes to work hard for what you get and to reap what you sow. It's what I have learned from them that will enable me to reach Financial Freedom.

The motivation:

In early May of 2015, while researching ways to make more money and how to buy more real estate. Which is something I do ALL the time by the way. I can never read enough articles on this topic. It's a weird obsession I have. Anyhow, I came across a financial blog in which the blogger was tracking his net worth online for the world to see. Mind blown!! Who in the world does this and why? But man I tell you that blog got me hooked!! It reeled me in faster than a catfish going for a big fat stink bait in a tiny pond with no other food. The blogger had been tracking it for years and it just kept going up and up. Like a 7 year old kid outside of a candy shop, I WANTED IT!! I then started discovering other blogs of the exact same thing.

Ladies and gentlemen, I had finally discovered financial blogs. I feel like I have been living under a rock for my whole life when it comes to this. I have never read anyone's personal blog up until recently. Kind of crazy right?! The blogs I have been reading are all super motivating and just drive you to do better. What a great idea I thought!! I will create a blog and it will help me get to where I want at an even faster rate. Writing down all my finances, keeping track of all my assets and posting it for the world to see. It would be impossible for

this to not help me succeed. Which leads me to...

The Blog:

That my friends is how [Cash Flow Diaries](#) was born. Conceived in late May 2015. Brand new blogger fresh on the scene with a crazy passionate drive to reach financial freedom through rental properties and making smart financial decisions.

I have never created a blog before and am diving in head first to the world of blogging. It has been quite a ride so far. Sleepless nights, long hours, and a new growing education on how blogs and websites work in general. I find myself literally not able to sleep at night sometimes thinking about all the awesome posts I can write and cool things I can add to the blog. I have a huge list of future articles and I wish I could write them all in one day unfortunately I don't have the time to do that due to the fact I have a day job which takes a lot of my time.

The original intention of my blog was to keep track of my Net Worth and have it publicly available for the world to see. I find that my motivation to continue building my assets increases drastically by posting it online. I have never felt more determined to succeed. It feels great!

I have also been inspired to write on all topics related to my real estate background and other financial tips and tricks I have learned in my years of investing. I want people to learn from my mistakes and I want to teach people how to properly invest with rental properties.

I truly think rental properties, if purchased properly, can be the fastest way to early retirement and I want to show you how I will do it.

It's sad that so many people out in the world will never reach financial freedom and my hope is that my blog, your blog, GYFG's blog, all of our blogs will help a few people find the path to the dream!!!

I encourage you to please check my blog out and let me know what you think.

www.cashflowdiaries.com



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](#)