

# My Dog's Perspective on Frugality, Fun, & Finance

*Do you ever realize how happy your dog is just being "present?"*

*I think we could all learn a thing or two observing how a dog takes time to smell the roses (among other things). I often wonder what is going on in my dog's mind. My wife and I will even go so far as to ask him questions and then answer in his "voice." You would only understand if you had a dog, and if you don't have a dog, I probably sound a bit out of my mind.*

*But stick with me here...*

*Dogs have really it figured out. They live a very low-stress life and get excited over simple things like walks, Frisbee, dog beaches, food, and quality time with their family (i.e. petting, cuddling, hanging out under my feet, etc.). They never lose perspective of what it means to be present and enjoy life. As humans it's so easy to stay busy making a living that we forget to take time to make a life.*

*One of my all-time favorite fiction books is "[The Art of Racing in the Rain](#)," by Garth Stein. It is a story that is told from the dog's perspective and is the inspiration for the post below that I originally wrote and was first published on the [Frugalwoods](#) blog.*

*This was an absolute blast to write and I hope you enjoy it. Let's talk about it in the comments below.*

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**1) Who are you? What are you? And who are your parent(s)?**

My name is Buddy and I'm an Aussie/Husky mix. I live in sunny Southern California (or SoCal for my boys that are reading this right now). As you can see from my picture above, I tend to have a lot of fun running around the hills, especially after a

good rain (which we rarely get around here). I heard my parents talking about some water shortage (a drought or something), but it hasn't seemed to have had any effect on my life just yet.

My "Pop" is the blogger behind Gen Y Finance Guy and is, for the most part, a pretty chill dude.

Don't tell him I told you this, but I pretend to be into our discussions on the financial markets in order to get a few extra minutes of Frisbee time. He tends to nerd out a lot on all things Finance, when I couldn't care less. Life is just way too short, and I would much rather be chasing a ball or catching a Frisbee mid-air. He can't help it, but I still love him. And let's be real, I have to humor him - someone in the family has to figure out how to keep food in my bowl and replace worn out balls and Frisbees. I let him think he's in charge when I'm really just playing him like a fiddle.

My mom doesn't blog, but she spends a lot of time on Pinterest (you know that DIY stuff). She is always down to cuddle and take a nap with me on the couch.

My parents are always down to take me to dog beach to soak up the sun and catch a few waves with my homies. They don't really dress me up much because I was born with a pretty good looking coat (if I do say so myself).

## **2) What frugal tips and tricks do your human use in your pet care regime?**

After talking with Frugal Hound pre-interview, I wasn't sure what I could share here. I tend to think I'm kind of spoiled. But then, I got to thinking that there are plenty of things my parents do to stay frugal. They pay up for the good stuff when it comes to food. I get Blue Buffalo and my favorite is lamb and brown rice. In order to keep costs a bit lower, they order it on a recurring monthly subscription with Petco to get free delivery and 15% off.

My Pops also takes me out for two 30-45 minute walks every day in the hills or around the neighborhood. Usually it's the hills in the morning and the neighborhood in the evening.

My parents try to take me on all their vacations, but when I am not allowed, they let me stay with my grandparents. I love it there because they have 5 acres with an avocado grove. Let's just say I eat my fair share of the deliciousness that is an avocado. And the best part is they are absolutely **FREEEEEEEE**. I am not kidding, it

is like an all you can eat buffet with over 400 trees on the property.

### **3) Favorite treat?**

I got my Dad's taste buds. I absolutely salivate over Rib Eye Steak. I like it rare, but because my Pops likes it medium rare, I tend to settle for that...since they are his scraps I'm getting after all. Can I be honest for a minute? I pretty much love anything my mom and dad are eating. You know what they say, "beggars can't be choosers." So, I am not exactly begging per se, but you could say I've mastered the puppy dog look that just melts my parent's heart.

### **4) Favorite toy?**

Is it weird that I love Ducks? I am so fascinated with the squeaking noises they make. I also like to cuddle with them.



### **5) What's the most expensive thing you've destroyed?**

My parents still don't believe me, but one day they came home from work and found woodchips all over the floor. Those woodchips belonged to the ottoman that they liked to put their feet up on when they were chilling on the couch. I tried to explain to them that I had blacked out and then next thing you know I woke up to this huge mess. I literally had no recollection about what had happened. These days I own up to it...the things you do as a puppy, you know? They have since forgiven me. Luckily my Gramps was able to fix it with his handy wood-working skills.

### **6) Most embarrassing moment?**

It was this past Halloween and my sister Daisy and I were supposed to dress up as Ninja Turtles. It's not that I was embarrassed to be seen in the Ninja Turtle costume, because I thought I looked pretty good as Raphael. The embarrassing part was that I had to take my little sister around with me to all the neighbors' houses. She is such a spaz and she didn't even wear the face mask, so everyone could totally tell who she was.



**7) How often do you get a bath and would you say it's too often?**

Luckily it's not too often. I hate baths, at least the kind where my dad grabs a hose and lathers me up with a bunch of shampoo. Dogs are meant to be dirty (see picture above). They don't call me Muddy Buddy for nothing. Now there is one type of bath I love - and that happens at Grandma and Grandpa's house. When I get dirty running around the property they just make me jump in the pool. I get out, shake off, and I'm as good as new.

**8) What is your family's financial plan or goals and how do you contribute?**

My Dad talks about their plan to [pay the mortgage off in 7 years](#) (before they are both 35). They have this whole strategy outlined that my Pop likes to call the "Pay More Tomorrow Plan." Basically they use their raises or increases in income to

throw extra money at the mortgage. You can read about it if you want to find out the nitty-gritty details. Then the plan is to eventually migrate to a life as full time lifestyle entrepreneurs, whatever that means.

My Dad has this **HUGE** goal to [build a net worth of \\$10M](#) by the time he is 48 years old. Most people think he's crazy and question why he needs all that money. But let's just say he has his reasons. And people don't know my Dad like I do. When he sets his mind to something, he has a tendency to find a way to make it happen.

As for my contribution, I keep him balanced. Without me, my Mom, and my Sister, he would probably work all the time. We remind him to stop and smell the roses and to chill out sometimes.

### **9) What is your best skill?**

**FRISBEEEEEEEEEEEE!** Not to toot my own horn, but toot toot toot!!! There is nothing more satisfying than catching a Frisbee mid-air, especially when there is an audience to take witness of my mad skills. My Dad wouldn't let me include a video he took to showcase my skills, because he said it might come across as arrogant. He probably knows best, but please know that I was just excited to show you my skills. I'm thinking about starting a YouTube channel so keep a look out.

### **10) BONUS QUESTION-Has your sister every taken you down?**

Hi, Daisy here! I think this picture says it all...sorry big bro...I had to ☐



Like my dad always says....

Cheers!

Buddy



**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](#)