

3 Years of Blogging - 360,000 Pageviews - \$8,000 in Revenue - And More...

Three years since I pushed “publish” on the first post of this blog! It’s almost hard to believe. I started out writing these reflective posts at every six-month milestone, but now that’s morphed into a yearly update since my last update was the blog’s [two-year anniversary](#).

My long-time readers know by now that I tend to view most things through a numerical lens, so I’m going to dive deep into those later in this post. My hardcore belief is that “[the path is all math](#),” and I truly believe that you can neither manage nor optimize that which you don’t measure. Maybe I measure more than I need to, but since the numbers never lie, I probably won’t ever stop that!

BUT before we get to the numbers, please take a stroll down memory lane with me for a moment....

This blog has turned out to be more than I had hoped for, or expected...in surprising ways. As the archive of my thoughts, it provides me access to my observations at any time for reflection. Looking back on some of the posts has been a source of huge personal growth for me. This has been more valuable to me personally than I could have expected.

And, as a goal checked off, GYFG has more than met my expectations. It seems like only yesterday that I committed to putting out content on a regular and consistent basis for at least three years, and yet, here we are. Time has raced by, and the fact that it has now been three years is absolutely mind-boggling.

Producing content continues to be relatively easy for me, due to the fact that I’m so interested in the topic of personal finance. I treat this blog as my own personal “public” journal, hoping to share my thoughts with anyone who finds them interesting, informative, inspirational, or...pure lunacy. I welcome the haters just as much as I do my loyal supporters.

Speaking of loyal supporters, the one reader that stands out the most on the blog is the multi-millionaire and early retiree that goes by the alias of JayCeezy. He has been hanging around the comments section adding incredible value and perspective to the conversations that have taken place on this blog, almost since the beginning. He even went out of his way to defend me in one of my first attacks on the Internet:



Ann says
February 7, 2015 at 12:04 pm

Nice story, but as a finance person (or anyone, really), you should realize 214k is still six figures. Over six figures would be 1M+.

Just something that annoys me because I get excited to read about individuals who make over six figures...until I realize they think anything over 100k is over six figures.

[Reply](#)



Ricky says
February 7, 2015 at 12:14 pm

Makes sense...and you're right technically, but:

Most people define six figures as \$100,000. Anything over that is therefore "over six figures". I don't think it's very misleading at all. Especially since he's making DOUBLE what most define as six figures.

It annoys me more for someone to exaggerate small numbers. It's like if someone won a competition, a common question for them is, "how many people were you competing with?" That person may say, "over 30", when the actual number is 32.

[Reply](#)



Ann says
February 7, 2015 at 2:06 pm

I get your point, but 100k is not that much anymore. And it sounds like 214k is the combined annual income with his wife's. Personally, 214k will be within my reach in a few short years as a single income earner and financial independence (which I define as only working because I don't want to be bored) will be at 45.

[Reply](#)



Gen Y Finance Guy says
February 7, 2015 at 2:36 pm

Hey Ann,

Didn't mean to mislead anyone. That's why I had full transparency by providing real numbers in the post. Didn't want anyone to draw the wrong conclusions.

You are right! I still make six figures, but well over the standard "\$100,000" benchmark that Ricky pointed out.

Looking forward to the day I earn 7-figures.

Thanks for stopping by.

[Reply](#)



Financial Samurai says
February 7, 2015 at 2:57 pm

Actually, I thought six figures was \$100,000 to \$999,999?

Saying "I make six figures" for someone making in the high six figures is therefore a form of stealth wealth.

I never thought the default assumption was \$100,000.

[Reply](#)



JayCeezy says
February 7, 2015 at 4:06 pm

Come on, Ann, don't be a pedantic *****. Anyone making \$1,000,000 and up (over 7 figures?) does not describe their income as "over six figures." You must get annoyed quite a bit if you are truly disappointed when you read the phrase "over six figures" and then discover the intended and widely accepted meaning is "over \$100,000".

Do you really think your comment was helpful, or you educated anyone? If you just read this awesome post about a young person growing up with criminals and junkies, sleeping on a floor and being warehoused in public elementary school, to someone who credits others for his success and has learned the value of education, hard work, competition, and respect for the future he has planned for his family, and all you got out of it worth commenting was a "six figures" nitpick, then it doesn't surprise me that in "a few short years" you will be 45 and calculating your 'single-income' earnings.

[Reply](#)

The above comment string has been reproduced

from [my guest post on Financial Samurai](#). I encourage you to click over if you want full context behind the comment string above. Essentially, I was sharing my life's story through early 2015 when that post was published.

JayCeezy has even been kind enough to guest post not once but twice over the past couple of years ([Freedom Fighter Interview #5](#) & [A Million Dollars Isn't \\$hit...Unless You Don't Have It](#)).

Recently he had the following to say in one of his comments on my [Big Money Moves Update](#):

A small observation: you are sometimes a little tough on yourself in how you describe your progress, and the way your plan has executed. What is so impressive is your ability to adjust, as circumstances change. 'Up and to the right' is never bad! You are setting the table nicely for 2018.

To which I responded:

You're right, I do tend to come down on myself a bit harsher than I need to, but I hope that keeps me in a state of **constant and never ending improvement**. Even if it doesn't always come across on the blog, I do celebrate the successes and the milestones. It reminds me of a quote that I recently came across that you might enjoy:

"The business that is satisfied with itself - with its product, with its sales, which looks upon itself as having accomplished its purpose - is dead. The actual burial may be postponed, but it is dead because it is not going forward. To my mind, nothing can ever be good enough; I am always dissatisfied; I preach dissatisfaction. I can always see where something might be better; and therefore our business is never at rest - and I never want it to be. The throbbing heart of business is the intense desire to do better. When that desire ceases, the heart stops beating."

John H. Patterson

This quote was from way back in 1888 and is one I recently sent to my

CEO. I thought this really described him, but it sounds like it may be rubbing off on me.

The point is, I treat this blog as my personal journal. I'm transparent with it all, both what I've mastered and what I'm still learning. The additional perspective from generous thoughtful readers like JayCeezy is another one of the surprising major benefits I have received by taking it all public.

Observations Over The Past Three Years Of Blogging re: Writing

(1) My writing has improved significantly over the past 36 months. Sure, I continue to find all sorts of grammatical errors, awkward sentences, and in some instances, I use the wrong word (like there instead of their), or I add an erroneous "e" at the end of words, etc. But my goal is to keep writing and to continue improving as a writer. I don't ever expect perfection, only continual improvement. Never in my wildest dreams did I ever expect to develop a regular writing habit, and I am seeing a lot of improvement. Even if you, the reader, disagree with my assessment, you have nonetheless been loyal and kind to continue reading along ☐

(2) Writing can be very therapeutic. A perfect example for me is my post "[Using Life Savings To Save A Life - A financial Decision Made From The Heart](#)", which I believe represents the most emotion I have ever displayed in my writing. Again, a growth experience.

(3) Writing has refined my beliefs and philosophies. It's also been a great way to cement new learnings and explore new opportunities. Writing has forced me to think deeper and more thoroughly.

(4) Sometimes writing can be hard, while other times it seems effortless.

(5) Memorializing my thoughts by writing makes reflection so much easier. It's also very interesting to view the evolution of those thoughts through the writing.

(6) Many of the smartest people I have come across have developed a regular practice of writing.

Observations re: Personal Benefits From Writing A Blog

(1) Meeting a lot of really smart people online and even in person. Many of them

have helped shape and refine my own thinking.

(2) Discovered opportunities that I may have never been exposed to had I not been active online.

(3) Massive positive impact on my family's net worth and the trajectory of my own career.

(i) Our net worth was around \$180,000 when I started this blog back in September 2014. My first public financial report came in [January of 2015 when our net worth was \\$195,000](#). Three years later, our net worth is ~\$618,000, an increase of 3.4X in 3 years. That represents a compound annual growth rate of 51%.

(ii) Our Income ended 2014 at \$196,000 (\$214,000 if you include a one-time windfall of \$20,000 from an inheritance). Our income for 2017 is projected to be \$362,000. The compound annual growth from \$196,000 to \$362,000 is 23%.

(Update: [As of July 2018](#) our net worth is \$850,450 and our income is projected to finish 2018 at \$450,000+)

(4) This blog has synergistically motivated us to do better than we otherwise would have done. So grateful for that.

(5) [The 50/50 rule](#), whereby we save 50% of our after-tax income and spend the remaining 50% guilt-free, developed here on this blog, and now constitutes a cornerstone of our financial house.

(6) The GYFG blog inspired me to create a [blueprint in order to achieve a net worth of \\$10M](#). It was a rough plan that has evolved since then and will continue to evolve over time. We are well ahead of our income assumptions as well as where we need to be net worth-wise, which I attribute to our rather aggressive pursuit of increasing the income side of our income-outgo equation. Our income is currently on pace in 2017 for what I had originally projected for 2025.

(7) All the introspection spurred by writing caused me to [create the goal of paying off our mortgage in 7 years](#), instead of the 30-year typical length of a mortgage. I know this is a highly controversial topic, but it's something I believe strongly in. Did you know that mortgage lengths back before The Great Depression were typically five to seven years with hefty 40% down payments? Because I approach wealth

building with a risk management approach first, I have decided to eliminate this vulnerability as soon as possible. This has been made much easier because we had the foresight to buy a house that was 50% less than the bank said we could afford. **On top of this, the growth in our income has been substantial, limiting mortgage payments (including taxes and insurance) to roughly 6.5% of our gross income.**

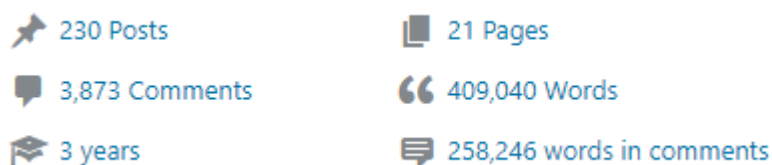
(**Update** - [we are over 50% paid off as of July 2018.](#))

The biggest impact of all has been the blog's ability to influence me to tackle **BIG GOALS!** The mere act of committing to goals in writing and making them public compels me to give 110% of my effort to accomplish those goals.

Now onto the numbers.

(**Update:** The blog continues to amaze me, and in the year since I wrote the "State of the Blog" post 09/2017, big numbers have changed. Stay tuned - post detailing them coming in September 2018!)

Here are the stats that represent my wordsmithing over the past three years:

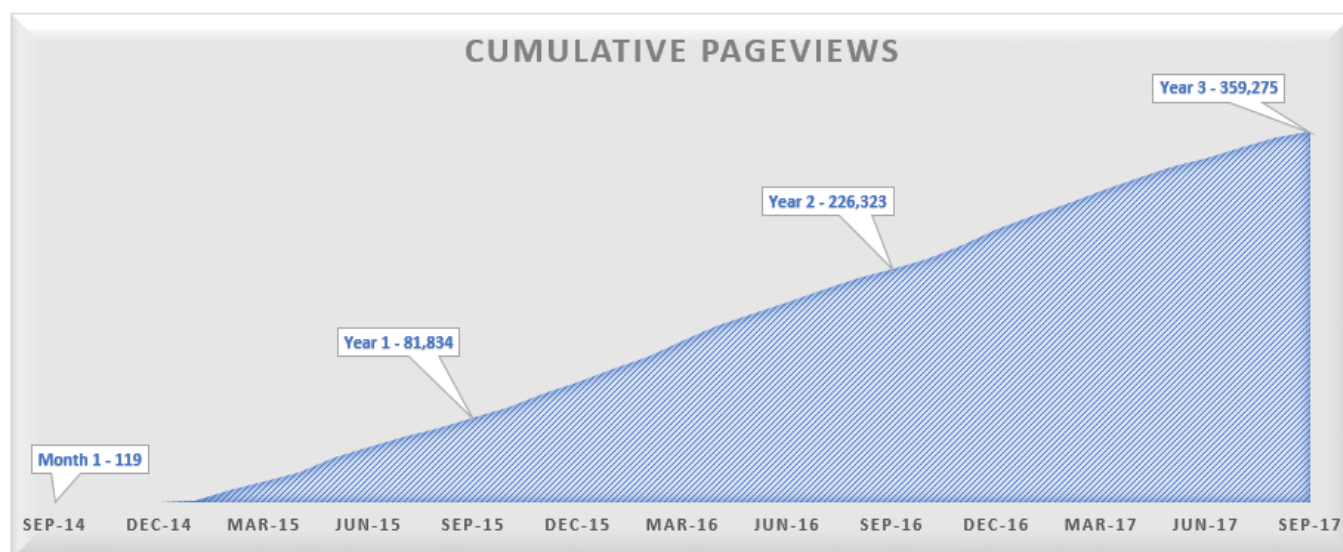


- 230 Posts have been written and published: 188 written by me, 42 by guests.
- 409,000 words published between the posts and the 21 pages. This excludes the word count from posts sitting in my draft folder waiting to be published.
- 3,873 comments, of which 1,414 were from GYFG himself (that's me ☺). Luckily this excludes the 21,544 spam comments that were blocked. I bet the word count from the spam comments would be greater than the combined word count of the comments, posts, and pages.
- 258,000 words published in the comments. My guess is that at least half of those were replies I made to YOU, awesome readers.

Blog Traffic Statistics

Below is a chart of the cumulative pageviews for the GYFG blog. The astute

observer will notice that growth not only slowed in Year 3, but traffic is actually down YoY. Traffic stats for Year 3 only go through the first 10 days of September, so a final record it is not. That said, it is likely only 5,000 to 10,000 pageviews short. Either way, I managed not to grow the blog's traffic.



This actually doesn't surprise me, as I have spent significantly less time lately in growing the blog. Unfortunately, lately the highest and best use of my daily 24 hours time available each day has not been to spend my time growing the site. However, I have made it a priority to continue producing content on a consistent basis. I have often found myself daydreaming of growing the site's traffic to 1,000,000 page views per month like some of the **HUGE** personal finance sites out there. For now, I seem to be stuck in the 10,000 to 15,000 range, depending on the month.

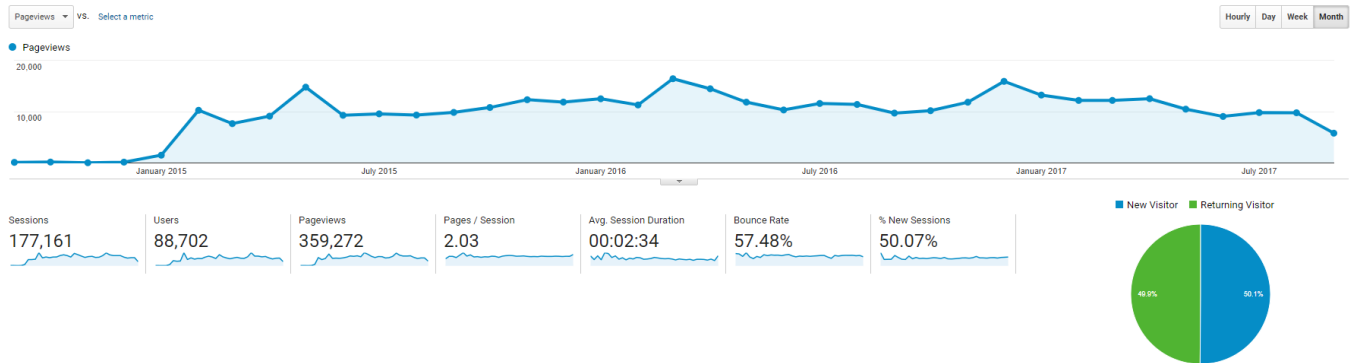
There are a few contributing factors:

1. I now only publish four posts per month on average vs. the average of six I was publishing in Year 2. The bigger sites are publishing three or more per week.
2. My writing, although improved, is not great.
3. I rarely guest post anymore, which makes it hard to get exposed to new audiences. However, [I did have a recent feature on Physician on Fire](#).
4. I don't comment on a lot of other blogs [like I did in the early days](#) to grow the blog.
5. It's important that I keep this endeavor fun, so anytime it starts to feel like a

job, I simply stop doing the task that may kill my passion for blogging.

6. I focus **zero** effort on any sort of SEO or social media. Yes, I do have social media postings, but they are automated and I am not active on any of them.

I also have to entertain the idea that I may have reached the potential of the site.



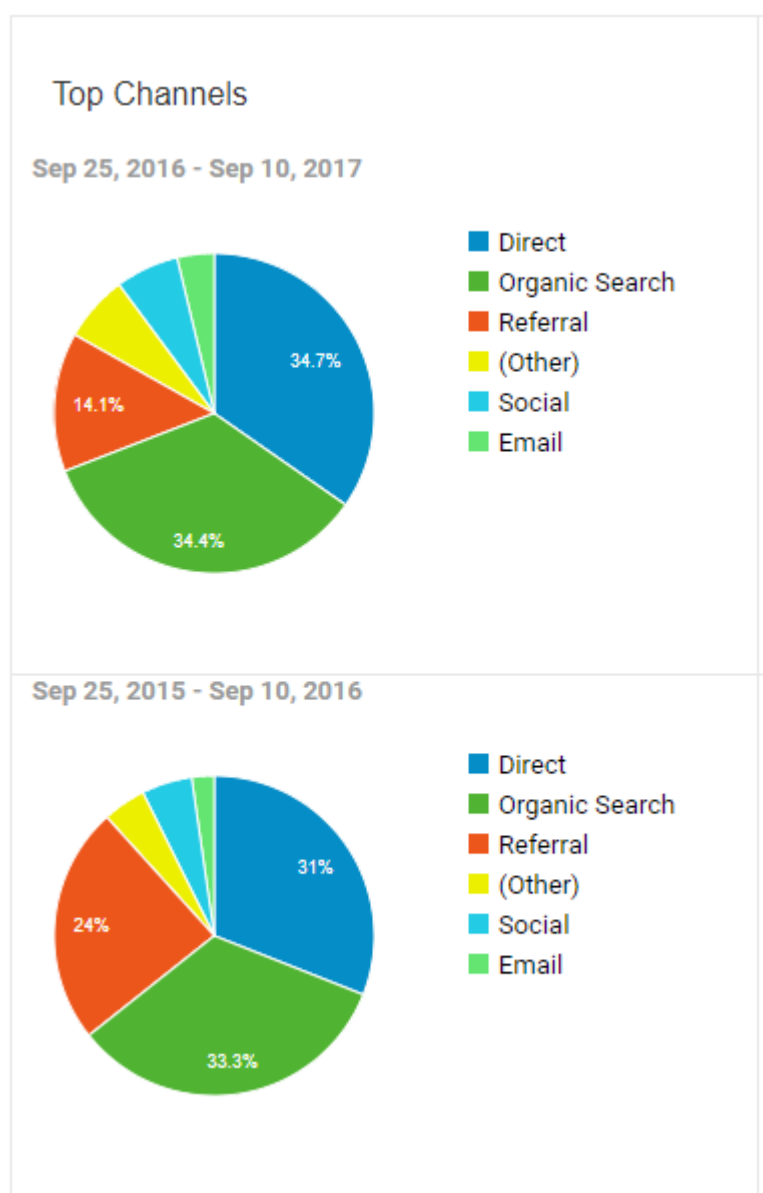
The statistic that does surprise me most is that the site's traffic is still about 50% returning and 50% new visitors.

In #3 and #4 above I mentioned that I rarely do guest posts and that I am not commenting much on other blogs, and this is very apparent in a deeper view of YoY traffic by channel:

	Acquisition			Behavior		
	Sessions ↓	% New Sessions ↓	New Users ↓	Bounce Rate ↓	Pages / Session ↓	Avg. Session Duration ↓
	2.32% ↓	8.66% ↑	6.14% ↑	2.23% ↓	1.67% ↓	14.56% ↓
1 Direct	9.34% ↑			4.86% ↑		
2 Organic Search	0.94% ↑			2.53% ↑		
3 Referral	42.75% ↓			26.42% ↓		
4 (Other)	50.02% ↑			2.69% ↑		
5 Social	22.76% ↑			50.98% ↓		
6 Email	61.39% ↑			0.95% ↑		

The only channel that has shown a decline YoY is the Referral channel, which would be the traffic source that shows where Google Analytics categorizes people clicking

over from other sites. This would suggest that in spite of my reduced content production, that if I would had maintained a moderate level of engagement on other blogs, my traffic would have likely been up YoY. The reason I feel confident in drawing this conclusion is that my **pageviews per post have increased 12% from 1,878 in Year 2 to 2,110 in Year 3.**

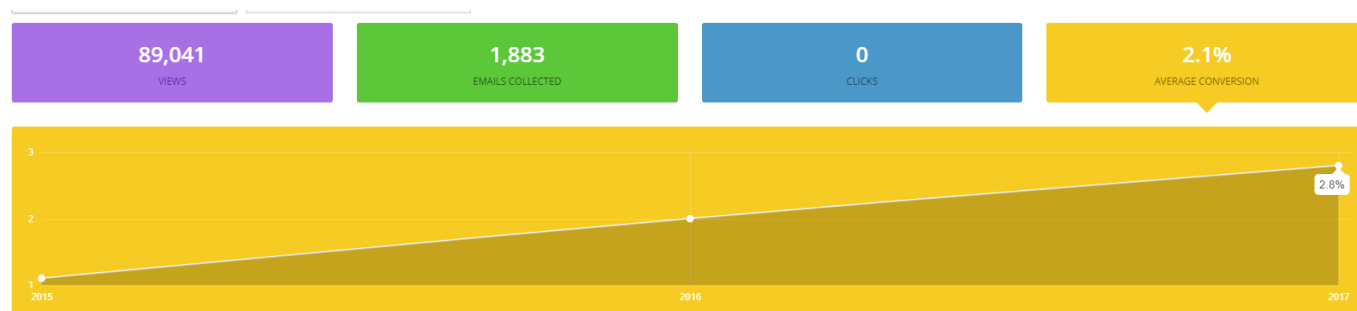


Email List Growth

I still use [MailChimp](#) to manage my email list. The good news is that I set this up

from the beginning, but it wasn't until the summer of 2015 that I really started to focus on building my email list. The [SumoMe](#) plugin has really been the game changer, and specifically the **welcome mat** that drops down on a visitor's first visit (see below). Prior to installing this, my email conversion rate was about 0.5%, and today it is running 2.8%.

Below is the conversion history for the [SumoMe](#) welcome mat that I started using back in 2015. As you can see, this has always trended higher over time. This resulted from tweaking little things here and there. Also, keep in mind that this is not the only means of email capture on the site, but it is the primary source of email opt-ins (accounting for 95% of the total). I do have an email signup form embedded in my *Start Here* series, and when I run giveaways I gain emails through the KingSumo app as well.



I have been using the welcome mat below for about two years with no plans to change it anytime soon, especially in light of the improving conversion trend above (although I have changed one word there...guess which one).

From “aha” to “oh shit”, I'm sharing everything on my journey to a \$10M Net Worth.

Learn How to Build Wealth and Reach Financial Freedom! And Get FREE Stuff!

Your email address

I'M READY I'm Not Interested

Below you can see that the email list continues to steadily grow month after month. We are currently 2,061 strong and growing. September will likely set a record for growth due to the book giveaway that I am running as I type this.



To clarify how to read the above chart, the orange bars represent the cumulative existing base from the prior month (new + existing), where the blue bar represents the number of new emails collected for that specific month.

Income Statistics

And now...I've saved the best for last. I know for some of you that this is the only reason you clicked through to this post, **especially you new bloggers**. "Show me the money!" It still amazes me that this blog can make money, given that I don't even sell anything. More amazing is that I'm getting paid to share my thoughts in what I consider to be my (public) personal journal.

There are only a handful of metrics that I track on the income side of the equation:

Milestone	Revenue	Expenses	Profit	Profit %	RPM	RPP
Year 1	\$ 775	\$ 574	\$ 201	25.9%	\$10.77	\$ 8.91
Year 2	\$ 3,187	\$ 1,120	\$ 2,067	64.9%	\$22.04	\$ 41.39
Year 3	\$ 3,834	\$ 693	\$ 3,141	81.9%	\$28.01	\$ 59.90
Grand Total	\$ 7,796	\$ 2,387	\$ 5,409	69.4%	\$22.05	\$ 34.19

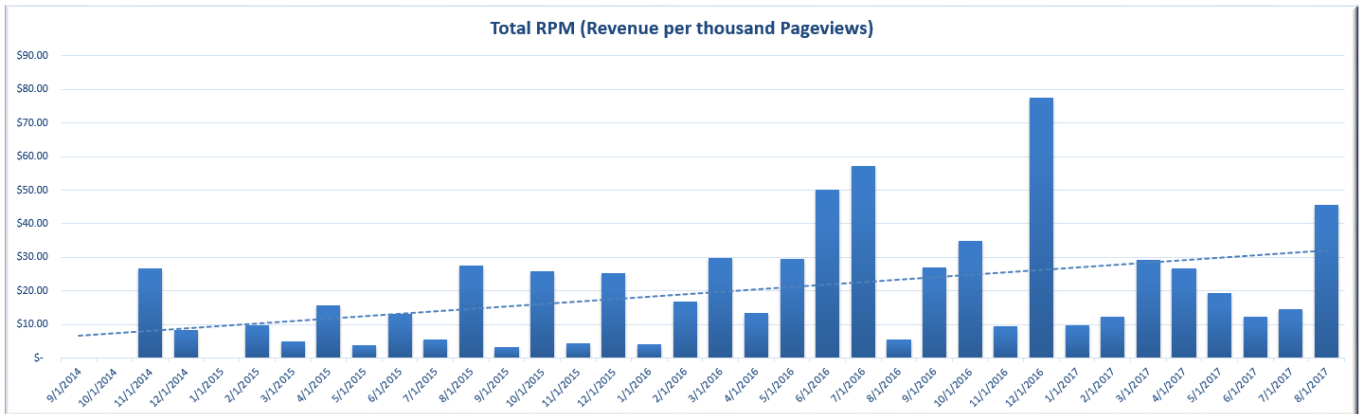
(1) Total Income (this is tracked by source and type)

Partner	Type	Amount	Comment
Flex Offers	Affiliate	\$ 2,900	Personal Capital, Raise, TD Ameritrade
Consulting	Other	\$ 1,540	Consulting, Sponsored Posts, Etc.
Bluehost	Affiliate	\$ 1,330	Hosting
IMS	Ad Network	\$ 862	Finance Specific Ads
Amazon	Affiliate	\$ 182	Mostly links to books
Beachbody	Affiliate	\$ 157	No longer active
MyFinance	Ad Network	\$ 151	Finance Specific Ads
Prosper	Affiliate	\$ 150	No longer active
Media.Net	Ad Network	\$ 113	No longer active
Fundrise	Affiliate	\$ 90	Direct Relationship
Adsense	Ad Network	\$ 89	No longer active
CJ	Affiliate	\$ 84	PeerStreet, Credit Sesame
SOVRN	Ad Network	\$ 67	No longer active
Theme Forest	Affiliate	\$ 35	X-Theme
Smart Asset	Ad Network	\$ 30	Finance Specific Ads
Zip Recruiter	Affiliate	\$ 9	Job Search
BulletProof	Affiliate	\$ 6	No longer active
Total		\$ 7,796	

To date, about 63% of my revenue has come from affiliate relationships, 17% from ad networks, and 20% from other sources. The other category includes a little consulting I did to help another blogger get going, some sponsored posts, link placements, and other miscellaneous.

A lot of newbies reach out to me asking how they can get signed up to become a [Personal Capital](#) affiliate. I recommend doing this through [Flex Offers](#) (click the link to open your **FREE** account). This network has over 12,000+ companies that you can potentially partner with, and they have been ranked in the top 10 of all affiliate networks for three years in a row!

(2) RPM or Revenue Per Mille (how much money the site earns for every 1,000 pageviews)



(3) RPP or Revenue Per Post

You can see from the first table that starts this section off that the RPP has continued to increase as the site matures. In Year 1 I was only earning \$8.91 per published post and in Year 3 that figure shot up 6.7X to \$59.90 per published post.

(This includes all the 230 published posts: 188 by me, and 42 guest submissions.)

(4) Total Expenses

The only expenses I currently pay to maintain the site on a monthly basis are for hosting, domain registration, and email management ([MailChimp](#) & [SumoMe](#)). In Year 3, my expenses ran \$693. How many businesses can you run on so little expense? Furthermore, how many institutions of learning could offer up what I've learned for that price?

I do pay for premium hosting in order to improve the experience for the reader. [Bluehost](#) worked well for me when I started, but as traffic grew, and I started adding different elements to the monetize the site, I realized I needed to upgrade to improve performance. Bluehost is still my rock solid recommendation for those starting out for ease and also because you really can't beat the pricing of \$7.99/month (see the even better deal for you below, through my affiliate link, which makes it that much more affordable).

- Hosting runs \$15/month
- [SumoMe](#) runs \$20/month
- [MailChimp](#) runs \$22.50/month
- Domain registration runs \$14.95/year

(5) Profit & Profit %

For the first three years the site has generated \$7,796. After expenses of \$2,387, the net profit before taxes was \$5,409. This generated a 69.4% profit margin.

The interesting trend is how the profit margin has grown from 25.9% in Year 1 to 81.9% in Year 3. It will be interesting to watch this metric over time, especially if I manage to continue growing the site's audience.

Onward and upward as they say!

Hey Freedom Fighter! This is the special offer I've negotiated for you via my partnership with [Bluehost](#). You've seen from the stats I've shared with you above what's possible, and honestly, my results are nothing compared to what other bloggers are achieving (seriously, some are raking in \$10K+/month). Blogging can be life-changing, including in your bottom line!

A promotional graphic for Bluehost. It features a light blue background with the text "The Best Web Hosting only \$3.95 /mo" in a blue sans-serif font. Below this text is a green rectangular button with the white text "Get Started". At the bottom of the graphic is a dark blue horizontal bar containing the Bluehost logo (a 3x3 grid of squares) and the word "bluehost" in a white sans-serif font.

I hope this post has inspired you to create your own blog. If so, then you're in luck...because with the deal I negotiated you get a **FREE** domain name and 12 months of hosting at **\$3.95/month (Hello - THIS IS A BARGAIN)**.

That's more than 50% off the normal price of \$7.99/month.

Bonus: if you use [my link](#) to sign up for your blog with Bluehost, email me the domain name and I will schedule a free 30-minute call with you to personally talk

about anything financial or blog-related.

*****This 30-minute personal call with me is only available to the first 10 people who sign up with Bluehost, and then email me at mrgenyfinanceguy@gmail.com.*****

If you decide to start a blog today or in the future, be sure to check out the **FREE** [step by step guide I created for YOU here](#).

Takeaways After 36 Months of Blogging

This section is a pure copy-paste from the update I gave at the two-year anniversary because these points are still just as true today as there were then. Sometimes in life, we don't always need new takeaways; instead, we need to be reminded of things we have already learned. **Reinforcement is a powerful force!**

1. Always be testing and measure everything you test. Then optimize!
2. Consistency pays off (literally).
3. Be in it for the long term.
4. Pay it forward by helping other bloggers when they reach out.
5. Guest posts should be win/win. Put just as much effort – if not more – for a guest post as you would for your own site.
6. Writing helps solidify your own beliefs.
7. Sometimes it's fun to present content in non-conventional ways...it also pushes your readers to think and if you really strike a chord, can solicit lots of comments.
8. You are not on this earth to prove anyone right or wrong.
9. Always be open to other perspectives.
10. There are rarely absolutes when it comes to answering personal finance questions.
11. Keep it 100 (this is a new one I learned recently and had to look up on urban dictionary)

-Gen Y Finance Guy



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](#)