

4 Years of Blogging - Annual State of the Blog

I'm proud to say that this blog I started is officially four years old.

Happy Birthday, GYFG!

I'm pretty sure that puts my blog in the top 1% of blogs that make it past the one year mark - the percentage making it to four years must be tiny. I've lost count of the number of blogs I have seen pop up, only to disappear in six months (or less). It's not easy to produce new content on a regular basis, especially if you're not passionate about your topic. I think many people get allured to begin by the money that can potentially be made from blogging. Yes, there are bloggers earning six and even seven figure sums from their blogs. But that does not happen overnight, and for most it will never happen. You will see from this annual update that I'm the rule and not the exception.

Why I Blog

Bloggging, like investing, is a long game. If money is your primary motivator for starting a blog, the probability is high that you will lose interest, and your blog will eventually end up on the [blog cemetery page](#) that's maintained by the RockStarFinance team. It's literally where blogs go to die! I hope my blog never ends up on that list. Let's make a deal: I promise to keep writing if you promise to keep reading.

My blog does make money, but that is not where I get the most value. **The blog has given me a platform to build a community and a place to share and refine my thoughts.** I think of the blog as my personal journal that I have made public in hopes that others will learn from my successes and failures. I also hope that by living life by example I can be a beacon of hope, motivation, and inspiration.

FACT: I'm not getting rich from my blog; I'm getting rich by practicing what I preach (and share).

- The GYFG household aims to [save 50% of everything we earn](#) just like I

recommend.

- We work very hard to grow the income side of the equation because [I prefer relative frugality to extreme frugality](#).
- I track and measure all of our income, spending, savings, investments, and returns. This is why I recommend [Personal Capital](#) so often because I actually use the tool on a regular basis. It makes my life so easy when I go to prepare the [detailed financial reports](#) I share with you all every month.
- I invest large sums of my own money on [Rich Uncles \(~\\$60,000\)](#) and [PeerStreet \(~\\$103,000\)](#).
- I don't just recommend [paying off your mortgage early](#), I'm doing it myself. [We are going to have our mortgage paid off in another ten months](#).

The point is, I put my money where my mouth is. I don't link to companies and products I don't use myself. I'm the guinea pig. How can I recommend something I have never tried? Yes, I make a small commission if you decide to click my links and sign up for an account but that's not why I write the blog. The monetary aspect is secondary. **My primary motivation is YOU!**

You see, I feel like I have this calling to financially educate as many people as possible, and a blog gives me maximum leverage to accomplish just that.

I offer an unprecedented level of transparency. I do this because I want you to see what is possible, no matter your starting point in this life. Growing up, I was [the poor kid on welfare](#). Statistically speaking, I should be in prison. Instead, I worked my ass off to make it to [the C-Suite by 30](#). I found a way to [earn among the top 1% in the USA](#). Proof - we truly live in the land of opportunity. No one's future is predetermined. You can manifest your own destiny. If you started out at the bottom, choose to be the **victor**, not the **victim**, and **climb up**. If I can do it, anyone can.

I'm grateful for the permission you grant me to share my journey with you each week on the blog. I can only show you one path to becoming financially independent. You won't have the same path as me but you can treat this blog as an all-you-can-eat buffet, filling your plate with just the things that look tastiest, or make sense in the context of your own financial hunger. Although your path will be

uniquely yours, many of the philosophies that I share will be universally applicable. This reminds me of a Jim Rohn quote:

“There are no new fundamentals. You’ve got to be a little suspicious of someone who says, “I’ve got a new fundamental.” That’s like someone inviting you to tour a factory where they are manufacturing antiques.” — Jim Rohn

At the end of the day, wealth building boils down to one core fundamental or universal truth: **spend less than you earn and invest the difference wisely.**

“Everything should be made as simple as possible, but not simpler.” — Albert Einstein

If you wanted personal finance to be presented in its most simplistic form, there it is. Every single post I write about building wealth is a derivative of the golden rule above. All you need to know about building wealth is contained in those ten bolded words above. Look at it this way: I have spent 300 posts (and 525,000 words) further breaking down that ten-word sentence into its four major components: **earning, spending, saving, and investing.** And guess what? I will probably write another 525,000+ words and people will keep reading. Do you know why? It’s because as humans we thrive on stories and examples.

If this is your first time here, buckle up and prepare for the transformative financial journey ahead.

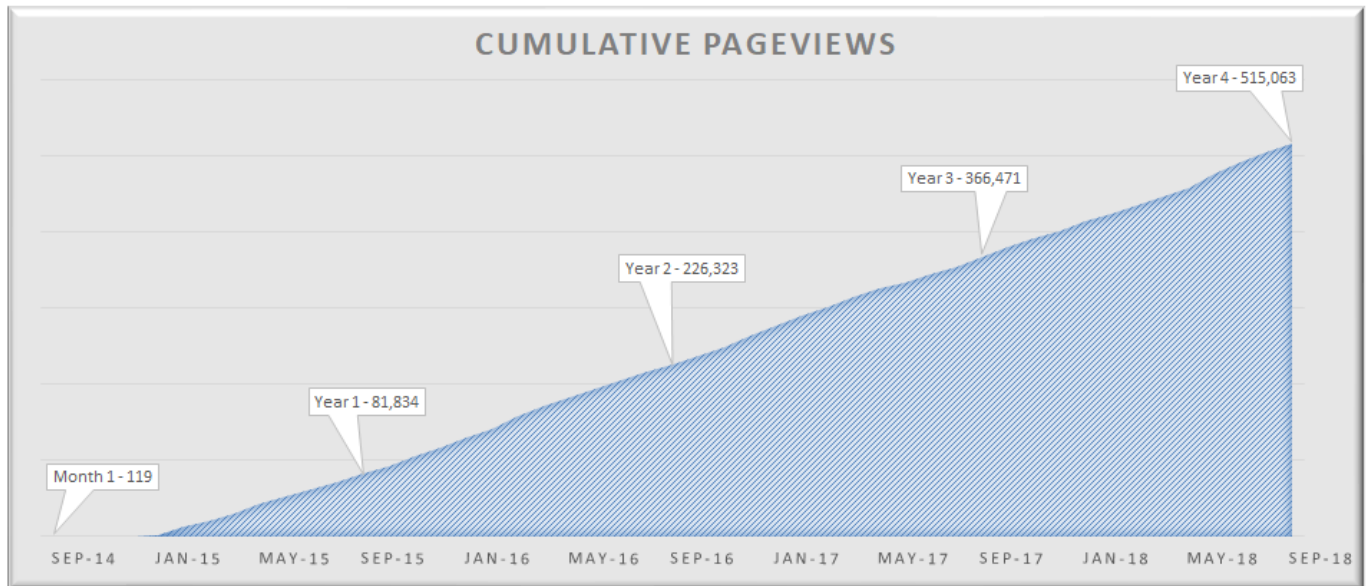
Here here to the next four years!

Now, The Numbers

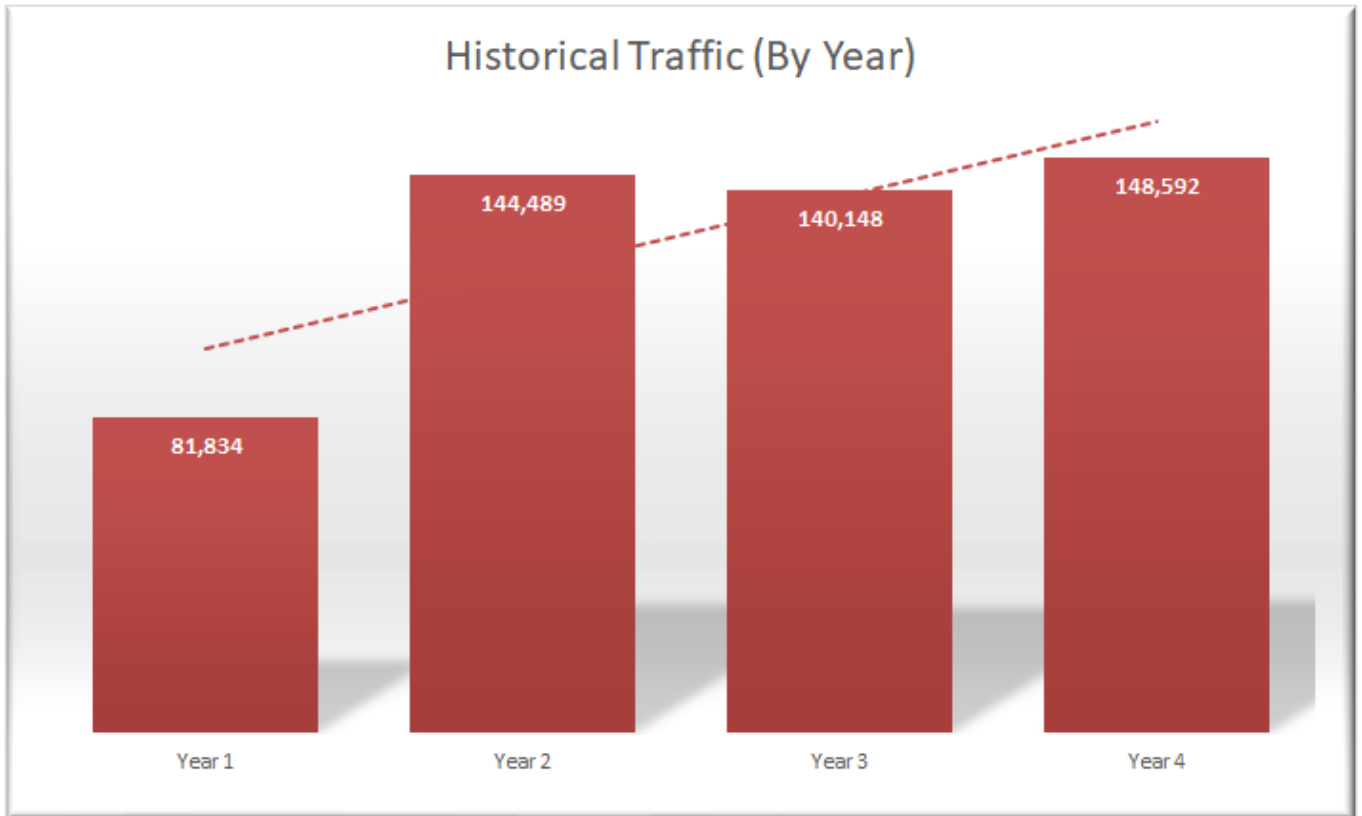
You didn’t think I would skip out on an opportunity to nerd out on the numbers behind the blog, did you? You know I can’t help myself! I love tracking progress.

Note: I used to do these updates every six months and switched to annual updates at year two. You can read my previous updates here: [Update #1](#), [Update #2](#), [Update #3](#), [Update #4](#), and [Update #5](#).

Blog Traffic Stats



I love to see the cumulative page views in this graphic. For me, this represents the net worth impact of the blog. The higher the page views number grows the more reach this blog achieves. It may not be obvious from the chart above, but the site moved back into growth in its fourth year. It's not huge growth, but total page views did grow 6% YoY (from 140,148 in year three to 148,592 in year four). There are other metrics that grew significantly greater than this, but we will cover those later in the post.



Let's wrap a little more context around the historical traffic figures above. At first blush, the 6% YoY growth rate for Year 4 may not seem like much, but that 6% doesn't tell the whole story. Things are not always as easy as they appear. I will be honest that 6% doesn't excite me that much when I see other blogs growing at 25%+ YoY. But I've never been one to rely on just one metric. I believe metrics need friends - other metrics to help provide context and additional color. If I relied solely on total annual traffic to grade my success in growing the blog I would draw the wrong conclusion and significantly under-appreciate the growth that has taken place that isn't obvious from this metric alone.

Enter the table of context...

Years	Posts	YoY%	PVs/Post	YoY%	Annual Traffic	YoY%
Year 1	87	n/a	941	n/a	81,834	n/a
Year 2	77	-11.5%	1,876	99.5%	144,489	76.6%
Year 3	64	-16.9%	2,190	16.7%	140,148	-3.0%
Year 4	52	-18.8%	2,858	30.5%	148,592	6.0%
CAGR	-16%		45%		22%	

A

few observations to note:

1. The number of posts published each year has been falling each year. I published 87 posts during my first year of blogging and only 52 during my fourth year. There is a direct correlation in the number of posts published and total traffic. Typically, more posts = more traffic. This has decreased at a compound annual growth rate of -16%. I currently plan to maintain a minimum of 52 posts per year going forward.
2. There has been significant growth in the page views per post (PVs/Post) metric. So, although traffic is only up 6% in Year 4, the page views per post is up almost 31%. This makes sense because in Year 4 I've made a concerted effort to do a better job promoting new posts on Twitter and to my email list.

This tells me that despite the decline in the number of posts scheduled I not only managed to eek out a 6% gain in annual traffic but that the annual growth number is misleading without pairing it with the page views per post metric. If we compare apples to apples **you could argue that the site's traffic is actually up 30.5%**, but this doesn't show up in the annual numbers due to the decreased content production. I'm confident in saying that if Year 5 holds steady at 52 posts published, then the growth rate in the PVs/Post and the annual growth rate can be expected to be equal.

Although I look forward to seeing much higher annual traffic numbers in the future I'm pleased and proud of the growth achieved this year.

Income Stats

I've already told you that I'm not getting rich off this blog but it's still cool that the blog can produce any sort of income even though all the content is FREE. That's

right, I'm four years in and I still don't sell anything on my blog. I prefer sharing to selling. The income is possible because of a handful of affiliate relationships I have and a little bit of advertising money that the blog generates.

Milestone	Revenue	RPM	RPP	RPPV
Year 1	\$ 775	\$ 10.77	\$ 8.91	\$ 0.01
Year 2	\$ 3,187	\$ 22.04	\$ 41.39	\$ 0.02
Year 3	\$ 3,834	\$ 28.01	\$ 59.90	\$ 0.03
Year 4	\$ 6,347	\$ 42.71	\$ 122.06	\$ 0.04
Grand Total	\$ 14,143	\$ 27.46	\$ 27.46	\$ 0.03

The income generated from the blog is up 66% in Year 4 at \$6,347 vs. \$3,834 in Year 3. It's not game-changing income as it only makes up about 1.5% of our household's total income. That said, it's also not bad to be paid for something you would do for free. I've said this a million times but I'll say again that I look at this blog as my personal journal that is open to the public. My favorite metric in the table above is revenue per post (RPP), which finished year 4 at \$122.06. This means that every entry I make in "my journal" nets me \$122.06. How many people can say they get paid for writing something in their journal?

What do the other metrics mean?

RPM = Revenue Per Mille, which tells you how much revenue is generated for every 1,000 page views. I don't know why they decided RPM but it's a standard industry metric.

RPP = Revenue Per Post, which as I mentioned above tells us how much revenue is generated per post.

RPPV - Revenue Per Page View, which tells us how much each page view is worth in terms of revenue.

I would say that the blog has turned into a bit of a toll booth, in that it collects a toll for every single page view, and that those page views keep getting more valuable.

Concluding Thoughts

I continue to find blogging extremely fulfilling. The introspection of writing alone is

worth all of the time I spend creating content. I've learned more about myself in the last four years than in the prior 28. In the process of sharing my own experience and refining my thoughts, the blog has also helped create a wonderful community. I enjoy the back and forth dialogue that takes place in the comments, over email, and the occasional real life meet up. Starting this blog has been one of the best decisions I have ever made. It continues to push me to be the best version of myself every single day.

I truly hope that GYFG acts as a beacon of hope, motivation, and inspiration for those who need it most.

I thank each and every reader for the honor and privilege it is to serve you on this incredible journey of reaching financial independence.

- 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](#)

