

## **Karen Cordaway - The Everyday Bucket List Book - Transcript**

**Tim Mullooly:** Welcome back to Living With Money. This is Tim Mullooly. On today's episode, I am joined by Karen Cordaway. Karen is the author of The Everyday Bucket-list Book: 10 Steps To Bringing More Exciting Experiences To Everyday Life. The book was published on June 18th of this past year, 2019, so Karen, thanks for coming on the podcast.

**Karen Cordaway:** Thank you for having me.

**Tim Mullooly:** Before we dive into the book and some of your other work, can you just bring us up to speed a little bit about you, your background, and how you got started in your career?

**Karen Cordaway:** I actually started blogging when I was a teacher. I used to be a teacher and I started a blog. I started to get opportunities to write because they needed people to write about money saving tips, and they thought that teachers would be a good place to start because we would have to stretch our budgets and try to make things work and buy things for our students with our own money sometimes. That worked out when they asked us because we also just wanted like part time freelance assignments. I started there. I was asked by the former editor of Latina Magazine if I wanted to help out. I have the Italian heritage, but they liked my ideas.

**Tim Mullooly:** Right.

**Karen Cordaway:** I was able to write for a very popular mom's site, and things just kind of evolved. I would use whatever articles I wrote to try to get other assignments. I wrote articles for US News, Huffington Post, and I'm even Clark Howard. It was a lot of fun to do that.

**Tim Mullooly:** Right, yeah, and I saw your blog, Money Saving Enthusiast back in 2011. Now you blog on your own personal site, [karencordaway.com](http://karencordaway.com). You said that you were a teacher. Did you have any other sort of background in personal finance or finance writing, or was it just when they asked you to start writing these money tip articles? Is that kind of how you got introduced to the whole world of personal finance?

**Karen Cordaway:** I had read a bunch personal finance books because I left full time teaching to go part time, and I really needed to quickly adjust to, how am I going to live with less money. You know, I had kids, it was very hard for us, both parents to work as teachers and have children in different school systems. A lot of it was the school of hard knocks.

**Tim Mullooly:** Yeah.

**Karen Cordaway:** I was fortunate to grow up with depression era grandparents and relatives that I just absorbed ideas from osmosis. You know?

**Tim Mullooly:** Right, right.

**Karen Cordaway:** My mom worked in accounting, so I just remembered a lot of things from my childhood or my grandmothers, and a lot of the books helped.

**Tim Mullooly:** Yeah, absolutely. The books and kind of just the hands on, kind of just being forced into learning as you go to manage your own finances. How did you feel that that kind of shaped your writing, and is it mostly just personal experiences that you relate back to while you're writing?

**Karen Cordaway:** Sometimes. I mean, experience to me is the best teacher, so I always felt like when I was giving ideas, I was trying to be different from all the other articles out there. You know, I was being creative. They were ideas that I was using myself, like discounted gift cards and only buying certain items at the grocery store, like being just highly aware of what things cost and being very careful with how I spent my money.

**Tim Mullooly:** Yeah, that makes perfect sense. Earlier this year, your book was published, The Everyday Bucket List Book. I wanted to ask, what made you want to just sit down and write this book?

**Karen Cordaway:** There were so many books in personal finance. I did not feel like I could add anything new or different or put some spin. You know, a lot of people have these big personalities or they dumpster dive and all of those. That wasn't me at all. I was also getting asked to be in articles because my parents passed away by the time I was 30. My mom had cancer. I had a stepdad and a dad that had already passed away, and I didn't realize that that was kind of like a big deal. I organically got asked to be in these articles. I got in a book. Here I have like this money saving tips combined with, I had parents that passed away. Like I said, people felt like that was a big deal.

**Tim Mullooly:** Right.

**Karen Cordaway:** Then, I was trying to figure out my next step because I did want to write a book. I started helping people with their budgets, I felt like I was very good at that, very informally, my friends. You know, it would bring out a lot of feelings, like sadness and feeling like they couldn't do anything, whether they were in debt or they just didn't really know how to budget effectively or make the budget what the numbers were. How do you do that in real life? Like, what are the actions that have to take place to make it work?

I just found that a lot of people were stuck in the way that they either couldn't move or they had to have a car or they had to pay back credit card debt or any kind of debt.

They were doing the best that they could, and when someone has a family, sometimes it's very hard to take on extra work; then you need someone to watch your child or then you're exhausted and it's hard to do your regular job. You get all these side hustle ideas, but it's like, okay, you're tired from your regular job, and now you want to work more and then you don't see your family. So it's like-

**Tim Mullooly:** Right, there's only so many hours in the day.

**Karen Cordaway:** Exactly. I wanted to help people in their current situation. Because, even if you do have a lot of debt, obviously want to still pay that off as best you can, but you don't want

to be miserable and feel like you can't do anything, and you just have to change your mindset. That's what I was helping people do, because some of the ideas when they were really stuck, you know, and they would tell me, "I want to go on a trip to this place," or many of the ideas were far down the road that they would have to probably do in retirement if they saved enough money. That's where the idea of, we need to come up with fun ideas that we could do now that don't cost thousands of dollars. That's where I kind of married everything together. You know, dollar stretching or some of the money saving tips and my parent's story. Right?

**Tim Mullooly:** Right.

**Karen Cordaway:** Because, that's perfect thing to tell when you talk about a bucket list, because what people want to do with their money is usually travel or have some vacations or, you know, something exciting that they feel like some of the money is their's, you know?

**Tim Mullooly:** Right, right.

**Karen Cordaway:** It just seemed like a natural thing to write about.

**Tim Mullooly:** Yeah, absolutely. I think, like you said, it's a unique take on budgeting and personal finance because there's a lot of topics out there in terms of budgeting.

People kind of cringe at the word budget because it means, oh, all of the things I can't spend money on, all the things I can't do. But, I like that you kind of took the opposite approach, because money is really just a tool to help you enjoy your life. That's what it should be. I love the idea that this book kind of helps people understand that money can work for you and also, you know, help you live your best life at the same time.

**Karen Cordaway:** Exactly, exactly. But, if you don't do the numbers and you don't know what you're doing, then you stay in the same place. It's like, unfortunately some of that had to come out in order to say, "Well, this is what we do now." There are so many things that you could do that are free, so you could still relax, feel like you have a life, and eventually get in a place where you do free up your money so you have more wiggle room or spending money, an emergency fund, all of those things that you're supposed to have in place. Obviously, investing as much as you can. You don't want to take a big trip, but like, you know, you only put \$100 in your 401k. You know, I'm not saying to do anything like that.

**Tim Mullooly:** Right, right.

**Karen Cordaway:** I find that once I turned it on its head and I'm like, well, what do you want to do? Because, that is what excites people. Not looking at this and then saying, "Oh, I can't do anything." Even if it sounds imaginary in the beginning, like, "I want to be able to afford a trip to Greece," or, "I want to go this place once a year," whatever it is, it just kind of changes the whole thing. Because, I know for myself, I did this for myself too. Now that I always just focus on things I want to do, I just find a way to make it work.

That's where you get really creative, or if you have some party you were invited to that you don't really want to go to, it's like, "Well, I could save \$50 to \$100 there." Or, you know, something you might need new clothes for. It's like, "Sorry, I'm busy."

**Tim Mullooly:** Right.

**Karen Cordaway:** You know?

**Tim Mullooly:** Exactly, yeah. It just, changing the perspective on personal finance and budgeting to a more positive, exciting task as opposed to kind of a hassle that sometimes people view it as.

**Karen Cordaway:** Right.

**Tim Mullooly:** In the book, you outline these 10 steps for the everyday bucket list. But, if you could have the readers takeaway just one big, big takeaway from reading the book, what would you want that one thing to be?

**Karen Cordaway:** Just customize the ideas to your situation, but still have those big reaches that maybe, you never know, if something changes, that down the road you could do it. Even if something sounds like something you can't do right now, I would still write it down because when you tell people, you never know if somebody has a friend, maybe they have a vacation home, and there's always someone, that nice person who isn't around for a month and they're like, "Hey, you want to borrow my vacation home?"

**Tim Mullooly:** Right.

**Karen Cordaway:** You know, there's always some situation if you're a social person. Obviously, you give back to people in different ways. You just, you never know. Or somebody at your job might say, "Hey, I saw a really cheap flight," or you know, whatever the case may be, you just never know what could happen. You might be able to go sooner than you think.

**Tim Mullooly:** Right, yeah. Just regardless, just writing it down just in case things fall into place for you and you can make it happen. I like that.

**Karen Cordaway:** Right, and you still want to have dreams that you strive for. I mean, you don't want something so unrealistic that you know you'll never be able to do it. Right? But, there's always those big ticket expenses that you probably can do it in retirement and figure out those numbers, and then you just have to behave for awhile.

**Tim Mullooly:** Yeah. Yeah, exactly. The book starts out first in a place that makes a lot of sense. It starts out by defining the term bucket list, which makes sense. How would you define what a bucket list is for you personally and for everyone else out there?

**Karen Cordaway:** I think of it as something you've never done before that you want to do before you die. That could be something very simple like seeing the sunset, seeing the sun rise,

to something very big. It's all what you think, what you consider a bucket list item. But, obviously, if all of your ideas are big and you can't do them, then you have to try to come up with something that's tangible.

**Tim Mullooly:** Kind of a mix, finding a mix between longterm goals and short term goals, but just important things to you individually that you want to accomplish.

**Karen Cordaway:** Exactly.

**Tim Mullooly:** That makes a lot of sense, and it's going to be different for everyone. You know, not everybody is going to have the same items on their bucket list because people like to do different things. Right?

**Karen Cordaway:** Right. I actually even talked to someone where they couldn't get the idea of going to a local museum, like, that didn't sound exciting enough to them.

**Tim Mullooly:** Yeah.

**Karen Cordaway:** They said, "When I go to a conference or vacation, I do whatever it is in that area." I said, "Well then, that's what works for you and that's what makes you happy." You know, if you're forcing yourself to go somewhere you don't want to go, then that's not the idea. But, there are things like learning how to play an instrument, trying bike trails. There's so many ideas. It's just a matter of being open minded and being creative, a little creative.

**Tim Mullooly:** I think it's a good exercise for people to create a bucket list because it causes them to actually be intentional with their goals and it makes them sit down and actually think about what they want and what they want to do. It sounds kind of silly, but I feel like a lot of people might not actually ever take the time to think about that. Would you agree?

**Karen Cordaway:** Oh, absolutely. That's another reason why I feel like people don't do things now. Like, they either do a bunch of things in their twenties and then they feel like, "Well, I'm more serious at my job, or I have kids. I'll just wait until I retire." Then it's like, one of my friends worked on a cruise ship. She said, "Karen, I can't tell you how many people would have health issues on the ship because you know they're older," or it's like it shouldn't be like this all or nothing thing. I think you should enjoy every phase of life. Even if you have little kids, older kids, just try to squeeze in something and some of that might even be if someone has a family, you do the things with your family.

**Tim Mullooly:** Yeah, exactly. You shared with me before we started recording that 52% of people in the US didn't take their vacation time in 2017, so it was up 43 million vacation days from the year before. That is an astonishing number of vacation days that weren't used. What has caused such a big increase in people not taking their vacation time, and why aren't people utilizing these days that are given to them?

**Karen Cordaway:** Well, they're saying that people feel like they have a heavy workload when they go back to work. They get backlogged, so they don't want to be backlogged. Or, they may

be in a position where no one has the job that they do so it's very hard to leave. Like, one of my friends is a nurse. I mean, she works a lot of hours. When you have that kind of job where they need to probably hire five more people just like you, they feel very guilty taking off. A lot of people in those types of professions, they end up taking off work just to avoid burnout and getting sick themselves. Some of it is the affordability factor, so that's where that all or nothing thing comes back. People think, "Well, why take a vacation if I can't go away?"

**Tim Mullooly:** It sounds like just people, these problems that they're having and reasons why they're not going on vacation as a result of them not really planning it out ahead of time.

**Karen Cordaway:** Right.

**Tim Mullooly:** Because, I think some of those problems like being backlogged or obviously the financial part of it can be planned ahead of time. For people who aren't really good planners, how can they start to become good planners, or do you have any tips for them in terms of easily planning out these activities on their bucket list?

**Karen Cordaway:** Okay, well, I wanted to point out because you brought that up, they found that people who are planners, they use all or most of their vacation time, and non planners are the ones who aren't utilizing the time as much, so I'm glad that you bring that up. If you're in a non planner, maybe you just pick something very general, like an iconic city. Or, I recently went to Washington, DC for a business conference. I didn't have a lot of time to plan. I didn't even know what I wanted to see there. I said, "You know, I just at least want to catch one museum," and there's so many museums.

**Tim Mullooly:** Right.

**Karen Cordaway:** I just worked it into when am I free, when is the weather nice, and who wants to come with me? You know?

**Tim Mullooly:** Yeah.

**Karen Cordaway:** I ended up at Air and Space Museum. It's one of the Smithsonian museums and a lot of the museums there are free, so that was like, awesome. It's not an additional cost and I just squeezed it in into something I was already doing. Another thing is, there's always someone who is that planner. If you have a friend who's hyper organized or they like to plan every little detail, it's so much easier to be the person who's saying, "Just tell me when you show up."

**Tim Mullooly:** Right, yeah. Just say, "Hey, do you want to come with me," and hope that they ended up planning the entire thing themselves and you can just tag along for the ride.

**Karen Cordaway:** Yeah, you know it sounds terrible to say that, but if you really don't have the time or you just, planning is just not your thing, there's always someone who is a little more planned, or like I said, you could just figure things out as you go. As long as you say, "Hey, guess what? I want to go to New York." Like, I live two hours away. Hop a train to New York

and maybe I say, "Okay, I want to see the Statue of Liberty," or just pick a few general things. Because, even the Statue of Liberty, you do have to plan if you want to go to the crown or if you want to walk up at all. People can go to the base of the Statue of Liberty. Like, you can go on the island where it is, but you can't go up unless you have advanced tickets. A lot of people don't know that, but maybe you drive by or maybe you just go there.

**Tim Mullooly:** Right.

**Karen Cordaway:** If you're kind of open in that way, you know, things can work out. Even concerts, like, I live near a casino. It's so easy for me to just look at their events, say, "Hey, I never did that before." There was some, it was called Cirque Celebration. It's kind of like those acrobatic ...

**Tim Mullooly:** Right.

**Karen Cordaway:** Yeah. I've never been to anything like that, and I'm not going to see the real official one. You know?

**Tim Mullooly:** Right, yeah.

**Karen Cordaway:** Why not see something like that? I've never done that. You just have to look around and be open, and even just talk to people at a job. Go on Facebook. I mean, obviously if you can be specific, like somebody told me I want to attend a Super Bowl. I'm like, there you go. It doesn't have to be like, oh my team, because I live in New England and we know who's always in the Super Bowl.

**Tim Mullooly:** Yeah, yep.

**Karen Cordaway:** Maybe it's just attending a Super Bowl.

**Tim Mullooly:** Like you said, starting with something general is a really good place to start. Then, if you can get more specific from there it's easier once you have the general idea, then take another step down in terms of getting more specific, and then maybe getting more specific from there. I was going to ask, are there any things that you say shouldn't go on someone's bucket list? Or like, is the bucket list only reserved for the most important stuff, like the absolute top priorities for people, or can it really be anything?

**Karen Cordaway:** Well, it can be anything. See, in my book, I have people delineate, or I should say there's categories where you could set dollar amounts. If you want to do something once a month that feels unique and exciting, and you know your budget or in general you say, "Okay, I can spend \$50 to \$100," or whatever, \$200 and you're like, "Okay, maybe I can go to a concert or maybe I can do this." If you're a numbers person, you could start with the numbers.

**Tim Mullooly:** Yeah.

**Karen Cordaway:** Because, then you can look up what are things to do for \$50, or you know your price range so you can easily filter, can I do this, can I not?

**Tim Mullooly:** Yeah, that's a good way to organize it.

**Karen Cordaway:** Yeah. I have the FILL method, which is free, interesting, low cost, local. But, that's for more short term goals or if you're trying to stick with a budget for now. But, then you do have those big goals. Now, Carl Richards endorsed my book. I was really excited and I absolutely love everything he does.

**Tim Mullooly:** Yeah, he's great.

**Karen Cordaway:** Yeah, and I heard him on a podcast saying, "Why don't we do the thing? What is holding us back from doing that thing?" He said it right before I was making a decision about going to a legendary rock concert. I like musical legends, it doesn't matter, you know, they could be from the '50s, '60s, '70s, whatever. I just, I love people who have long careers.

**Tim Mullooly:** Yeah.

**Karen Cordaway:** The timing of it was so perfect because I was trying to see The Rolling Stones forever. They were supposed to come around my area in April. I knew I couldn't go at that time.

**Tim Mullooly:** Right.

**Karen Cordaway:** The lead singer got sick.

**Tim Mullooly:** Yeah, they had to postpone it.

**Karen Cordaway:** Yeah, he had like a heart issue. I'm like, "No way. No way." He's 76 years old. I'm like, "I am seeing this man. I am seeing this band. This is it." They came in August and I drove a couple of hours to New Jersey. To me, to have something from your childhood that you didn't ever know if it was ever really going to happen, once things line up, and then I heard Carl say this and I'm like, "That's it. I'm going." It was very expensive, but I did have the money, and that's the other thing. You want to forego things that aren't important because when something like that comes up, it's like, "Oh, I have the money. I can do it."

**Tim Mullooly:** Right, yeah. I live in New Jersey, so a lot of my friends went to that concert you're talking about.

**Karen Cordaway:** Oh, nice.

**Tim Mullooly:** That's really cool that you were able to come down here for that. But, I was also going to ask, for the people who think that they might not be able to afford some of the things on their bucket list, would foregoing some of the smaller items and things and kind of picking your

spots, is that a way that they might be able to afford the things? Or, are there different ways that you can help people realize that they can afford what is on their bucket list?

**Karen Cordaway:** Obviously, if you have a higher paying job, it's easier to maybe forego certain things. But, if you have a job where you make X amount of dollars, you know you can't really make more money, you might have to forego a lot of little things. You know, it all depends. See, with concerts it's tricky because you don't know when people are going to tour.

**Tim Mullooly:** Right.

**Karen Cordaway:** Do you have the money at the time? All of that. It can be a combination. See, that's where I like to do a lot of free things. I always, my default plan on the weekend, if I don't have plans, I'm doing something for free because I like to always do something.

**Tim Mullooly:** Yeah, right.

**Karen Cordaway:** I go biking a lot. You know, I only spent \$120 on a bike. You know, if you have a lot of hobbies that don't really cost any money, you're filling your time and you're doing things that you still like to do so you don't feel deprived. Like, it's that whole all or nothing thing.

**Tim Mullooly:** Right.

**Karen Cordaway:** But you can, you can save. If you really just want to do that one thing, absolutely. You know? My whole thing is I just don't think people should have to be miserable.

**Tim Mullooly:** Right, yeah.

**Karen Cordaway:** You know, if you feel like you're never going to a movie or, it's all depends on the person, because what I think of as deprivation might not be to somebody else.

**Tim Mullooly:** Like you're saying, there is these big ticket items that people can save up for, but in the meantime, you still need to fill your time with stuff that makes you happy. Is finding, you know, trying to find some inexpensive hobbies a good way for people to kind of make the most of their free time in between those big milestone trips or events that they have planned?

**Karen Cordaway:** Right. They can be hobbies or they can be one-off, free bucket lists ideas. I explain how, if you buy an inexpensive bike at Walmart for like \$120, if you rode it once a month, that costs you \$10 a month, but it's that one time cost. Then, if you rode it twice a month, that's \$5. It's like, you can really get a lot of longevity out of something. It costs us nothing now to go bike riding. We're just ...

**Tim Mullooly:** Yeah, it pays for itself over time.

**Karen Cordaway:** Yeah, exactly. If you went once a week, that's \$2.30 for a ride.

**Tim Mullooly:** Yeah, right.

**Karen Cordaway:** If you can do things that you're not investing so, so much, like you said, they pay for themselves, you have something to do, it's exercise, it's getting outside, it's a hobby, then it's not so hard to save. I've just really made sure all of my habits kind of work around the things that I want to do. You know, the fund things.

**Tim Mullooly:** Yeah, that makes a lot of sense. In terms of, like you said, laying out the money, the upfront cost for a bike, I think it's important for people to understand that while it is a one time payment, you can get your money's worth over, you got to think of it as an investment. How many times are you going to use this thing that you're buying?

How much enjoyment are you going to get out of it? Over the lifespan of something that you buy to bring yourself some sort of happiness, it might be expensive at the time, but if you have it for years and years it'll pay for itself. I feel like some people don't really realize that in the moment when they're debating whether to buy something or not.

**Karen Cordaway:** Right. One of my friend's husbands is an accountant. He actually bikes to the train station, you know, keeps his bike on the train when he goes to work. I don't know what the cost must've been for him to drive, I think it was like an hour away. But, when you're an accountant and you think in numbers, it's funny how people who you think, "Oh, that person's an accountant. They must have a lot of money." Well, he's smart. He's riding his bike, taking the train.

**Tim Mullooly:** Yeah.

**Karen Cordaway:** You know?

**Tim Mullooly:** Yeah, he knows how to make the most of his money.

**Karen Cordaway:** Yeah. What's interesting too and some of the industry trends, the people who take the most vacation time work in finance and insurance, so it's kind of interesting because they see those work days paid vacation as thousands of dollars left on the table of, like, lost benefits.

**Tim Mullooly:** Right.

**Karen Cordaway:** Whereas, other people don't necessarily think that way.

**Tim Mullooly:** Yeah, that is pretty interesting to hear and it does make sense though, because like an accountant, they work with numbers all day so it's easy for them to break it down in that sense. But, I think it's important for other people who work in different professions to realize that as well.

**Karen Cordaway:** No, absolutely. That's why sometimes I think if somebody works in finance, they might not understand. Why wouldn't somebody take their vacation time?

**Tim Mullooly:** One of the last steps in the book talks about reflecting on the experiences that you have while you're crossing things off your bucket list. I wanted to ask why you think that it's so important for people to take time after they do something on their bucket list to reflect on that experience?

**Karen Cordaway:** Well, some of it is savoring and that kind of extends the happiness. There's been a lot of research done on savoring. When you're writing down the fun that you had, maybe describing the area you were in, it kind of reignites those feelings. It's kind of like you're getting a little more for your money or you're maximizing happiness that you can feel from one experience.

**Tim Mullooly:** Right.

**Karen Cordaway:** But, also when you reflect, it's like it makes you very self aware. Then you're like, you know, it can guide your next steps.

**Tim Mullooly:** Right.

**Karen Cordaway:** The nice part is you're recording it. It's kind of like a nice little way to record memories. Like I said, it makes you self aware so then you can figure out, how do I make this happen more often?

**Tim Mullooly:** Yeah. It kind of locks in that feeling of accomplishment and happiness. Would you say it kind of serves as motivation to go do the next thing on the list?

**Karen Cordaway:** Absolutely, yes.

**Tim Mullooly:** I really like that a lot. When I saw it was one of the steps in the book, I was like, wow, that's a really great idea to make sure that you're getting the most out of the things that are on the list, because if they're on the list they must be super important to you. I wanted to ask you, besides The Rolling Stones concert, what are a few of your personal favorite items that you've crossed off your own list, and what are a few big ones left that you are still looking forward to?

**Karen Cordaway:** Oh, I have a lot of big ones. Because I like concerts, that could go on forever. Okay, I like anything related to the band Queen.

**Tim Mullooly:** Okay, awesome.

**Karen Cordaway:** So like, an everyday bucket list idea and a more short term thing was I celebrated Freddie Mercury's birthday. I went and took a picture at Hard Rock Cafe with his, you know, the image that they have with him and the microphone.

**Tim Mullooly:** That's great.

**Karen Cordaway:** I had like, the Freddie milkshake. Granted ...

**Tim Mullooly:** Yeah.

**Karen Cordaway:** Okay, I overpaid for a milkshake, but I'm like, okay, it was \$15 so I did something fun to have a \$15 milkshake. But, to me-

**Tim Mullooly:** Yeah, but it was worth it.

**Karen Cordaway:** Oh my goodness, it's like, I can't explain it. I just like anything associated with that, so it makes me so happy. That's something I recently did. I also, a couple of years back, I got an opportunity to steer the duck boat in Boston. I don't know if you know the duck boats.

**Tim Mullooly:** I'm not familiar with it, but it sounds awesome.

**Karen Cordaway:** It's a boat that, it's on the land and then it goes in the water. You get like a tour on land, a lot of baseball players buy them, especially in Boston, the Boston baseball players. I know people purchase them. They'll give you a tour of Boston, you're on a boat with wheels, but then it goes into the water and you're on the Charles River.

Of course, they're asking little kids like, "Hey, you want to steer the boat?" You know, you got these two little kids and then they go, "Anyone else?" I'm like, "I'll do it." You know? "Me, me."

**Tim Mullooly:** Yeah.

**Karen Cordaway:** I have, my family has a video of me steering the boat and I mean, I literally like turn the whole boat around. It was a lot of fun.

**Tim Mullooly:** Wow, that's great.

**Karen Cordaway:** I'm happy it's on video because, see, that's the other thing. When you talk about things that you've done, it just makes you happy all over again. When you have those kinds of experiences, it makes it fun. So, let's see. Rolling Stones, my Freddie Mercury event, the Charles River. Let's see, what else do I want to do? I definitely want to travel more extensively. I do want to go to Greece. I want to go to Sicily. My grandmother was born there. Have a lot of places I'd like to travel. I want to see as many baseball stadiums as I can.

**Tim Mullooly:** I mean, you have one of the best ones up there by you. I mean, I've been to Fenway Park once before. That is an amazing stadium. But, yeah, that's a really cool goal to try and hit as many as you can.

**Karen Cordaway:** Yeah. What about you? I want to know what you want to do.

**Tim Mullooly:** In the more immediate future, I've never left the country before, so I think going anywhere internationally would be cool. I would like to go to Ireland. My family's very Irish.

**Karen Cordaway:** Oh, wow.

**Tim Mullooly:** It'd be nice to go to Ireland. In terms of concerts, I crossed one off my list last year and the year before. Me and my friend are big fans of John Mayer, so we went to go see him. We've seen him twice now actually in the last couple of years. That was a big one that we crossed off. But, I think probably the biggest one for me is just a get out of the US and kind of see more of the world.

**Karen Cordaway:** Right, and that's the general idea.

**Tim Mullooly:** Yeah, that's the general and then I'll get, yeah, I'll get more specific from there. Pick a country and then find somewhere to stay. Just kind of narrow it down from there.

**Karen Cordaway:** Right.

**Tim Mullooly:** But, the book has been out for a couple months now. I wanted to ask, what's the best piece of feedback that you've received from someone who's read the book since it's been published?

**Karen Cordaway:** You know, it's funny. I met someone, they didn't read my book yet. When I was talking to them about my book, they go, "We were just saying we live in DC and we've never done these things." Then she bought my book. I really like the feedback in the way that people just got the essence of the book. I can't say the exact what they said, but it seems like they got it. Like, start doing things now, you know, have a mix of short term/long term, have a vision, and get started with it.

**Tim Mullooly:** That's great. I feel like that's the goal. Right? That was the whole goal of writing the book is to get people to start doing things on their list. Right?

**Karen Cordaway:** Exactly.

**Tim Mullooly:** That's great. I feel like that's probably the best kind of feedback that you could get. Last question I like to ask all the guests as I wrap up the interviews, whether it's a personal thing for you or something you've learned in your professional career, what's the best piece of advice that someone has ever given you?

**Karen Cordaway:** To be all in. If you have an idea that you haven't even really fleshed out, even when I was writing my book I had a general idea, but I didn't know how to vocalize it perfectly.

**Tim Mullooly:** Right.

**Karen Cordaway:** But, I was all in. I was like, "I have to write this book. I have to be able to articulate my idea, my big idea, and what I'm trying to say." You know, at first I just kind of did a little bit here, a little bit there. I was like, no, I have to do this every day. I have to finish this. You have to be committed and you have to really believe in what you're doing. Even if it doesn't work or whatever happens, happens, just be 100% into what you're doing.

**Tim Mullooly:** I think that that can be said for your personal life if you're crossing things off your bucket list or your professional life too. Like you said, if you're writing a book or starting a new career, starting a business, something like that. That's a really great piece of advice to pass along. Karen, that was all the questions that I had for you. Thanks for coming on the show and talking about your book. Really appreciate it.

**Karen Cordaway:** Thank you for having me.

**Tim Mullooly:** For the listeners out there, I'll link in the show notes to where you can find Karen's book and all of Karen's work as well. Thanks for tuning into this episode of Living With Money, and we'll see on the next one.