

# Financial Resolutions Review

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## SUMMARY KEYWORDS

year, wil, resolutions, pay, tee ball, awesome, liz, saving, gilmore girls, triangle, couple, virginia beach, episode, money, people, quebec, financial, read, book, check

## SPEAKERS

Introduction, Elizabeth Costa, Wil, Terri

- 
- T** Terri 00:00  
Welcome to the Making money Personal Podcast. In today's episode Wil and I are updating our listeners on our New Year's resolutions. Stay tuned to hear our progress.
  - I** Introduction 00:18  
You're listening to Triangle's Making Money Personal Podcast, where we engage in real talk about financial matters that affect our community. Today's episode is sponsored by Triangle Credit Union recently voted Best Credit Union in New Hampshire.
  - W** Wil 00:34  
All right, Terri. How are you?
  - T** Terri 00:37  
I'm doing well, Wil, how are you doing?
  - W** Wil 00:39

Good, good. And actually, we have Liz joining our episode today, which Liz, is our producer, for those who don't know. So we are very excited to have you.

E Elizabeth Costa 00:50  
Thank you. How are you?

T Terri 00:53  
We're doing well.

E Elizabeth Costa 00:55  
I'm doing well. I'm really curious to hear about your resolutions. I was there when you talked about on the first time, I kind of want to see where they're going.

W Wil 01:02  
Yeah, I mean, I think I'm doing okay. I got some more to work on, but.

T Terri 01:08  
What were you telling me a little bit ago about, how many did you have, first of all and where are you at.

W Wil 01:14  
I had six.

T Terri 01:14  
Okay.

W Wil 01:15  
And out of the six four are actively being worked on. And you know, have them in mind. I'll be honest. The other two I kind of forgot about. I didn't like I had to re-listen to the episode like, What were the those other two? And I figured it out and I'm like Oh, yeah. Yeah, that's not good. We'll talk about that in a second. You had five, right?

**T** Terri 01:41  
I had five. And from a percentage standpoint, it's, you know, I'm actively doing three or actually, I feel like I've accomplished three of them. And the other two are, you know, I don't want to want to talk about but I will, I will because I think its important.

**E** Elizabeth Costa 01:57  
Well the good thing about goals is like, you don't have to have them done by now. This is kind of like a check in. So you look at what your progress on what you've made in the past. You're like, Well, I should probably pick up my track on the ones you were tailing on.

**T** Terri 02:12  
A good checking point. See this is why you're invited to this show. You make me feel better already Liz, I'm not gonna lie. You on the other hand, Wil. "Terri have you not done the other two? Mhm."

**T** Terri 02:24  
So let's before we begin on our update, let's bring Liz a little bit, you know, in on the show, and tell us maybe about what your resolutions were at the beginning of the year.

**E** Elizabeth Costa 02:38  
So my resolutions, it's kind of funny. You got me on a weird year. I don't ever usually do resolutions, because I know myself and I never really finish them. But this particular year, I did actually make some and so one of mine was I wanted to read a book, one book a month for the whole year. That's right. Yeah. So at this point, I'm at it. I'm loving it.

**T** Terri 02:59  
So like comic books like what do you? Opps, that's my resolution, nevermind.

**E** Elizabeth Costa 03:04  
Well, I guess. If that fit into what I wanted to read, but no, no.

**T** Terri 03:06

Not about me, I have to remember that.

**W** Wil 03:07  
So what's been your favorite book so far? That you've read.

**E** Elizabeth Costa 03:10  
Oh man. Well, I really loved The Big Short. I don't know if you guys have ever seen the movie.

**W** Wil 03:15  
Is that the real estate one?

**E** Elizabeth Costa 03:16  
It's about the 2008 financial crisis.

**W** Wil 03:18  
Yep, yep. That's a great movie.

**E** Elizabeth Costa 03:19  
Yeah, it was, well see, I watched the movie, the movie got me into it. And I loved the movie. So then when I found out it was based on a book. I said, That's it. I'm reading this one. And Phil got it for me for Christmas. So that's it. I'm like, I'm reading it. And that was probably the first, I think it was the first book I read for the year, and I loved it.

**T** Terri 03:38  
Is the book better than the movie?

**E** Elizabeth Costa 03:40  
Yes.

**T** Terri 03:40  
Okay. That's so typical but that's so awesome.

**E** Elizabeth Costa 03:42  
It just covers a lot more detail about the situation. It was hard to read at times, because you're trying to like, they throw in a lot of just a lot of different terms that we don't hear. Yeah, yeah. And so you got to kind of follow it. You almost have to take notes. I didn't, but there are times where you just have to reread certain sections to really grab what they're talking about. But once you get it, it's just crazy. Yeah, it was really good. Worth reading.

**W** Wil 03:43  
I'm very interested now.

**T** Terri 03:54  
Yeah, me too. Me too.

**E** Elizabeth Costa 04:12  
Yeah. So that was my what probably one of my favorite ones. A couple of them are like, there's just nonfiction, a lot of them are nonfiction. Some are like, you know, professional books, or one was on negotiating, the Power of Positive No because I need to learn how to say no, sometimes.

**T** Terri 04:25  
I disagree, but go ahead. Only because I ask her to do stuff all the time.

**W** Wil 04:30  
I can attest to that.

**T** Terri 04:31  
When she told me she was reading it, I was like, Crap. That's great. Liz, I'm so happy for you.



Wil 04:39

As you're crying internally.



Terri 04:42

So what other resolutions did you have?



Elizabeth Costa 04:44

Another one of mine was to run two 5ks.



Terri 04:47

Nice.



Elizabeth Costa 04:48

So we always do the Cigna at Triangle. I do that every year. So that's one, but I have to sign up for another one, which I haven't done yet.



Wil 04:56

Well, the good news is that I think 5k's are. They're always, you know, you can always find one to do.



Terri 05:02

Right. Good point.



Elizabeth Costa 05:05

One I hear about a lot on the radio that intrigues me and makes me want to do it is called the Insane Inflatable 5k. I hear a commercial on the radio for every year. And I think it's in like late summer. And I think the course has like these inflatable obstacles that you have to like, maybe climb up and jump down and go across. And I haven't really looked into it, but I hear about it every year. So maybe this year, I'll try that one.



Terri 05:28

That's awesome. Yeah, let me know, because I'm sure my daughter would be willing to join you on that one. The other thing that she wants to do is a color run.

**E** Elizabeth Costa 05:39

I've had friends who do those. Yeah, they like them. They're a lot of fun. I've never done one myself, but.

**T** Terri 05:45

What else? What else you got for us?

**E** Elizabeth Costa 05:47

Well, since we're talking finances, I guess there's one financial. So my husband and I are saving for a house. And I have a certain number in my mind that I want to get to by the end of the year in my savings account. So every month making sure that I set aside a certain amount of like, the cash to put into that one account. So by the end of the year, if my math is right, which I double check, like every week, I should hit my goal by the end of the year.

**T** Terri 06:13

That's awesome. So a house in your future, then?

**E** Elizabeth Costa 06:16

Yeah, hopefully.

**W** Wil 06:18

Would you say the house is coming this year? Next year?

**E** Elizabeth Costa 06:21

No, not this year, No. I mean, unless something just like miraculously pops up. But like based on the market and what we're seeing out there, it's kind of challenging, but we're okay, because we're both just saving. So we're taking this as an opportunity to just meet our goals our savings goals.

**T** Terri 06:38  
That's awesome. Excellent, good. Good. So we'll have to have like another six months, maybe end of year review. Right and, and then call out Lizzie on her resolutions. Find out where she's, critique her.

**E** Elizabeth Costa 06:52  
Great.

**W** Wil 06:53  
I think she's gonna hit those.

**T** Terri 06:54  
I know. She stinks. Why did you invite her, Wil?

**W** Wil 07:00  
You did.

**E** Elizabeth Costa 07:02  
I'm always here guys. I'm just never talking into the mic.

**T** Terri 07:07  
Well we are so happy that you are here. I think you bring just an extra element to the show. So awesome. Thanks.

**E** Elizabeth Costa 07:13  
Okay. So I've been grilled. Terri, um, how are your resolutions?

**T** Terri 07:17  
My resolutions. So I had three non-financial resolutions. And the first one I did not do well. My first one was read more and watch less TV.



W Wil 07:30  
Oh, boy.

T Terri 07:31  
Dude, I did not do well. I started off the year strong. I can't remember which reading because I think I got halfway through the book.

E Elizabeth Costa 07:41  
Was it a comic book?

T Terri 07:42  
It could have been actually. Calvin and Hobbes, like a picture book or something. So but my daughter, and I'm not trying to place any blame. But you know, she invited me to watch the Gilmore Girls. And I saw a couple of Facebook posts about the Gilmore Girls or whatever. I was like, Oh, those people like you know, and I'm friends with these people, right? So I'm like, if they liked it, then I should really try it. And that's when it all went downhill. My family was looking would be looking for me at two o'clock in the morning, and I was just binge watching the Gilmore Girls. So I did get through. I can't remember how many seasons, I want to say there were like six seasons. And then Netflix came out with a four part movie. And I watched everything. So I was completely useless. From like, I would say February, March, April, May, I don't know all I will say is that I really had a good winter. Everybody else was complaining about the winter. I'm like, You know what, I'm watching TV. I'm good.

E Elizabeth Costa 08:45  
Got to start reading those books, Terri.

T Terri 08:48  
Not a good reader. But so that one I definitely blew it. And I did read one and it was fictional. And it was a summer read. And that was really good. So um, but I'm not on par at all. My second one was to stay in tune, you know, physically, like eating better, you know, watching what I eat exercise more often. And I will say that I am on par for that. So you know that I'm going to give myself two thumbs up for doing that. Yeah, especially now that it's nicer. And the fruit is better. You know, I'm all about the fruit and a lot less about

the snacky, like the the traditional, like, you know, chips and dips and all that other stuff. It's like, you know, bring on the blueberries. Bring on the strawberries, on the watermelon. You know, it's all good right now.

**E** Elizabeth Costa 09:39  
Fresh Food.

**T** Terri 09:39  
Yeah. And then at lunchtime. You know, Liz and I usually go out for a walk and the weather's been awesome for that.

**W** Wil 09:47  
I'll be joining you for that soon, as soon as I heal up.

**T** Terri 09:48  
All right, that's good. So I think that I feel comfortable where I am in that. So I'm going to give myself a thumbs up on that one. And then the big one, the big non-financial goal was starting our business. And we actually just launched our website at 12am. This morning. So WOOO.

**E** Elizabeth Costa 09:50  
Celebrate!

**T** Terri 09:51  
Yes, elebrate, exactly. Yeah, it was really, really great. And so we're very excited about that. And one of the bonus, you know, something that happened as a bonus was that, you know, I started this with the intention of kind of bringing my oldest daughter up to speed with like, you know, as an entrepreneur. And then, but my younger daughter needed some cash, and I'm going to give her cash anyway, during the summer. So I offered her a job. And I asked if she would be willing to, to help us, you know, prepare our website. And it was interesting. I don't if I told you guys the story, I'll be super quick. But it was like, so Kelly, what about, you know, I'll pay you 10 bucks. And maybe you could help us with a website. She's like, Mmm, I don't know.

W Wil 11:03  
She had to think about it, check her schedule.

T Terri 11:06  
She did. And I was like, I pause for a few minutes. And I'm thinking myself, I'm willing to pay you \$10 an hour, you're working at home. Like, who doesn't want to do that? I want to do that. Right. So I was like, Well, what do you mean, you don't know and she was like, Well, I don't really know what it entails. And I was like, Oh, okay, so for that's legitimate. We'll talk about it. So that evening, I showed her the website, we showed her the platform for the ecommerce site that we were using, and she was like, Okay, I get this now. And she has rocked it, she brought on all of our products. And so that was really a bonus because it started off as an adventure with one daughter. And now both of them are doing it. And so we all kind of have some skin in the game, which is really good.

E Elizabeth Costa 11:49  
It's like a little family business.

T Terri 11:51  
Exactly. Exactly. So can I do a little plug? Sure. Alright, so the website is ShopBFruit.com. And it's just B.

E Elizabeth Costa 12:02  
The letter B.

T Terri 12:02  
Just the letter B.

E Elizabeth Costa 12:03  
B and then the word fruit after.

T Terri 12:05  
Yeah. Yep.

W Wil 12:06  
It looks great.

T Terri 12:07  
Thank you.

E Elizabeth Costa 12:07  
It is now live. So people can purchase.

T Terri 12:10  
Yep. So those are my three. So, Wil want to talk about like the non-financials first? And then we'll go into financials. So pass it over to Wil.

W Wil 12:19  
Okay, yeah, so the three non-financial ones that I had, like Terri mentioned, we wanted to focus more on our health this year. The first one was to get to 200 pounds. Actively working on that I'm not near it. I think, when we did the episode last time, I was at 224. At that point, I started at 231. I was at 224 when that episode was recorded. Today, I'm around to 20. So I've only got like four additional pounds.

T Terri 12:48  
But that's awesome, Wil.

E Elizabeth Costa 12:49  
Heading in the right direction, right?

W Wil 12:50  
Heading in the direction which is great. I think the last time I officially weighed in at home I was at 219.6. So I'm heading in the right direction, not as quickly as I wanted to. In the episode I said I wanted to get to 200 by June and obviously we're past June. So I'm not there yet. But you know,

**E** Elizabeth Costa 13:11  
Scratch out June and just say the summer.

**W** Wil 13:12  
You know what it is? I want to do it. I don't want to restrict myself from not having my treats. You know what I mean? And I know that I need to let go of all that if I want to get to this faster, but I don't want to deprive myself, either. And I don't think anyone else should. Yeah, if you want to have fun, have fun. As long as you're moving and you're working out.

**E** Elizabeth Costa 13:36  
As long as those numbers are going down, right?

**W** Wil 13:38  
Yes, not as fast as I want to but they're going down.

**T** Terri 13:41  
In my opinion. That's the healthy way to do it.

**W** Wil 13:43  
Yeah. For sure. Good. The second one that I had, I wanted to run or walk 365 miles before the end of the year. I'm at 177.91 miles, so 178 miles, let's call it as of today. So I'm working on that, you know, little by little I'm getting there.

**T** Terri 14:08  
That's awesome.

**W** Wil 14:09  
And the third non-financial resolution that I had was to travel somewhere new. Originally, I said I wanted to get to California, and that's still the case. But I did go somewhere new. After that episode, I went to Virginia Beach. I had never been, my family and I went down for April vacation and it was a blast. Virginia beach was awesome.

E Elizabeth Costa 14:32  
You've never been there at all before?

W Wil 14:33  
I had never been there. It was great. We drove down. We made a couple stops just to you know, rest and whatnot. But it took us about 12 hours to get down. Google said it was 10. But with kids, I knew I'd be closer to 12 or 13. And we got there and 12. And on the way back up, we actually stopped in Washington. So we spent a night there. We got to see Washington. I had never been to Washington either. So I guess you could add that to the list. And that was an amazing city as well. As we walked everywhere. We went to the Smithsonian, we went to Lincoln Memorial. Where else did we go the national monument.

E Elizabeth Costa 15:13  
You get to the capital at all. Sometimes you can take the tours.

W Wil 15:16  
We didn't go in, but we walked around it. So it was great.

T Terri 15:20  
That's awesome, Wil. Good job.

W Wil 15:23  
Thank you.

T Terri 15:23  
Will you go back?

W Wil 15:25  
To either one?

T Terri 15:25

Yeah

W

Wil 15:26

Yeah, for sure. Well, see Washington, you need so much more time I feel like. Like we had one day to really check it out. I'd love to go back and see more of it. As far as Virginia Beach. Yeah, I could see myself going there a lot more in the future. It's really a nice city.

T

Terri 15:45

When did you go, was it may?

W

Wil 15:47

April, April vacation.

T

Terri 15:49

Would you go back that time again?

W

Wil 15:52

Yeah, I think so. Um, the weather was perfect. I was worried it was going to be a little too cold. Because it was still I don't know, 60s up here. So it was like, Oh, you know, is it going to be in the 80s how I wanted it. And it was it was, you know, mid 70s, 80s some days, it didn't rain at all. The girls had fun. My wife and I had fun. It was a great city.

T

Terri 16:14

That's awesome.

E

Elizabeth Costa 16:16

And the water was warm at that time of year.

W

Wil 16:18

No it was freezing. Yeah the water was cold.

**T** Terri 16:22  
I just went to the beach in Hampton and the water was freezing. So what do we care? You know, we're New Englanders, right? Bring on the cold. That's awesome. Excellent.

**E** Elizabeth Costa 16:31  
So California's still on the list then for this year?

**W** Wil 16:35  
I don't think I'll get there this year. I know that I'm planning a trip, actually with Triangle for September, we're going to Atlanta for a conference. So I'm looking forward to that. I've never been to Atlanta. So the I guess three places this year that I haven't been to right. I'll take that as a win. Even if California doesn't happen.

**T** Terri 17:00  
And then next year you've got is it California or then you had also mentioned a new country to me the other day. Sweden?

**W** Wil 17:07  
Switzerland.

**T** Terri 17:08  
Switzerland, right.

**W** Wil 17:08  
Yeah, so my cousin was here two weeks ago. He was here for his niece's graduation. And he lives in Switzerland. And he's a pilot. So he's traveled everywhere. And he lives in Switzerland with his wife. He grew up in Nashua right here. So he's definitely planted that seed for me to want to visit Switzerland.

**E** Elizabeth Costa 17:36  
Well, you'd have a place to stay, I'm assuming right? He would let you stay with him.





Wil 17:40

I haven't asked.



Terri 17:41

He will now if he is listening to the podcast.



Elizabeth Costa 17:45

Now he'll be obligated.



Wil 17:46

So that would be great. I mean, I don't know when that will happen. It'll be a few years out. But that would be a great place to check out.



Terri 17:54

Absolutely. That sounds great.



Wil 17:57

Hi, guys Will here, we hope you're enjoying this episode and sorry to interrupt. But here's a quick word from our sponsor.



Introduction 18:05

Did you know that in 2018, small businesses made up 99.9% of all US businesses. Whether you currently own a small business or thinking about launching one at Triangle Credit Union, we have all the tools you need to help your business grow. We offer an array of deposit products and a variety of lending options along with merchant and payroll services to simplify your finances, recently awarded the SBA 2019 Financial Services Champion of the Year for New Hampshire and New England, we can take your business to the next level. At Triangle Credit Union serving our community is our business visit [TriangleCU.org](https://TriangleCU.org) for more information.



Terri 18:50

So I'm on their financial goals. Did you do you want to go into our financial goals?

W Wil 18:55  
You first.

T Terri 18:55  
All right. Lizzie, did you have financial goals? Well you mentioned the house.

E Elizabeth Costa 19:00  
Saving, yeah.

T Terri 19:01  
Yeah, saving for the house.

E Elizabeth Costa 19:01  
Actually have a well, I can talk about it after.

T Terri 19:04  
No, go ahead. Go ahead.

E Elizabeth Costa 19:05  
So this wasn't really a resolution. But it was kind of like a little challenge that I thought up like the other day for myself. And my challenge to myself would be to go a whole month without using a credit card at all, because I'm always charging my card and then paying it off at charging and paying it off. And so I found that for me, it's harder for me to keep track of how much I'm actually spending. So my thought is, well, if I challenge myself to not use it for a whole month, will I pay more attention to the money I'm spending or less attention to the money that I'm spending? So I haven't picked the month yet, but that's something that I want to try to do.

T Terri 19:40  
I would do, I know it's next year, I would do February just because it's shorter. Save yourself a couple of days of agony.

W Wil 19:46  
Don't do it in December.

T Terri 19:49  
Okay, so actually, I love that challenge. Would you do it for your debit card as well? No I would use my debit.

E Elizabeth Costa 19:56  
Because it's still money coming out of an account. So I could do online purchases, stuff like that. That wouldn't be an issue. But yeah, it would be just I would be paying attention to a number and that number is going down. So over the course of a month, I would like to see if I pay more attention, and I actually watch my spending more.

W Wil 20:15  
It's a little harder to spend your money.

E Elizabeth Costa 20:17  
It is. And cash too, I notice when I pay with cash because I still do I think a lot more about my purchase before I actually buy.

W Wil 20:26  
There have been numerous studies that that's factual. People have a hard time spending physical cash versus just a debit card or credit card.

E Elizabeth Costa 20:35  
It's easier to just like swipe the card. And the money just you don't even think about it. You're like, Oh, \$150 bill, no problem. I got the credit.

T Terri 20:45  
When you buy online now, too. It's weird, because you don't even have to have been on that site before. I don't know how this, this happens with technology. But you know, I can automatically download my credit card to any new store that I go to. It just like it

recognizes it. Has that happened to you?

**W** Wil 21:08  
Like when you buy something online, and it says, Do you want to use this card? Yeah, I've had that. I think, particularly on iPhones, it gives you the option to save a card that you've used for purchases and maybe you saved it.

**T** Terri 21:18  
Okay, maybe that's what I did. It's hard. It's hard to get away from that. It's like Oh, super convenient.

**E** Elizabeth Costa 21:22  
It's way more convenient now.

**W** Wil 21:28  
Or if you even use Apple Pay if you have a card in your Wallet app on your iPhone.

**T** Terri 21:32  
Yeah. Very good. Awesome. Well, good luck with that, Liz. We want to know how that's going. Alright, so my two financial goals for the year, I wanted to do an annual review. That included reviewing our life insurance policies. So check, I did that. And also on our, with our retirement accounts. So I followed up on that and actually have face to face with the accounting firm that we use. So that was really good. Couple of other things that were not on my original list, but we have done Bill looked at our phone, like our phone coverage or cell phone coverage. And we changed our plan. And so we reduced our cell phone bill by \$100 a month.

**E** Elizabeth Costa 22:24  
Wow.

**W** Wil 22:24  
Wow.



Terri 22:24

So that's 1,200 dollar savings right there. And I can tell you this, we did go to Quebec a couple of weeks ago, and we're using this new carrier actually isn't International. It's not an international carrier. So as soon as we went from Vermont into Quebec, the province of Quebec, we lost cell phone coverage. Now we could catch it up again, whenever we had Wi Fi. We you know we had our data and stuff like that. When when Bill said, Our cell phone carrier doesn't cover Canada. I think I saw Callie go into cardiac arrest. Why is blood draining from you? Like you're too young to have a heart attack. But they do those um, what is it, the streaks, right? I don't know.



Wil 23:11

On Snapchat?



Terri 23:12

Snapchat, like so she has streaks. So but we because of the way that we traveled, we were able to, you know, I mean, Quebec was like a five and a half, six hour drive. So by the time we checked into the place where we were staying, she had Wi Fi again, so she didn't miss anything.



Elizabeth Costa 23:29

She survived.



Terri 23:32

Oh, my gosh, it was so scary. So we're saving some money there. We also reduced, I changed our policy on our auto insurance. So made some adjustment there. So we're saving about I don't know, maybe about \$800 a year on that. So that was good. That was what that was definitely worth the review. And we stayed with the same carrier. I just called them up. And I said, Look, this, you know, our policy is, you know, out of control. And plus, we also have the teenage driver, we added Cameron last year. And, you know, so we did our premium kind of went through the roof. And that's just that's what will happen when you have a teenage driver added. So we work with them to say, you know what, I you, we need to make some changes. And so they were awesome about that.



Wil 24:15

So you saved \$2,000.

**T** Terri 24:17  
A year. Right. But wait, there's more. We also reduced our cable bill by \$100 a month, because we actually ended up getting rid of TV like the cable parse portion of it. So now we just have Netflix, so I can still watch me Gilmore Girls. But yeah, we just we ended up getting rid of the 1200 channels that we never used. And so we're still navigating that a little bit. Because football season is about you know, by the time this airs, preseason Wil have already started. Wil do you have plans, can I come over to your house?

**W** Wil 24:54  
I don't have cable either.

**T** Terri 24:56  
Oh, you don't have cable either?

**W** Wil 24:59  
No, we haven't had cable in a while.

**E** Elizabeth Costa 25:01  
I don't have cable.

**T** Terri 25:01  
That's so cool all three of us there's no cable.

**W** Wil 25:02  
Cord cutters.

**T** Terri 25:03  
Yeah, yes. So I'm excited about that. We're I mean, again, we're navigating it a little bit, we're looking at the options. There are some apps that I think that we can tap into.

W

Wil 25:14

And there's a lot of cable streaming services now that you can look into right.

T

Terri 25:19

Yeah. So I mean, so that, you know, that's like, like you said, well, is like \$3,200 a year and savings. And it really not a significant impact on our lifestyle at all.

E

Elizabeth Costa 25:32

The cool thing about that resolution, Terri is I think we all have those things that we just accumulate over time, like all those little extra payments here, and their prices go up all of that. So there's always an opportunity to kind of trim, like reassess your situation. And then just like trim off the things you don't need all those extra things you've been paying for that you don't even know you're paying for anymore. Or the things you don't even use. So it gives you an opportunity to really cut back and like look at the amount of money you saved. Just by like reassessing your situation.

T

Terri 26:02

Yep. No, for sure. And I will say, again, you know, if you have a provider that you're comfortable with, and you just need to make some adjustments, I think that they're willing to work with you, you know, it's just a matter of a phone call to say, look, this isn't fitting into my budget anymore. What can we do? And, you know, we had that that was our experience with a couple of these, you know, a couple of these utilities that we talked to.

E

Elizabeth Costa 26:23

They'd rather keep the business than lose a customer.

T

Terri 26:26

Exactly. So the the, the other financial goal was about doing a monthly budget, and I have to say, I have a big thumbs down on that you guys. So sorry, that was like, awful to say, we have not been doing a budget, we do. Probably more than ever, we needed a budget. But as both of you know, my husband took a big hit this January, he had a really bad ski accident. And so he's still in recovery for that and, you know, there's some months I kind of, I'm going to be completely transparent. I feel like we're just a little out of control, like, swirling around.

W Wil 27:11  
Life got busy.

T Terri 27:12  
Life got really busy and a little messy, to be completely honest. But so we're trying to navigate through those waters right now. Um, you know, I will say that, you know, the, the three things that we just talked about have been helpful. Um, but, you know, we just, I should have done a budget. I think that for my own sanity, I guess I didn't really want to maybe see the truth of the matter. And I think that that's why I have neglected that, to be honest. Not to end on a downer, but.

W Wil 27:47  
I think you, you've done a fantastic job on everything else though so I wouldn't worry to much about that one thing.

T Terri 27:54  
So that's where I'm at. What about you, my friend?

W Wil 27:58  
So to continue on the downer. I was supposed to keep track of our net worth. I haven't even, no, it didn't happen at all. I didn't even look at it. So there's not much more to say about that. I wish I could go more into it. But there's just not much more to say. So yeah, I was supposed to keep track of that, didn't happen. The other thing, a thumbs up. I wanted to earn an extra three to \$5,000 this year. And I'm at \$1,865. So I've been kind of keeping that a secret.

T Terri 28:39  
Yes you have.

W Wil 28:41  
Where did this 1,800 dollars come from? So last year, I started. I haven't told many people this, but I started driving for Uber.



T Terri 28:51  
Okay.

W Wil 28:52  
Uber and Lyft. And I've been just doing that couple hours a night. Nothing crazy.

T Terri 28:59  
Who are you?

W Wil 29:01  
I'm your neighbor.

T Terri 29:02  
No kidding, I talk to this guy like all the time.

W Wil 29:08  
So yeah, I've been doing that. A couple hours a week, generally at night time till about nine, sometimes after work. And I'll do like weekend mornings till about nine in the morning. And yeah, that's pretty much what I've done.

E Elizabeth Costa 29:23  
And that's how you've earned the extra cash?

W Wil 29:25  
Yep, so 1,800 bucks so far.

T Terri 29:27  
I am so impressed. Yeah. That's like I've got this huge, but you can't even see it. But maybe you can, I'm like really proud of you, bud. That is fantastic.

W

Wil 29:35

Yeah. So it's awesome. You get to meet a lot of different people and I choose to do it. First of all, I don't do it like Friday nights or Saturday nights. I don't want the night weekend crowds. But generally from seven to nine at night, Monday through Thursday or Sunday mornings typically is just people going or getting out of work. It's just people that just trying to get from point A to point B, and they're all generally great people. So it's been fun.

E

Elizabeth Costa 30:11

That's really cool. Are these people that - Are they local, like they work here and live here?

W

Wil 30:15

I've had to go to Boston a couple times and drop people off at the airport or some of them live there. One time I had to pick somebody up at a local vet office here. And for some reason, that's where her dog's caretaker brought her dog but she lives in Boston, I had to bring her back home. So

T

Terri 30:40

Wow. Wow, I'm like, I'm a little shocked. I have like so many questions now. So when you sign - you said, Uber and Lyft?

W

Wil 30:51

Uber and Lyft, yeah. So I have both apps running at the same time.

T

Terri 30:55

Do you get an alert? Like as soon as you come on, like you're on, right? So do you get an alert that says somebody needs a ride.

W

Wil 31:01

So I turn on the app whenever I want, really. And then when somebody wants to ride, I believe it's whoever's closest to them. So whatever drivers closest to that passenger, that's who gets the first alert. Okay, and then I have the option to decline or accept the ride.

**T** Terri 31:20  
Wow, that is super cool.

**E** Elizabeth Costa 31:24  
That's a great way to make extra money.

**T** Terri 31:25  
Yeah, absolutely. So did you, when you signed up to do this Wil, did you put parameters in about as far as like how far you are willing to drive?

**W** Wil 31:35  
No, unfortunately, it doesn't let you do that. And in fact, when you when you get an alert for a ride, or a ping, as they call it, it doesn't give you much information. It doesn't even give you like Uber, for example, it doesn't give you the name of the person that you're picking up, or where you're going after you pick them up. Unfortunately, it'll only tell you where you're going after you have them in your car and you start the trip. That's when you find out where you're going. I will say that it does tell you, if it's more than a 45 minute trip, it'll say 45 minute plus or something like that. Something to that effect. So, generally, I know if it's 45 minutes, I'll look at the time and if I want to do it, I'll do it. If I don't, I won't.

**T** Terri 32:29  
So what about the fair amount? Like, what about the amount of money like do you get that information up front too that this fair is going to pay this much.

**W** Wil 32:38  
Nope, you'll generally get that right after you drop them off. And you and the trip. That's when it calculates how much you'll get.

**T** Terri 32:45  
How do you pay for Uber? Like, I've never used it before.

**W** Wil 32:48

As a rider?

**T** Terri 32:49  
Yeah, can you do Apple Pay? Or is it billed through Uber?

**W** Wil 32:54  
So you as the rider, download the app, and then you enter your - I think you can pay with Apple Pay if I'm not staking, but you generally just add a credit card or debit card on file. And then when you request a ride, that's how they'll charge you.

**T** Terri 33:08  
Okay. Wow. I'm liking that. That's awesome.

**W** Wil 33:13  
It's pretty cool.

**T** Terri 33:16  
Wow.

**E** Elizabeth Costa 33:17  
That's really, really cool.

**T** Terri 33:19  
I'm a little speechless. I don't even know. I don't even know if I supposed to do that other podcast, I am completely speechless.

**W** Wil 33:26  
Well, I had to figure out I'm like, All right, how am I gonna do three to five? And I'll be honest with you, if I'm being completely honest. I signed up to do it maybe three years ago, but I've been inactive. Like I never did it like I did here and there. And it wasn't until late last year that I picked it up again. I'm like, all right. I'm gonna focus on that for 2019.

See what can come out of it.



Terri 33:51

Excellent job.



Elizabeth Costa 33:52

That's really, really cool.



Terri 33:53

Excellent job. And I do want to do a shout out to Wil. And this was not on, I'm sure on your list, but and you're also coaching your daughter's softball? Yeah.



Wil 34:03

Actually, that just ended on Saturday.



Terri 34:05

Oh, it did, okay.



Wil 34:06

But it was a great season. She learned a lot, we're finally able to pitch to her and she can hit without a tee. So she's doing great.



Terri 34:13

That's so funny, because I remember when my girls were little, they didn't play tee ball, they did soccer. And when you watch them at, you know, five and six years old, they're all running after the ball out, you know, so it's like, There goes the ball and there goes like 12 kids after the ball. And then you see the progress over the years about you know, they learn about their positions, and they learn about their strategy. And to see that happen and unfold is really super cool. That's good.



Wil 34:43

It was great. I mean, it was funny, when on the last game on Saturday, one of the players actually made a card for me and the other coach, and I thought it was so cute. So you know, you get to build these relationships with these little kids that you wouldn't have known otherwise.

**T** Terri 35:01  
What do they call you?

**W** Wil 35:02  
Coach, i don't know if they know my name, but my daughter knows my name.

**T** Terri 35:12  
Does she call you coach on the field?

**W** Wil 35:15  
No, she calls me Dad.

**T** Terri 35:18  
That's awesome. Very good. Very good.

**E** Elizabeth Costa 35:22  
Is that it for financials?

**W** Wil 35:24  
So yeah, the Uber thing. And then the last one was to take three to 5% of whatever money we earn and save it. It's more like one to 2%. 3% whenever I can. So it really just depends on what we have going on, tee ball wasn't expected this year. So you know, to pay for uniforms and all that good stuff. And I had, I had to do my part as well, for the coaching, because when you sign up, you have to pay to do that as well.

**E** Elizabeth Costa 35:52

Is this tee ball through school or is this tee ball through like a -

W Wil 35:53  
For the city.

E Elizabeth Costa 35:55  
Oh, city team.

W Wil 35:56  
Yep, Cal Ripken.

T Terri 35:56  
Excellent, good. Right. Well, does that. Is that our is that a wrap, then for our mid year review? Yeah. And I think what we're going to do - the plan is to do this at the end of the year as well. So we'll have a few months to recalibrate if we haven't made the impacts that we want so far. So that's great. So thank you, everyone for joining us today. I think this was a great time for us to just check in. And if you have any questions or feedback for us, please send us an email at [TCUpodcast@TriangleCU.org](mailto:TCUpodcast@TriangleCU.org)

E Elizabeth Costa 35:57  
Nice, cool.

W Wil 36:38  
Thank you very much everyone for joining us on this episode of The Making Money Personal Podcast. I encourage you to like us on Facebook, the Triangle Credit Union page on there. If you can please rate and review our podcast on iTunes. That would be a tremendous help. Also, if you can share it on social media, Instagram, Facebook, Twitter, whatever you have we'll take it. We appreciate you hanging out with us today. Have a great day.