

Introduction

*“To act is to modify the shape of the world”
-Jean-Paul Sartre*

I was writing an entirely different book. As I sat staring at my completed outline and well-researched notes my eyes drifted to Chapter 7: Taxes. Then Chapter 8: Mutual Funds & ETFs. *Riveting stuff* I thought to myself. I’ve become a self-proclaimed personal finance nerd and even I was bored with those topics. I started to reflect on my first book “The Money Resolution” and wondered, *What was it people liked most about that one?* and *What did I enjoy most about writing it?*

One reviewer on Amazon liked the bit about claiming free money owed to you using a website I shared. A friend of mine told me she didn’t realize you could invest money in your Health Savings Account (HSA). A family member and mortgage broker once explained he learned a thing about student loan forgiveness after watching one of my YouTube videos. Others have brought up learning about Roth IRAs, Acorns, side hustle ideas, and how to ask for a raise and why you should. Then it hit me. People naturally drift to new ideas they can relate to—creative ideas that are genuinely useful. Even better if they’re actionable ideas that most people don’t know about. New. Relatable. Actionable. Useful. Creative. It makes total sense! So I

wondered, *can I write an entire book filled with these types of actionable ideas? If hacks are fun and money is boring, can I try to make money fun with hacks?*

As much as it pained me, I scrapped everything I had written and decided to try this new direction for the book. Sometimes the best ideas are the simplest and often your best work is created when passion strikes. I got right to work. What you hold in your hands (or digital screens) is that pivot, one year later: my favorite, most useful, most actionable, most up-to-date, most creative money hacks. Plus, dad jokes, puppies, and personal stories of success and failures, of course.

Why do I believe in hacking so much? The truth is, I believe hacking is powerful because it makes you feel as if you know something someone else doesn't. It's a leg up. A unique idea. An advantage. After some reflection, I realized I have always loved life hacking. A few examples:

- When I was a kid, I was obsessed with video games but hated losing or wasting time (this holds true). When I learned about warp whistles in Mario Bros. 3, my eyes opened. My brother even invited his teenage friends over to watch his 5-year-old brother beat the game in one sitting.
- In college, before portable Bluetooth speakers were a thing, I discovered that cell phone speakers sounded better when you could bounce the sound off of a larger surface. I created a cardboard-toilet-paper-roll-iPhone-speaker-amplifier-thing and presto! Jack Johnson and Incubus were practically in the dorm room performing live.
- I'm an avid year-round iced coffee drinker and recently came across a hack to freeze coffee to use as ice cubes in your coffee. This way, your iced coffee never gets

watered down, especially during hot months (so, only July and August in Seattle...). Genius!

But I digress...

So what is money hacking and why should it matter to you? First, let's start with what money hacking is not:

It is not a guaranteed shortcut to success. It is not a silver bullet. It is not a get-rich-quick scheme. What someone else describes as a money hack might come off as obvious or completely unusable because hacking is not universal. Hacks cannot be universally applied to individual lives and individual situations.

Describing what money hacks are is far more difficult than telling you what they are not. But this brings up a critical point: hacking money requires looking at personal finance through a new, creative lens. It's taking action and experimenting. It's failing. It's learning. It's trying again, succeeding, and attempting to replicate that success. I can tell you from experience, stumbling upon a life or money hack that works wonders for you feels like a cheat code from video games. It's as if you know a secret nobody understands. And let me tell you... it's addictive. For me, it's also nostalgic.

Do you remember collecting change in a jar when you were young? And walking to the bank to ask for change roll wrappers? And running home to crack open that jar to sort and stack and count your way to riches? Completing a roll of pennies and holding it in your hand felt like a bar of gold. Plus, now you could buy *anything*! Fun Dip! Pogs! Big League Chew!

Where has this feeling gone? We weren't scared of change. We loved collecting it, counting it, and protecting it like it was a living, breathing pet we had to care for. How can we get this feeling back as grown ups? It's actually pretty simple. Let's hack it. Let's turn money into a game again. Let's make earning,

saving, and spending fun. We don't need to be scared of taxes, rising interest rates, international trade tariffs, and more we don't care to fully understand. Instead, let's figure out how to watch our money grow in ways we didn't realize were possible. Let's get creative with money.

There's one small catch to consider before we get started: money is much less tangible these days. Many people rarely carry cash of any kind. Our money is essentially a string of zeros and ones in a matrix we can't physically touch. Our wallets are in our phones and bartering is hardly a thing. That's what makes getting good with money easy to ignore. *Out of sight, out of mind*. It's a convenient excuse, I'll admit.

Why should you prioritize collecting something you can't see and touch? Why does personal finance feel less personal and *way* too complicated? How can we succeed in a world that sometimes feels designed to take instead of give? Those are fair questions. But too often we give up before we give ourselves a chance to succeed.

The good news is there are a gazillion resources available to us. People. Books. Apps. And yes, even that jar full of change on your dresser. It's difficult to keep up with the best strategies, legislation, and tools to help you succeed. But it's not difficult to spend a few minutes a day trying something new to develop financial creativity. That's what this book is all about.

In my steady march towards #NetWorthZero, I tried every idea I discovered or came up with. I changed my net worth by six-figures in less than two years. I'm *finally* worth *something* and I can't wait to share all the fun ways I did it and the resources I recommend. I can't wait for you to feel what it's like to discover the immense power of financial literacy, to earn compound interest, and to develop momentum towards your financial goals. And so... I present this book and the following chapters as your **up-to-date, no-nonsense, actionable, creative compilation**

of tips to make money fun with hacks so you can improve your net worth and develop good money habits that stick.

I've done my best to weed out the obvious and to avoid repeat ideas from "The Money Resolution". Once again, I've included a checklist at the end of the book to help you stay organized and return to your favorite ideas that encourage you to take action.

Of course, hacking won't solve all of your problems. While we're at it, *money* won't solve all of your problems. But hacking money can help you get a handle on your financial outlook. Money hacks help you find your own answers and useful methods, as long as you have to have an open mind and personal goals. With that said, I have four goals for you, the reader:

1. Help you identify your why
2. Help you identify how much is enough
3. Provide you with unique and creative personal finance knowledge, tips and skills to help you get to your enough
4. Help you discover and develop your financial superpower

I encourage you to keep track of how you feel as you go through this book. What are you learning? Are these hacks sustainable and what are the trade-offs? Track your biggest money hurdles and roadblocks. Track what works for you and think about how to amplify those successes. But most importantly, don't give up. You could try 10 of these hacks and feel unsuccessful. But one hack and win later, you might discover your financial game changer.

But that's not my goal or guarantee. I simply hope this book helps you think more creatively about your money. I hope it helps you improve your life a little bit today, a little bit more

tomorrow, and exponentially more in the days and years that follow. I hope you'll feel inspired to tackle your financial struggles head-on by taking consistent action. I hope you'll learn to believe in yourself and remain positive and grateful. And I want you to *have fun* doing it.

Let's begin with the first unofficial hack. It's simple but essential:

Forgive Yourself.

Stop beating yourself up for mistakes you've made or procrastination that has delayed your success. You won't be able to focus on the future if you spend energy thinking about the past. Embrace your debt and the choices that got you there. We all have room for improvement. Start fresh, think forward, and stay positive. Mindset is everything. Now, let's get started!

CHAPTER ONE

Productivity Hacks

*"You do not rise to the level of your goals.
You fall to the level of your systems."
-James Clear*

A curve-ball already? I bet you didn't expect we'd spend the first chapter NOT addressing money directly. The truth of the matter is, our goals are meaningless without systems. Consider this: every day you're either getting closer to your goals OR you're taking a step back. And remember, taking just one step back means you have to take TWO steps to move forward. That's a lot of pressure to put on yourself. This is where creative hacks come into play.

Perhaps you've heard these common productivity hacks: Listen to music. Or turn it off. Get a standing desk. Or try sitting. Eat a healthy breakfast. Skip breakfast. Eat a huge, unhealthy breakfast. Go to the gym in the morning. Afternoon. No, night time so you'll fall asleep quicker and get more rest. Set your alarm for 5 AM. Or let your body tell you when to wake up. Meditate during lunch. Work 20 minutes on, 5 minutes off throughout the day... You get the point. Hacks are meant to shake up your routine and get you to try something new that you haven't thought of before.

In researching this chapter I found and tried it all. And the truth is, depending on the day of the week, time of day, my current to-do list, and heck, even the weather, I had varying degrees of success. But net net, I was FAR more productive. I shook up how I tackled sections and

chapters of this book by leveraging new software and spending a few hours writing every Saturday and Sunday. I took supplements. I went to the gym and ran outside, like a lot. Sometimes I spent more time finding and trying new methods to be more productive than... well, working if I'm being honest. But in my experimenting to find the perfect productivity hacks, I became smarter with my time and gained knowledge about what works for me—body and brain.

Speaking of the brain, let's start with your money mentality...

1. YOU NEED A WHY

"A resolution is basically just a wish list"

-Tony Robbins

I hate to lead with such a heavy topic for the first hack, but here's a truth I've learned about myself: if I don't know why I'm doing something, it's hard for me to do it well. Perhaps that sounds familiar to you...

"Start With Why" by Simon Sinek is one of the most impactful books I've read in the last year. It helped me adjust my thinking about, well, everything. Deep down, we all know what we *should* be doing—as in, we all know the difference between right and wrong. We all set goals and have motivations. But, how often do we really stop and think about our big picture *whys*?

If you picked up this book, you're serious about getting your financial life together. Either that or you were looking for some quick financial wins. And if that's the case, this is not what you were expecting. Deep philosophical reflecting? You bet. Because money is 90% psychological and only 10% mathematical. The *why* question sounds simple but sometimes the simplest questions can help us discover our most profound desires and answers. Without understanding your why, you may miss the point of this book and these suggestions entirely.

And so I ask you... if you want to get good with money, WHY? Take a moment and actually think about it. What would it mean? What

are your goals? How much is enough? What are you willing to do to get there? No, no. Not, crime. Stay focused. Are you trying to help someone besides yourself? Are you in a hole of debt you're looking to climb out of? Are you looking to change your life and think money alone will do that? Let me act like a child and continue to ask: Why?

The typical answer is: So I can be less stressed.

But the truth is, money can help you picture a completely different future. Money can help you pursue a passion. Money can help you care for your family. Money can help you give and make an impact on the world. Money is freedom. And education about money is the fastest path to freedom. To learn is why you picked up this book. But your deep down *why* is up to you to discover.

You see, money is simply a tool, an incredibly powerful tool when you learn how to successfully wield it. It can help you get where you want to go. So where do you want to go? I challenge you to think beyond solving any immediate, specific problems like a looming bill. Getting good with money, as a skill, can actually change your life. But only if you know your why. Contrary to popular belief:

You don't need a budget. You need a why.

Your why is not a goal. Whys are far different. Whys are the reasons you set goals. It would be worthless to set a goal without understanding the deep down logic, reasoning, and emotion behind it. This is the part where I'm going to ask you to dig deep. You've picked up this book. You've made a decision to learn about money and find ways to improve your situation. Why? The challenge is this: in 3 words, express your why.

Your three words could be three reasons. Your three words could be a phase. They could be names. They could be feelings. Your three words could be anything. Next, take time to write more about your why. Spend some time digging into it and challenging your thought process. Fight with it. Hug it. Own it. Share it.

My three words that express my why are FREEDOM, TIME, and EDUCATION:

- **Freedom:** The ability to do what I want, when I want. The ability to discover a passion and follow it. The ability to work for myself and set my own schedule. It's relaxing on a deck by the water in the morning with a good book and playlist, one day. It's working 12 hours the next day on a project I'm obsessed with. It's the opposite of anxiety.
- **Time:** Time to spend with loved ones. Time to continue creating and doing what I love. Time is our most valuable asset. It's a finite, limited resource that we'll never get back. I'd like to make the most of it by worrying less and enjoying life more.
- **Education:** The knowledge I need to give myself power and control over my life. Knowing how to help myself, and ultimately knowing enough to help others after that. I want to be a lifetime learner and lifetime educator.

Money isn't happiness, but money provides freedom, and freedom can lead to happiness. Freedom to follow your passions. Freedom to take time and travel. Freedom to donate your time or money to the things you care about. And I've learned this: you can live rich and feel free without being wealthy. For me, my money journey shifted in one year. For you, it might be 6 weeks or it might be 6 years. That's okay. Enjoy the journey. The light flickers and the tunnel brightens with every meaningful, creative step you take. Follow your north star. Follow your why.

Read next: "Start With Why" by Simon Sinek

2. THE "JUST ONE THING" RULE

Each day, set out to accomplish *just one thing*. Most days, I create a to-do list (more on my love of lists in a moment) and when I'm done, I review and put a star next to my "just one thing". If I get nothing else done today, I *must* do at least this one thing.

As previously mentioned, every day you're either getting closer to

your goals OR you're taking a step back. Admittedly, this is a bit of an extreme mindset but it motivates me. I want to get better in many areas of my life every single day but to make that less overwhelming, I focus on the one task I must complete today. This makes it much easier to chunk huge projects (like writing a book) into small tasks that I can tackle one day at a time.

It can be overwhelming to try to do everything at once. Instead, one giant check mark each day can really add up, especially if you focus on your finances often as your "just one thing". Not sure where to start?

- Try a hack from this book.
- Automate a bill or savings contribution.
- Pay back a friend for your half of the pizza from last weekend.
- Open up a Roth IRA and invest in that mutual fund you've been considering.

Just do one thing. Something. Anything.

When I feel stuck, I recreate my list. Typically my "just one thing" ends up being the first thing I write down. I can't tell you how many lists I have in my notebook with just one or two boxes out of 10 checked off. What's fun is finding a two-week-old list and realizing I can now cross off every damn thing.

I like to take the "Just One Thing" Rule and tack on the "1% A Day Rule" when I'm feeling extra ambitious. Which is usually. After I've done my "just one thing", I go even further by trying to get 1% better each day with my project or task. For example, with every YouTube video I make, I try one new thing to improve them. Each time I lead a meeting at work, I try to find a way to make it more engaging and efficient. Over time, these small improvements add up and make a huge difference so that I'm not only accomplishing more, I'm accomplishing more... better. Incremental improvement goes a long way over time!

Now, take these rules and apply them to your money. Tackling one money task a day is a great start, but not if all you do is log into your accounts and obsess over how they look. Ideally, you'll start

spending this time with actionable items like reading (look at you now!), trying out a new personal finance podcast (recommendations in Chapter 17), watching educational videos, goal-setting (see the “25/5 Rule” in Chapter 13), and focusing on reducing your biggest expenses (see Section 2 for help with this).

Now, let’s talk more about the power of lists...

3. CREATE LISTS

I love lists. You’ll notice many throughout this book and on my YouTube channel. I recreate my to-do list for work at least once a day—either to start my morning or to end my workday and prepare myself for the day ahead. When I applied this to-do list strategy to my money, I found it to be a game-changer. Here are some list exercises (in list form!) that could help you tackle your finances more productively so you can become a powerful list-making Jedi:

Create a “Now, This Week, Some Day List”

NOW are things you’d like to tackle today. THIS WEEK are, as you’d expect, the things you’d like to accomplish within a week. SOMEDAY is the key. The point of this list is to declutter and focus on priorities. Putting to-do’s in the SOMEDAY list gives yourself permission to let future tasks live in the future and focus on the most urgent priorities.

Start a “Ta-Da List”

This list is all about celebrating what you have gotten done. As I described in my book “The Money Resolution”, I tracked my money accomplishments (and struggles...) in a note in my phone throughout the year. Come December, I reflected back on my wins and realized that these notes were essentially the outline for a book. Writing a book might not be your goal, but seeing your ta-da list grow can give you a sense of accomplishment and momentum.

Use a Bullet Journal to track your money and goals.

Some swear by crafting their own Excel spreadsheets or using online

tools like YNAB (You Need A Budget). For others, myself included, good ol' pen and paper is most effective. My favorite method is using a bullet journal, a notebook with tiny dots instead of lines, because it's completely customizable. You can set and track goals, write to-do lists, keep a budget, and manage all things finance in one place. To get started, outline what you want to track and section it off with a table of contents using hand-written page numbers. Here are a few more ideas for your journal: document bills, track spending, plan debt payoff, monitor savings, map out your money hack-tion items! Lists inside lists inside lists... a dream come true!

Read on: The Penny Hoarder "6 Simple Ways to Use a Bullet Journal to Manage Your Money"

4. DEDICATE 5 MINUTES A DAY

I have an app on my phone called "7 Minute Workout". The idea is that you can get fit if you dedicate just 7 minutes a day to exercise. When I started my fitness journey, I didn't have a gym membership so I gave this a shot at home. And you know what, it worked! It was a hassle to get in a rhythm at first, but just 7 minutes? I had no excuse to avoid it.

I LOVE the idea of applying this to personal finance. Like losing weight, getting your financial life in order can sound like a monumental task. I get it. It's much easier to avoid it than work on it for hours. However, if you build in a daily 5-minute habit, you'll have no excuse to avoid your finances. This is how we build muscle memory and habits. Sound easy enough? Great, it is! But what does it look like in practice? Well, here's what it doesn't look like:

- Logging in to your bank and obsessing over your accounts
- Looking at your credit score daily
- Bragging on social media about how much money you made side hustling last week
- Clicking on a YouTube ad about how to get rich quick

- Anything related to pyramid schemes...

Here's what it should look like:

- Checking your credit card balances every few days and making regular payments to keep your balances at zero
- Staying on top of your net worth and/or credit score once a week or bi-weekly
- Updating your spreadsheet with yesterday's spending (if you're a budget-er)
- Requesting money on Venmo from that friend that keeps promising to pay you back
- Transferring money to your high-interest online savings account to earn better than the almost 0% interest at big banks
- Paying a bill and looking into ways to reduce said bill in the future
- Calling to ask for better rates for insurances or lower interest on your credit card
- Listening to a podcast, reading a blog post, watching a YouTube video, or reading a chapter of a book on personal finance (check!)

If you haven't figured it out by now, I am a big fan of small efforts, day in and day out. Like compound interest, a little effort every day can really add up.

I learned recently that on average, people that participate in fantasy football spend just under 8 hours a week on their team. Even if this isn't you, this example shows most of us can find 35 minutes a week to put towards our finances!

Don't become obsessed, become educated. Become consistent. Become mission-driven and take action. I quoted Robert Collier, author of self-help books in the early 1900, in my first book "The Money Resolution" and it feels valuable to repeat it again: "Success is the sum of small efforts, repeated day in and day out." Similarly, he also said, "Constant repetition carries conviction." I'd tattoo it on my body if tattoos weren't so expensive...

Pro Tip: If every day isn't realistic, I recommend "the two-day rule." Give yourself the ability to miss one day here and there. But don't allow yourself to go for two days consecutively without working on yourself and your money.

5. USE YOUR NEW SECRET WEAPON: THE WEEKEND

Raise your hand if this sounds like you: *I work hard all week and live for the weekend.*

I'll admit, that used to be me. I'm not going to argue that you should add an 8 hour side-hustle every Saturday and Sunday. The human body needs mental and physical breaks and plenty of sleep, especially to recover after a long work-week. The mind needs rest. The soul needs... fun! However, if you want to earn extra income, start a project, work on your finances, read a book, take money-hack action, and level-up your financial life... look no further than the weekend.

In a practical sense, your body operates best when it gets into a regular sleep rhythm. Therefore, going to bed and waking up at *similar* hours to your 9-5 during the weekend can help you stay on top of your productivity game. So, instead of sleeping in, see what you can get done in the early hours on the weekend. Start with 20 minutes one day. Up it to one hour. Then one hour both mornings. Even as a night owl, feeling productive on the weekend mornings (whether projects, working out, meal planning or more) was a true game-changer for me. It helped me sleep better throughout the week and also avoid the Sunday scaries.

With time, you might just find this extra weekend productivity spilling into your workweek, too. I see writing and creating YouTube videos as my 5-9 and often find myself getting up early before my day job so I can dive into project metrics and plan out my work-after-work agenda to be most effective with my personal time. Sound overwhelming? Start with just 5 minutes a day.

6. MAKE A 100% DECISION

“Once you learn to quit, it becomes a habit.”

-Vince Lombardi

I started by going to the gym three days a week. I was dreading it. I would look for excuses not to “deal with it today.” I told myself *I can skip and make up for it on the weekend*—I never did, of course. But then something started to shift. In an effort to lose weight, I committed to 4 days a week. That’s when I realized the benefits I didn’t see coming and started to enjoy it, look forward to it, and even prioritize it. It helped me with anxiety before a big presentation at work. It helped me with productivity throughout the day if I tackled it in the morning. I was in better moods and felt a sense of accomplishment that helped me want to continue the momentum.

The final shift was making a 100% decision: I go to the gym. Every day. Sure, from time to time I take a day off or find alternative ways to get in exercise BUT I am 100% committed to value and prioritize exercise daily. I’ve seen the progress in my health and my mentality has permanently shifted. This is how you tackle your personal finances. You start small. You face your fears. You educate yourself. You gain momentum. Chores become routine. Routine becomes the new norm. Success begets success.

I’m not asking you to make a 100% decision today, this week, or even this month. I want you to grow into it naturally. Otherwise, you might call it a “money diet” and, as we all know, most diets fail. We focus on the action and not the why. We focus on rules and not the goal. Hacks, like the 100% decisions, work because they are not rigid rules. They work because they are fun and repeatable. Try as many money hacks as you can, repeat what works, and you might just find yourself building routines and daily habits that stick.

Just like working out, my finances are my priority. Making good financial decisions is now a permanent part of my identity. Everything shifts when you commit 100%.

7. START WITH THE END IN MIND

As we end the first chapter, we're really just getting started. Heck, we've hardly talked about specific money hacks! Instead, I hope that I've grounded you in a mindset that will help you frame your financial journey with purpose, creativity, productivity, and commitment. This is the perfect time to reset and reflect before diving into the details: What are you hoping to learn by the time you finish this book? What is your why? If you spent just 5 minutes a day (including the weekend) committing to getting 1% better and you did "just one thing" every day (*seriously*, including the weekend!) what could YOU accomplish this week? This month? This year? Write it down, and commit to it 100%.

Wealth is relative to what you want. Knowing what you want can be difficult to pinpoint and even changes over time. So, in this moment, try asking yourself: "How much is enough?" This is how you start with the end in mind.

Studies have been done on this topic of "enough" in very specific terms. In 2010, Princeton University found that having money did increase happiness levels, but not beyond \$75,000 annually. There was not any greater degree of happiness reported beyond that number. Great. Now you know your number, right? Well, not exactly...

The truth is, your income level is irrelevant if your spending is out of control or if you lack knowledge when it comes to making your savings grow and compound over time. Not to mention, your number might vary widely depending on whether you live in a high cost of living area, or if you support a family. There isn't necessarily one magic number to aim for. So, rather than focusing on a number, I want you to shift your mindset to know that you can be happy if you have two things: education and a willingness to take action. With those two foundational pieces, you can create a plan. I'm not naive. I understand there is no one-size-fits-all solution. That's where creativity comes into play.

Here's the plan: determine your why. Get educated and committed. Adjust your mindset and believe in yourself. That's what this book is all about. Because there is one thing I know: creativity

Frankie Calkins

beats inaction every day of the week. So let's take action and start hackin'.

Read next: "The One Thing" by Gary Keller and Jay Papasan