

[Transcript] My First Million / Ramit Sethi: His New Netflix Show, How To Stand Out & Spend Your Money

I will say like the show came out.
It was number nine on all of Netflix the first day, number six, the next day.
And like the reception has been insane, like way bigger than I ever thought.
Like how many how many messages are you getting?
Oh, dude, I've given up on like, like I usually get about
a thousand to two thousand messages a day just generally, like including DMS,
emails, everything, because I'm on my newsletter and all this stuff.
When I open up Instagram in the morning,
it just keeps refreshing like over and over in my DMS.
I feel like I can rule the world.
I know I could be what I want to put my all in it like days.
For me, what's going on, man?
We're live. What's up, Sam?
For me, from how to teach.
I will I will teach how to teach.
What am I saying?
Why can't I think of the name of your.
Is this your intro you're giving me?
You don't even know the name of my company.
You better try that again.
I will teach you to be rich.
You know why I confuse it all the time?
It's because one of my favorite books of all time is Felix Dennis's.
And I always confuse you two.
His is how to get rich.
Well, right?
Well, you want to know something even more confusing?
My new Netflix show is now called how to get rich.
Dude, what's going on?
What's up?
So you just had a show come out two days ago or three days ago, right?
Yeah. How's it on Netflix?
How's it been?
Are you like, have you noticed that like the revenue of your business
or the podcast downloads that you have, are they going up?
The reception is like out of control.
Like I'll give you the numbers, but like I thought I thought shows great.
I did not expect for it to be top 10 on Netflix.
The number of emails I've gotten, I just gave up on
even being able to be on top of my DMs.
It's just wild podcast numbers.
Right now, the podcast is number 12 on all of Apple.
I'm very proud to say we have displaced Ben Shapiro.

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So, you know, one bigot at a time, we're going to take it down.
And a number of social media followers is fantastic.
Just like the best part of all is people are posting pictures
from their family rooms all over the world.
And it's like, you can tell a lot by seeing a family room.
You know, you can tell just a ton about someone's life.
And then you see the same show in every one of those photos.
It's it's kind of like cosmic.
It's like humanity is all watching the same thing, which is pretty cool.
You what percentage increase of downloads per episode has your pod gone from that?
Well, it hasn't even been out a week, so I can't even tell you yet.
But well, you can look at your current your current numbers.
Can't you of the podcast?
I don't know. I guess I'm not as sophisticated as you.
Yeah. Yeah.
I mean, I would have thought that you know how to log into things.
But yeah, I understand.
I guess I overestimated your ability.
Listen, I can only be good at a couple of things.
And then the rest, I'm pretty deficient at them.
So I've known you for a while now, and I've been following you for it feels like a decade.
I don't remember what year you started doing it.
But it feels like you've been I mean, you've been you were like one of the O.G.
bloggers. So like basically I started about 20 years ago.
Oh, it was 20 years ago. Wow.
So basically, I know my best friend is Neville.
I met him because I was a fan of his blog.
And I found his blog because of Noah Kagan's blog.
I found Noah Kagan's blog because of probably like Tim Ferriss.
And then I probably found Tim Ferriss because of you.
It was like this Illuminati of like
businessy financial bloggers, but a little bit lifestyle.
And you've been doing that. You were like the O.G.
I remember you like would teach classes like you wrote a blog post.
You would like you hung up flyers on the Stanford campus.
You're like, I'm going to do a personal finance class or something like that.
And then that kind of like parlayed into one thing, which led to another thing.
Now you've got this pretty big business.
I've talked to a lot of people who work for you.
It's a pretty like amazing company that you built.
Then you came out with a podcast and you told me you're going to come out the podcast.
And I was like, OK, this sounds interesting.
You're a little late to the game. You've been doing this for 20 years.

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Let's see. Your podcast is actually amazing.
You did something that I've always wanted to do, but I didn't think people would do it.
So basically you could explain it, but you like tell or people tell you all of their finances and they put their faces on the videos.
So like it's not really anonymous.
Then you parlayed that into you've had a, you know, all these books along the way.
You've parlayed that into just a brand new Netflix show that's now one of the most popular in the country.
I mean, you've done a lot of stuff, right?
I love your intro.
That's like better than any intro I can give myself.
So thank you.
It sounds so linear the way you say it.
Like I sat at a chess board and just like mapped it out.
But if you go into the the details of it, like it's actually crazy.
For example, yeah, I did hang up flyers and I did try to get my friends in the dining halls in college to come to my free event.
And nobody came for like a year and a half.
Nobody would come to my events.
Like I would struggle to get people to come to get a free class on money.
And, you know, I got like a handful of people over a year and a half.
And the reason for that I later learned is that people don't really like going to events about money.
It makes them feel bad about themselves.
And so I was like, OK, you know when you're young and you're like really hungry, you go, this isn't working.
Like the world needs to hear what I have to say.
And so like you can either give up and sometimes you should.
Or in my case, I was like, these kids are so lazy.
They don't even want to come to a free class.
I'm just going to start a blog.
And so that that's the path.
It wasn't like flyers and then Netflix show.
There's like a lot of trying and failing in between the two.
But so you're only in your 20s when you're teaching that.
I mean, what the hell did you know about money?
I had gotten pretty good at money, actually.
So I started my dad, you know, came from India as my mom did.
And my dad is pretty, pretty actually savvy with money.
He got me to open up a Roth IRA when I was like 14, 15 years old.
He helped me do it with a custodial account.
And I took my scholarship money, which I got for college, that first check and I put in the stock market.

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And I thought I was a genius.
Nineteen ninety nine. Everybody's so cool.
And I lost half of that pretty fast.
Funny enough, though, I kept investing
because I was working at a pizza place.
I was doing some sales thing and so I was investing.
I used to think investment picking stocks.
So I bought three stocks when I was in high school.
One of them. Excite at home.
Bankrupt. Another one.
J.D.S.U. Why the hell was I buying telecom stocks?
I don't know. Bankrupt.
And then a third stock of a little company called Amazon.com.
Which I've held since then and it's like awesome.
Now, the lesson for that everybody listening, everyone goes, oh, that's so cool.
Remit, so cool. I just got to pick the next Amazon.
And Sam and I go, no, you don't.
You're never going to pick the next Amazon.
That was complete luck.
Do not do that strategy.
And the real the real lesson there is don't try to pick individual stocks.
Pick a nice target date fund or index fund and then let it ride.
And you will have more money than you know what to do with.
Of course, that's you and me.
If Sean were here, he'd be telling us about some crypto shit
that we talked about last time, which, of course, went down by 65 percent.
And before we continue, I'd just like to give a big shout out
to all the people on YouTube from the last episode we did.
They didn't like me very much.
You know, they're the crypto guys.
You saw the comment.
I fucking read every comment, dude, I love it.
And they go, this guy's such an old, fuddy duddy.
And what I really want to do, Sam, is come on here and and and let's go
to the comment section and just see.
What happened to all these folks who lost 60 percent of their money?
I wonder if they're wonder if they think the same thing.
Yeah. Anyway, it was a fun episode last time.
We I don't know if you heard the episode.
I always give Sean a hard time because his opinion and my opinion
on investing are totally opposites, but not totally opposites.
But we agree with disagreeing a lot.
But on the pot, I was going, Sean, so look, if I made a bet with you

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or like if I was a genie and I said, you can only you can start your own company and invest your own money in your own company.

But you can't buy crypto.

You can't invest in startups.

You can't do any like cash flowing things.

You can't do anything.

All you could do is put it into this.

The one thing we'll call it an index fund, but whatever it is.

And you get a regular return of eight percent a year.

Now, it's regular.

It's not, you know, the theoretical bit is that it's eight percent, but it's

right, it's lumpy, but let's just say eight percent every single year.

But you can't you can't invest in anything else other than your business.

Would you do that?

And he was like 100 percent.

Absolutely not.

And in my head, I'm like, dude, that's like the greatest thing on earth.

What are you talking about?

That's the greatest thing.

OK, I heard that episode.

I was laughing so hard.

I loved it.

Actually, it's fun to hear two people with totally different opinions.

I will say, although I like you, I'm a huge fan of index funds and average returns of seven to eight percent are actually phenomenal if you understand compound interest and time.

That is a lot of money.

Does eight percent double in nine years?

Approximately so 72 divided by your return rate.

If we say 10 percent nominal, it's about every seven to 10 years.

It doubles. So yeah, you're right in the range.

And that doesn't sound like a lot if you're putting in like a thousand dollars, two thousand dollars.

But what people forget is that you don't just put money in once.

You keep contributing.

So it's like you've got a train that's going faster and faster and you're pushing the train. It starts to go really at a certain point.

You can't stop the train.

It's humongous.

So anyway, I love hearing the back and forth.

I personally was 100 percent with you.

I'm like eight percent all day, baby.

I love average returns.

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That's fantastic.

But you know, some people they think differently or they get a thrill from investing. I don't get a thrill from investing.

I get a thrill from staying in luxury hotels.

That's what I love.

But my investing is very boring.

Well, so my money right now, I basically have, you know,

I sold my company to HubSpot stock and a lot of that was HubSpot stock.

How much did you sell it for, Sam?

You're going to tell us?

No, I don't like talking about it.

Sam's so transparent with every other number on the show, except for how much money is in his bank account. Sam, what's up with that?

The reported number was twenty seven million.

And, you know, it was more or less.

It was it was right around there.

But here's the thing is that no, I'm going to I'll reveal it a little bit.

Here's the thing, which is the sale.

I received a whole bunch of HubSpot stock and six months or you guys can.

I think we sold February of two years ago.

So you guys can go look at it.

I think the stock was three hundred and sixty seven dollars when we sold.

And then over the next year, as a bunch of my stock was like, you know,

I got it monthly or quarterly or something like that.

As I was getting it, it almost tripled.

So double than a half.

So it went up it went up from three hundred and sixty seven dollars.

I think to eight hundred and seventy dollars.

And so the price like kind of materially changed, of course, then it went back down to like three hundred.

Now it's back up.

But so the price materially changed because of that.

But here's the deal.

So I own HubSpot stocks.

I haven't sold a share.

I didn't sell it when it was at its peak.

I was like, I'm just never going to log in and look at it.

We own Airbnb stock because my wife worked there and or works there.

And we we got a bunch of that.

And then besides that, I just own like the normal 80, 20, whatever.

I don't even know what it's called.

The normal Vanguard index fund and then like some type of like, you know, bonds, whatever's the the normal bonds.

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Besides that, then there's a little bit of real estate.
But besides that, it's like nothing.
I don't really own any.
I've never actually sold the stock in my life.
And that's awesome.
That's awesome. I think it's awesome.
So many of my friends mocked me.
It is awesome.
No, no, no, no, no, they don't know what they're talking about.
See, they get the thrill out of tweaking their asset allocation.
And I go, listen, if it's a thrill to you, great.
But if they actually understood how much it truly cost them,
they would be shocked.
You actually deeply understand personal finance.
So you know that kind of like making turkey dinner for Thanksgiving.
Once you put it in the oven, you let that thing cook.
Do not fiddle around with it.
You're just messing it up.
But it's really hard, even for super smart people, especially entrepreneurs
who love control, they really feel the need to fiddle around.
And it's so counterproductive with investing.
So you said something really with you.
You said something awesome on your show, which is people confuse
or I forget how you phrased it, but you said something about making money
versus managing money.
And when I first started making money, I was like, oh, great.
Now I now I'm very confident.
I feel like I'm pretty good at making money.
I'm in the 99 percentile of income, like making income.
And then I was like, well, that's pretty easy.
I could do this real estate thing and I can do this deal and this thing.
And then I started getting into it and I'm like, shit, I'm not great at that
because I'm creative and I can invent things from scratch.
But when it comes to investing, that's not always it's more about like due
diligence and about like running financial like for a real estate
company oftentimes is more close to just being really good at Excel than it is.
Like, you know, inventing something from scratch.
And you said that on the show the other day when I was watching
and I thought that was like amazing.
And I didn't actually learn that until I made a few expensive mistakes
of managing versus making.
Oh, that's cool. Yeah, that's totally true.
And I think there's three.

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There's making, managing and spending, all three very distinct skills.
And everybody primarily focuses on the first making money.
I understand why people want to make more money.
The managing money feels very dry.
And therefore people are incentivized and driven to make it sexy
and mess up, do things and then spending.
No one really consciously thinks about, you know, I always say people.
Everybody teaches us how to save.
Nobody teaches us how to spend meaningfully.
So those three models would be good if anyone's really thinking
about how to live a rich life specifically around their money.
It's like, think about those three models and think about what it would
take to be really good for each.
I don't, I'm not good at the spending thing.
And like, there's been multiple times where I've called you and I'm like,
I'm going to go to Europe and you go, oh, I'll tell you what to do.
But only one rule, no budget.
Or I'll be like, I want to dress better.
And you say, great, I have a list of cool stores.
One rule, no budget.
And yeah, you're pretty dogmatic on a handful of things.
And you're somewhat to you, to you.
I wouldn't say that to a school teacher.
I say to a rich dude who sold his company for a lot of money.
So I go, listen, if you're going to be if you're going to be looking
at the price tags and and you're going to be looking through the money
lens of cost, imagine you put on a pair of glasses and it's cost.
I go, I'm not doing that with you.
You're too rich.
You can't be looking at cost.
There are other money lenses for a guy like you to use, which is totally appropriate.
But when did you feel comfortable spending?
Late 20s, I started to make it a practice to get good.
Give you an example, because fitness, we both love fitness.
Dude, I follow all your videos.
I'm like, this guy, what are you doing, the combine or something?
That was hilarious.
So Sam, Sam's posting all this like insane stuff.
He's doing like 60 inch vertical jump or whatever.
It's like crazy.
Your squats are like out of this world.
I'm like, God, this guy, how does he do it?
Anyway, you know, I had to have a little fun with Sam.

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So I go, hey, Sam, nice 375 squat.
Why don't you try practicing for a spelling bee?
Try something challenging, Sam.
I called you a douche and everyone thought we were actually angry at each other.
Yeah, yeah, yeah.
So but you're you've always been comfortable.
I mean, like, dude, I just feel guilty buying a \$2,000 like jacket.
And also, it doesn't necessarily bring me joy, which is a whole other thing.
But I also definitely feel a sense of now that's like,
I think value that's viable or that's a valid thing.
But I don't I don't I feel guilty.
You don't have guilt around spending.
No, never. Let's talk about why.
So when I was in my late 20s, I was like, OK, I want to learn how to get fit.
I never knew about fitness when I was young.
We didn't even use the word protein in my house.
Like we it was not a thing really.
Yeah, no.
Like if you told my my parents that a Coca-Cola has 40 grams of sugar,
then like you might as well tell me there's a billion grams
because I don't know what that means.
You know what I mean?
Yeah, OK, so same.
So so now I'm like really confused because I'm like,
how does Sam look so good if he didn't even learn about protein?
I learned like what age?
Well, I was a college athlete.
But and so I knew about fitness.
And then once I started once I had left college and got fat,
then I married a woman who like cared about this stuff.
And she kind of like taught me.
She's like, hey, you know, just because this says low fat,
that doesn't mean that that's good for you.
And I was like, oh, true.
Or OK, that's why men live longer.
Yeah, I was like, this is me.
Like it's good for you.
This is keto, right?
Like I didn't know.
You know what I mean?
It's like yogurt is yogurt.
Therefore it's good.
Totally. OK, so when I didn't even like I didn't have the college

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as athlete thing, I did, you know, I did well in school or whatever.
But when I when I graduated, I said, I want to start like getting fit.
And it was like my mid 20s.
I had a friend at work.
I was like, dude, can you show me how to like work out?
So I was pretty skinny.
I was a really skinny guy.
And you hear clues in the world, whether it's with work or with fitness
or whatever, the world gives you clues as to where you stand.
And that can be true even in meetings.
Like if somebody shows up five minutes late repeatedly, that's a clue.
Maybe you're lower on the power totem pole.
And you've kind of got to learn to read the clues to know where you stand.
And I remember multiple people when I was in college calling me skinny.
Now, as a guy, that's actually not a good thing to be called.
At least I didn't like it.
And so I just thought I'm genetically skinny.
You know, that's just how I am. Skinny Indian guy, haha.
But I didn't want to do it anymore.
And so a friend of mine showed me how to work out and he was like, OK,
do you like to eat like spaghetti?
I was like, yeah, he's like, do you like bread?
I was like, yeah, he's like, do you like milk?
I was like, OK, he goes, hmm, yeah, you need to eat all of that.
And I was like, huh?
And that that was just like, oh, what I thought I was doing
was actually not getting me the goals I wanted.
So I started to eat more.
I actually started to track it.
And I realized what I thought I was eating was totally off base,
just common for all of us.
But it took me until my late 20s when I moved to New York
and I get there and like everyone looks great.
Yeah, just everybody looks good, fashion wise, fitness.
I'm like, did everyone attend a class that I was absent for?
How the hell does everybody know how to hem their pants correctly?
And so I lived right by a gym.
It took me four months to get the courage to walk into that gym
and say, I want a personal trainer.
It had nothing to do with money.
I had money, but I knew that once I said that,
I would actually have to follow through.
And so I finally got the courage for months.

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I walk across the street, go in the gym,
pick the random trainer who happened to be walking by.
He was actually great strength trainer.
And I ended up training with him for about five years.
And I learned so much before I switched over to bodybuilding
and training a little different.
But that that was like starting to pay for value.
And I realized, oh, my God, there you can get better results.
You can get faster results.
Sometimes if you pay for a different restaurant,
you get a better experience.
And that was important to me.
Well, at the same time, there are other things I just don't care about
and I don't pay for it at all.
On the show, there was there's this couple.
They're like maybe only 38 or 39 there.
But they're grandparents. I forget their names.
Yeah, Monique and Donnell.
Yeah, and they're very likable.
But I got so angry watching them because.
On the show, they you sit and I I hate this experience
that what you what you did with these people
because it happens to me sometimes they sat down
and they expressed everything they want in life
or at least everything they want help from.
And they say, we struggle with this.
And you say, all right, here's the plan.
Does everyone agree to the plan?
And they go, yes, we totally agree to this plan.
This will help us get to where we want to go.
That plan includes selling a whole
bunch of stuff from a storage unit.
It includes not spending a certain amount of money.
And so not buying.
I think he was spending five hundred or six
hundred dollars a month on video games or something crazy.
And then you fast forward two weeks later
and he orders this big box and they open the box.
And there's literally like eight pairs of jeans
and like a hundred and twenty dollar pair of shoes.
And you're like, what the hell, man?
We you said you wanted this and we agreed that the actions are this.
And then he tries to like justify, he goes, but I need these jeans.

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And there's literally eight pairs of them.
Then there's this other woman who has this one point one million dollar house.
She goes, I'm you know, my kids are grown now.
I don't need this huge house.
I'm going to sell it and get a smaller house
just because I don't want to take care of this.
Fast forward a few weeks later, she sold the house.
She went and bought a two point two million dollar house.
That's even bigger.
And she goes, yeah, but I need this.
And yeah, it pissed me off so much that these people were doing this.
And I was like, what the hell, guys?
Where's the discipline in this?
And I think that that's like a huge difference
between like some people and other people that like achieve certain things.
I just want to like nail it in their heads.
Like, you guys, you realize how like you're you're a hypocrite to yourself right now.
You know what I mean?
Well, I so I'll tell you, you know, when I was in my early 20s,
starting with my, you know, showing people how to invest in stuff,
I was super judgmental, like super.
And it's like, oh, my God, like you need to open up a Roth IRA.
Do you understand how seven percent compounds?
And I could actually see people's eyes glaze over.
I could basically see their soul leave their body.
I'm just like, oh, this isn't connecting.
But I didn't know how to read the clues.
I thought if I push them harder, if I show them another chart, they'll get it.
And I can tell you that that doesn't work.
And so when you're saying that you hated this, I'm actually smiling because I kind of love that.
I love when people say one thing and do another, because to me,
it's like that beautiful contradiction of humanity.
All of us say we want something and we do something different.
And to me, it's like a puzzle.
OK, I know that you're doing that in the domain of money.
I totally get it.
I've seen it a million times.
So how can I figure out a way to reach you,
which gets you to see the contradiction and change your behavior,
not me to impose it on you?
Totally different view.
And I think much more effective.
That's what you see on the show.

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Yeah, well, you are patient and like it just.
But it's it angered me because I liked them.
They're very likable and you want them to win.
It's like Ramit show.
It's kind of like queer eye for the straight guy, but for like money.
Like you like root for like it's like, oh, we're going from zero to hero.
Or like we're taking like someone who's like, you know, cute.
But, you know, we take the glasses off and all of a sudden she's a model.
You know what I mean?
It's like like like a high school movie, but like you root for them.
But I'm like, you guys, this is so obvious, these mistakes that you're making.
It's angering me that this is going to make you not achieve what you want to achieve.
And that like irked me so much watching that.
Not Earth, but frustrated me.
Well, I like that.
I like I want you and I want all the millions of people watching it.
To feel something that that alone is a win because money.
We don't usually feel anything except overwhelm and shame.
So I like that you're watching this and going, God, it's so obvious.
Now, I will say you have built discipline over like decades.
Yeah, you have been practicing at it, right?
For a long time.
Some of us don't even grow up with discipline in our lives.
Like I grew up with discipline around reading a spelling book literally
for two and a half hours a day.
I could do that.
And I did very well at that.
But the discipline to be empathetic, I didn't really grow up with that.
I was like a utilitarian type of guy.
So I think that it's fun to watch them and like it's fun to watch people
have to find their own path to get where they're going.
And you know what, people are people.
Some people do it.
Some people don't.
That's kind of the beauty of humanity.
Not everyone is going to succeed.
And that's that's how it goes.
The other interesting thing was the same couple that I'm referring to.
They had this.
So these folks, I think they're annual in their household income,
maybe was 90 grand a year and this woman about that.
This woman quit her job to this woodworking thing, which is awesome.
But they had this storage unit that I think cost four hundred dollars a month.

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And we open up the storage unit and it's sorry, folks, if you're listening, it's garbage. It was like an old used microwave. It was like plastic, like toys and like containers from Target. Like it was just junk. Like the amount at which they probably spent in two months was worth more than the entire stuff. And it was like, dude, why aren't you selling this microwave? And he goes, well, I need it. And that also bothered me because. Dude, Americans have so much crap. This this couple, I think is very is very normal, is very average. And I was shocked at how much stuff people have. And it made me want to go through my closet and just get rid of everything. I'm like, dude, we don't need any of this junk. Not only does it make you happy, it brings you down. It was just so much stuff. Was that normal that you saw people with so much stuff? Yeah. OK. So I had never gone into people's houses until a few years ago with my business. And I had had offers from producers and stuff to go into someone's house. But it was always this sort of like go into this couple's house and then like finger wag at them and tell them all the things they're doing wrong. It's just not my vibe. I don't want to do that. I'd actually ask them, like, what do you love spending on? Let's go do more of that. Come on. You want a nice bag? Cool. Let me show you how to get more. And finally, there was a producer who is a friend of mine. And she said, like, come on, you really got to come out. This one's special. So they drove me to New Jersey. And I went into this young woman's apartment. It was a new apartment complex, very nice. She had a Jeep outside and the minute she opened the door, I thought to myself, I should have done this 10 years ago because you can tell so much by going into the entryway of someone's house. OK, at the time I was living in Manhattan, most of my friends had somewhat similar apartments to me. We kind of live in a similar way. When I walked into her apartment, there were beautiful candles, like nice diptych style candles. There are probably 15 or 20 of them. Those are very expensive. So I'm taking it in. OK, cool.

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She loves candles.

There was a gigantic TV. OK, that's pretty interesting.

And I asked her to pull up on her phone
and read off the top 10 emails in her inbox.

It was like Target, Peer One, you know, whatever stores.

This starts to tell you a lot about someone.

It's basically clues.

And like you may see a living room.

I see how much percentage of her net income is going to fix costs.

And I'm able to start to figure out what's really going on with her
with folks like on the show.

You can totally see the amount of stuff people have.

And after a while, that stuff starts to control them.

When I ask people, like, what's your rich life?

Almost nobody says a bunch of ten dollar items from Target.

I can guarantee that they might say, I love a beautiful sweater.

I love trips with my kids, et cetera.

I go, cool, let's spend more on that.

And let's cut back on the stuff that you don't care about.

And that really resonates with people.

Yeah, it's just like I grew up in Missouri.

I grew up in a very normal household.

All my friends growing up were normal.

And then I go back and I look at like how I grew up and where my friends like,

oh, my God, like my parents have a stereo

that still has a cassette tape player.

Like and I don't think they've turned this on in 15 years.

And it's like, I'm like, hey, mom and dad, you should throw that away.

It doesn't even work.

And they go, oh, but, you know, we're going to.

I'm like, you guys, you don't have a tape.

You don't even have a cassette.

Yeah, play anything. This is a great.

It's a great lesson is we have to be very, very conscious of the things we buy
because once they come into our home and once they become part of our identity,
it is almost impossible to get rid of them.

And everyone listening is like, oh, yeah, those those people,
why don't they just get rid of and I'm going just look in your closet.

You know, my wife is a personal stylist.

She goes in people's closets.

She helps them do closet cleanses.

She does all their image and stuff like that.

She will show me how many trash bags she fills with clothes to be donated.

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Sometimes it's a small closet, six trash bags, one client.
I think 40 bags that were taken out and donated.
It is really hard to get rid of stuff.
That's why, you know, for me, I go, I'm going to be super careful about what I bring into my house, clothes, electronics, whatever.
When I get it, I want it to be the best.
And then when I get the best, I want to keep it for a long period of time.
Like you don't have to do the same, but I would say develop your philosophy as to what you're going to buy and how long you're going to keep it for.
Otherwise, you're just going to end up inundated with a bunch of junk.
We had Neil Patel in the pod and he like people got so angry at him because he goes, I spend, I think he said he spends two hundred thousand dollars a month in monthly expenses and he broke that down.
And then we had another person come on and do the same thing.
I think I think I spend me personally, I think I don't have a kid.
I think we spend twenty to thirty thousand dollars a month.
And I remember like when I was twenty two starting my company, I spent two grand a month, including rent, like nothing.
And I remember thinking like twenty grand a month.
I I can't even I can't even imagine what I would spend with twenty grand a month.
Now that I spend twenty or thirty a month, I think, oh, yeah, I can make a dent with a hundred grand a month like that.
I could I could I could use that.
I don't think about that.
I actually think it's challenging, but maybe I'll find my way one day.
How much do you think you spend a month and have you found thresholds of like? This doesn't feel any better than this lower number.
Oh, this is a great question.
Well, I think that thresholds are, to me, less interesting than what are the things that I love to spend a lot of money on?
And what are the things I don't care about?
And I'm like extremely polarized, and I actually want everyone to be polarized.
So for me, the worst is if people go, I spend a little bit here, I spend a little bit there, or I try to cut back five percent here and five percent there.
I'm just like, that sucks.
That's not an effective strategy, and it's not even fun.
So you say you say don't do five dollar problems, do thirty thousand dollar problems.
I think is that right?
Don't ask three dollar questions, ask thirty thousand dollar questions.
And people go like, what are you talking about?
I go, let me explain.
Most people agonize over coffee and can I get an extra dessert?
And I go, that's irrelevant.

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If you want to buy a coffee or two, go ahead.

That makes no material effect on your finances over the long term.

But thirty thousand dollar questions are things like, what's my savings rate?

For example, do I save and invest twelve percent per year?

OK, great.

What if my partner and I make an agreement every year?

We're going to increase that number by one percent.

If you just made that decision alone,

that's worth hundreds of thousands of dollars.

OK, more than all the coffee you'll ever buy in your life combined.

What's my asset allocation?

That's a three hundred thousand dollar question.

What is my debt payoff date?

If you have debt, I guarantee you do not know the exact month and year you're going to pay it off. You should know that.

So for my spending, I love talking about this

because I always encourage people to to come up with their money dial.

What is the thing you love spending on?

Should we just do this right now?

Yeah, yeah, yeah.

Let's do this with you, Sam.

OK, what is your what?

What do you love spending on?

What's the one thing flying first class?

So when I when I fly when I fly, I like to if it's above three hours,

I it's first class.

I don't love it.

I don't I don't like fancy hotels, but I like nice Airbnbs

because I like apartments over like a smaller hotel.

I like spending on like when I like to go out to eat.

I love leaving huge tips.

So if it's a good service, I like doing like a hundred percent tips.

Love it. I like toys.

So like four wheelers and motorcycles.

I love action sports and things like that.

What else? So I like this and I like service at your gym.

Yeah, I got my gym. Oh, yeah.

So a gym would be somewhat like a toy, but I love services.

So I spend four hundred dollars a month for a trainer.

I spend another six hundred dollars a month for like a doctor who I can just ask like or a nutritionist so I can ask questions to nutritionists, cleaners, someone to come and cook.

I love services and like an assistant, someone who do my laundry,

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like all types of services, but not too many things.

Love it. OK, great.

So I think for everyone listening,

let's let's highlight a couple of things on that first question.

Play along with us.

So what is the thing you love spending money on?

Most people's answer is eating out.

That's the number one money dial.

Number two is travel.

Number three is health and wellness.

Number four is convenience.

You basically have like all of those, but that makes a lot of sense.

You've been very successful financially, so you've added money dials.

Most people start with eating out. OK, fine.

Pick one of your money dials, which you would say is the one that gets you super pumped, super excited services.

So convenience. Great.

Love it. I'm the same convenience as my money dial.

I love it. I'm obsessed with it.

People think like I'm a serial killer when they hear how I dial all my stuff in.

But like, I don't care. That's what I love.

OK, here's the question.

Number two, if you were to quadruple the amount you spent on that money dial, what would your life look like and feel like?

I think it would actually be awesome.

So like, for example, right now I have a service that does my laundry and brings it to my door.

And then I have this wonderful woman who cleans my house, but she doesn't put my laundry away.

And so what I would love to do is just say, hey, I'll pay you more money.

Just make sure that my closet is always organized and my clothes are put away because my clothes will just leave, stay like nicely folded on the floor in my closet.

So small things like that or or

like if my dog goes to the bathroom outside,

like I sometimes I'll forget to clean it up.

And then I'll realize there's a bunch of it.

I'm like, oh, I got to go clean it up.

It's nice to have someone to come and just handle all of that.

So someone just to handle all types of cleaning and organizing my house.

I would love that.

OK, I think I like your answers, but I think you got a dream a little bigger.

You could get all that with like a hundred bucks a week.

Dude, I look at Sam's face.

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Everybody, everybody look at Sam's face.
He's like lost right now.
Go ahead, I'm going to take you with me on this.
I think I'm quite bad at like dreaming big.
Yes, that's why I'm here.
All right, I'd say what do we do now?
What else would you do?
I said quadruple, not at a hundred dollars a week.
I would have an assistant come to my home twice a week
and we would go through my to-do list.
Love it. What else?
Think about traveling, think about cleaning your car,
think about how you travel with your family.
It would be awesome to fly private occasionally
with my whole nucleus, my nuclear family.
And who would coordinate all of that?
Right now, me.
Well, not in this quadruple scenario.
Who would do that?
I'm going to say Amanda, me and my family
want to go from St. Louis to New York around this date.
Hook it up. There's going to be eight of us.
Just tell me what to show up or have a car there.
Love it. Love it.
And then you mentioned that you love tipping,
which I love too.
I am a huge fan of huge tips.
I've told people like part of your rich life
very likely should be generosity.
How would that fit in?
Like the person who cleans your house,
what might you do in terms of spending more there?
I would probably so like over Christmas,
I gave her a \$200 bonus.
I think it would have been cool to say here's \$1,000.
Just thanks.
There you go. All right. Love it.
This is awesome. Okay.
So again, for everybody listening,
the question is you already identified your money dial,
the thing you love.
Now, what if you could quadruple your spending?
Now, I'll tell you what I loved about Sam's answer

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and then I'll tell you what was different about Sam's answer than most people's answer. So Sam was immediately like, oh, he knew exactly what he would do. He's like my clothes sit on the floor of my closet, which by the way is barbaric Sam. So he goes, I'm going to get someone to hang them up. Okay, great. By the way, I feel like most of my friends, my closest friends are Indians. The Indians that I'm friends with like Neville, they're always immaculate. There's never clutter. Of course. There's never clutter. Oh yeah. Yeah. And their clothes are, yeah. Well, thank you for saying that. Immaculate, I love that. I'll take the immaculate. I was just at Neville's house today and I'm like, Neville, you never have clutter. You just, it's always, everything's perfect. Wow, Neville, my man. Okay, he's going to be so happy to hear this, man. It's true. Like two people talking about you behind your back and actually saying nice things. No, he's immaculate. That's the best. Okay, what is different about Sam's answer than most people is that, you know, he's talking about fairly expensive things, right? Private jet, et cetera. Now, don't let that turn you off. I'll tell you what the most common answer I get is. I told you that people go eating out and I go, okay, if you could quadruple your spend, which is why I call it a money dial, you could turn that dial up like a cereal dial. What would it look like? And most people have the same linear answer. They go, well, I'd probably have to go on a diet because I'd be eating out four times a week.

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Ha, ha, ha, and I go, ha, ha, ha, and then I go,
hey, listen, would you still eat at Chipotle?
And they're like, they stop for a second
and they go, oh, probably not.
It's a human tendency that we just take what we're doing
and we do it times four.
Same thing, but linear.
And I wanna stop them.
I wanna dimensionalize it.
I go, would you still eat at Chipotle?
They go, no.
I go, where would you eat?
And now they're thinking, there's a guy in DC,
he goes, I have a list of every Michelin-starred restaurant.
I go, who would you take with you?
And he gets very quiet.
He goes, I'd take my family
because they can't afford to eat at places like that.
And so when you're thinking about your rich life,
it's so important to understand where you are today,
what's important to you.
And if you can spend extravagantly on that thing,
what does it look like, feel like, smell like, taste like?
Because you need that crisp vision.
Otherwise, what are you working for?
Why are you gonna invest and save?
And once you have that vision,
I wanna take my family to New York.
I want us to go to Central Park
and all have a picnic there.
And you can see what you're gonna eat
and what you're gonna do.
And it's just like so beautiful.
It smells fresh in the fall.
That's when it becomes much easier for me to say,
okay, we know you wanna spend extravagantly on that.
Now show me what you wanna cut cost mercilessly on.
So that is the way that we start to craft a rich life.
What does your, you know, the phrase,
like everyone thinks, or a lot of people, I imagine,
see, I'll teach you to be rich.
And they think, this guy's a douche.
And then whenever you change it and you say,

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wait, hold on, I've never heard anyone say that.
That's actually shocking to me.
No, I'm just kidding.
They say that all the, they go, yeah, thank you.
The number one way people introduce me on Reddit
is they go, hey, you should read this guy's book.
It's called, I Will Teach Rich.
I know it sounds like a huge scam, but it's actually not.
And I, you know, it's been 20 years or whatever,
10 years I go, all right, fine, I accept.
Well, you come up with this good line
that is 100% redeems yourself,
which is, it's about living, like, what's your rich life?
Which is totally great because you're like,
no, it's money's a component,
but like your rich life could be anything.
And so that's actually quite redeeming.
Your rich life, you said, is like convenience.
So what is your, like, I don't know,
how do we say this without sounding lame?
Your convenience stack, like, what is your,
what is your, like, what's that look like?
And what's your budget for that?
I have an unlimited budget for the things
that are important to me.
Quit yanking my leg, quit being academic.
How much do you spend a month for, like,
this amazing setup?
Well, I don't, first of all, I don't think on a monthly basis.
So, you know, I don't want anyone to be thinking
on a monthly basis except for your conscious spending plan.
So in order to have a bigger perspective,
you need to think on an annual perspective minimum.
So for me, I would spend, well, if I factor it all in,
probably hundreds of thousands of dollars per year
on convenience.
So I'll break it down for you.
Is 300,000 the right number or is it on the upper side of that?
It's hard to say.
Let me give you an example.
Like, if I stay at an amazing hotel, which I love,
would that be part of convenience?
It's quite pricey, or would it be part of, like,

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luxury or experience?

I don't know.

But I'll tell you, like, the big components of it.

So I want to wake up in the morning,
and I want every single thing in its place

so much so that if I go blind,

I know exactly where everything is.

So that means my food is ready.

That means that my calendar invitations

have the link in the same place,

which takes me to the exact same thing.

It's all convenience.

My meetings are scheduled.

When I travel, I have an assistant who's amazing.

When I travel, depending on-

Is that a W2 employee or-

Yes.

Okay.

W2.

A very experienced, seasoned executive assistant

who knows how to work with other executives,

who knows how to work with everybody in my life.

So she would be responsible for everything

from day-to-day meetings, scheduling haircuts,

complex travel planning,

interacting with a travel advisor, things like that.

And she knows my preferences.

So we document it all.

She knows if I'm flying a four-hour flight,

this is the type of seat,

this is the exact seat I'm gonna sit on.

And what I love about having an assistant

is they become basically your spokesperson,

or your right-hand person.

And so they have to be able to interact with people

at CEO levels and at every level.

So that's super important for me.

When I travel, I have a travel protocol.

It gets activated.

So it means like she will handle my email a little differently.

If I'm going somewhere,

I'll have food sent ahead to the hotel

if I'm staying in certain locations.

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So it's like healthy food.
I can try to stay on plan as much as possible.
Things like that.
So over time, we just document it
and it just becomes like part of an SOP.
Didn't you use to have like a program
on like working with someone like that?
Yeah, I still have it.
It's called Delegate and Done.
And this is like how to hire an assistant.
Like the 35 plus things that my assistant does
and actually how to run our meetings.
Like exactly how we run our weekly check-in meetings.
Yeah, we have all that stuff, all templates.
It's awesome.
I'm gonna buy this, this is good.
All right, what else?
We'll give you a link for the show notes.
But that's for people who are like,
I want a smoothly running system.
I want an assistant who's smart.
I'm not looking for the cheapest.
I'm looking for the best.
And I want to empower them
to be able to handle everything for me.
That's awesome.
What else?
What else is there?
Oh, training.
So I have a personal trainer.
He's awesome.
And like I go there and train with him.
We have goals for the show, for example.
I knew exactly what I wanted to look like.
And it was funny
because I went in to get fitted for some clothes.
My wife was styling me.
And I went in and I was like,
okay, this is the size I'm gonna be.
And I was way bigger than that size at that time.
Were you fat or muscle?
A little, I was bulking.
So I was more muscle, but I still had put on some fat.

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And I knew I was gonna start cutting.
And they were like trying to be very polite to me,
but they were like, we would recommend you don't go
like that small.
And I was like, listen, I'm a professional
and I know exactly what I'm good at.
And they were like trying to be really polite about it,
but I could see them exchanging glances with each other.
I was dying.
I was loving it.
Cause, you know, everyone says that like
when you're going in for a wedding fitting or whatever,
you're like, yeah, I'm gonna lose like 15 pounds
and like no one does.
So they're like, of course I was like-
I'm not telling you to lose weight,
but step on the scale and subtract 15 and just be that.
Yeah.
Yo, I was laughing so hard because my wife,
like we've trained and like we know what, you know,
kind of what we trained for our wedding, for example.
So we know the process.
And I was very confident.
My trainer's awesome, et cetera.
And so I went back in for the first fitting.
Nobody believed me.
I was like, just do what I said, please.
And then I came in for the next fitting
and I wanted to play a trick on them.
So I was like, from the fitting room, I was like,
oh my God, this doesn't fit at all.
But it actually like everything fit perfectly.
And so that is an example where like getting help, right?
For convenience, for what's the look?
What's the training protocol?
That kind of stuff is important.
Was it, what's filming the show?
What you thought it was gonna be?
I mean, what's, Shawn's always wanted to have
a Netflix show.
I mean, what do people know about it?
Oh, I should talk to him about it.
Yeah.

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Okay, so I have filmed before like in a studio with my crew, things like that. This was completely different. Like it was on a whole other level. So I'll give you some examples. The week before the show started filming, they finally found an office in LA, literally seven days before and they designed it. And they were like, come on in and walk through it and give us your feedback on the design. So first of all, they designed it in 24 hours. That means they took a blank office and put a full design in there. So I walked in and I was like, it looks like a white person is selling their Airbnb. Like it has like all geometric shapes on the wood. I'm like, no, this is not me. Like a live left love sign, like a neon sign. Yes, exactly. I was like, this is not me. Simplify. So then, yeah, yeah, exactly. Work. And I was like, we're not doing this. No, not for a Netflix show. So then they were like, oh, well, do you have any suggestions for us? Of course I had a Pinterest board of like interior design home offices that I pulled out. And my style is wood, stone, Japanese design minimalism and basically like an unlimited budget. And they took one look at that and they just started laughing. Cause they're like, dude, what are you talking about? We have a budget and we have like two days to finish this office. So anyway, we hashed it out. We came up with something that I think looks pretty good. And when I went in the first day, the crew, when I'm shooting just in an office, which is a totally controlled environment, there could have been like 30 people. That is huge.

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Multiple cameras, sound, producers, makeup.
It's embarrassing.
Like having a, it's like, it's like you're performing.
It's like you're acting really,
not just like shoot the shit or not shoot the shit,
but you know, whatever you do when you normally record,
you're like having a conversation with someone.
Dude, if 30 people were around me,
I'm like, dude, I feel like an animal in the zoo.
Yeah, well, it's funny you say that.
Like day to day doing like what we're doing right now,
I love it.
I feel really comfortable chatting with you
or doing an Instagram thing,
but being in the limelight, especially in public
or for things like my birthday,
I have never felt comfortable.
I like actually dread it.
And even for my, yeah, for my 40th birthday,
I was dragging my feet, like dragging it.
Even though it's like rich life and like,
I always love bringing my friends and family together.
And my wife noticed this.
And she's like, like, what is wrong with you?
And I go, I don't know.
I was so indecisive.
She goes, do you want me to just plan it for you?
And when she said that was like the magic words,
like, yes, please.
Because this one thing in my life,
I just feel so uncomfortable doing.
And once she started to do it, like it all took off.
I was thrilled.
So this show was like for the first few days,
I felt a little uncomfortable.
The other unexpected part was going to people's houses.
Okay, people open up their houses.
It's the most intimate thing you can do in America
is to open up your home and talk about money.
Like most, more Americans would be comfortable
talking about their sex lives than their credit card debt.
That's actually research.
And so to really know how to make people feel comfortable

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with a camera crew and producers and all that,
that took some learning.
But overall, I thought the crew was amazing.
They really helped me feel good
and kind of come into my own.
Do you get paid directly to do it?
Or are you hoping that like the,
is this just marketing for everything else you do?
I get paid.
I get paid as talent,
which is what they call somebody who would be a host.
So Hollywood term is talent.
And then I'm also an EP or executive producer
on the show as well.
So there is, yeah, yeah.
And will they fill you in on how many people watched it?
Or is Netflix, I think they're like notorious
for not like telling you stuff, right?
Correct.
There are some things that they release,
but they don't typically share actual numbers.
I will say like the show came out,
it was number nine on all of Netflix the first day,
number six the next day,
and like the reception has been insane,
like way bigger than I ever thought.
Like how many messages are you getting?
Oh dude, I've given up on like,
like I usually get about a thousand to 2,000 messages a day,
just generally, like including DMs, emails, everything.
Cause I'm on my newsletter and all this stuff.
When I open up Instagram in the morning,
it just keeps refreshing like over and over in my DMs.
And I'm like, what am I supposed to do with this?
I don't even know.
You have been like, I've noticed on Twitter,
we've been friends for a while on Twitter,
you've become more polarizing.
And I have a feeling that part of that is on purpose.
Is that true?
Like you mean polarizing because of politics?
Yeah, but also like for example,
I agree with you for the home.

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So like you and I agree that buying a home,
you should do it because you want it,
not because it's a good investment
because the numbers show it's actually not a good investment.
It could be a good investment,
but that's mostly luck every once in a while,
but do it because you want to,
and at best assume it's a great store of value,
but it's not necessarily gonna be like a wonderful return,
but like you will tweet like, look at this,
I think you'll say like, look at this moron,
they think X, Y, and Z,
what are these idiots gonna believe this?
No, no, no, hold on, I do not say that,
but I do not say that, I would never call some.
You say that about political stuff.
You say that about political stuff, sorry,
but you are harsh on the home buying thing
and you're also harsh on other topics.
You're not harsh on that thing, the home buying thing,
but you will call people morons
for mostly political stuff, I think.
But okay, I guess I have something
against right-wing extremism,
so yeah, I'm pretty straightforward and direct about that,
which is like, I don't accept it, and like, fuck that.
And I talk about raising taxes on the rich, including me,
I go, yeah, we should, I pay historically low taxes,
we should, and people are kind of shocked
when they hear a guy with money going,
oh, I actually enjoy paying my taxes,
I feel really good about them,
and we should actually raise taxes.
People are like, what the hell?
They also feel shocked when they hear a money guy
saying like, buying a house actually
might not be the best investment.
So it's funny, I will say, when I talk about real estate,
I definitely mix it up, and sometimes people will go,
like, Ramit, you're so negative about buying a house.
And I go, the fact that you think my advice,
which is run the numbers on the biggest purchase of your life,
is negative, tells you how far the Overton window

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has shifted, that if someone says you should actually calculate the biggest purchase of your life, that's being negative, I go, no, no, no, no, no, no. No, you have to run the numbers, and as you and I know, Sam, a lot of times it's like, not that great of an investment. Index funds could often, not always, but often outperform. More often, more often. Yeah, depending on the city, and like, for everybody listening, I lived in, I've rented for about 20 years, I have made more money renting than I would have owning. And I've rented in San Francisco, New York, LA, in New York, for example, I kept a very close eye on the real estate market, it would have cost me 2.2 times more to own the equivalent unit, same neighborhood, same view, same size, same number of bedrooms, 2.2 times. And so if it was a \$3,000 apartment, it would have cost like 62, 640 a month when you factor in all the phantom costs, interest, opportunity costs, maintenance. I just took the 3,200, I just put in the market and made way more money and less hassle. But your political thing, that's like on your list of things to do to stick out, right? You have a list here of how to stand out, and you say unconventional decisions stand out, talk politics, yes. Talk politics, yes, let's talk about it. Yeah, yeah, so I had this YouTube video I did many years ago, which was why I don't talk about politics. I think it's still up on YouTube. And I was like, hey guys, I'm not gonna talk about it, and I had my reasons. And 2016 happened, and I was like, no way, no fucking way, not in the country I grew up in, where we have comments like, let's ban Muslims until we figure out what's going on. I go, what the fuck, this is crazy. And you know what I studied in college, right? I studied propaganda, social influence and persuasion, cults, I studied that. And I start to see the same dynamics happening here.

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I go, if I can't speak up,
a first generation successful guy who was lucky
and also worked hard, became successful
in the ways business and all this stuff,
if I can't do it, then who can?
And so I started doing it and people flipped out.
The first few posts I made were like, stick to finance.
I go, first of all, they always are the same type
of people who tell me this.
And they expect, because of the way I look,
they expect me to kind of roll over and be like,
oh, so you're right, you're right.
I come right back at them.
I go, I'm not gonna stick to anything.
This is my feed, and I'll tell you exactly what's going on.
And by the way, I happen to know a little bit more
about this than you.
And they are shocked.
And I post their comments to me.
It's quite illuminating when you see.
Over the last five, six years,
I've actually had thousands of conversations,
thousands of political conversations.
Why? Because I actually don't get the chance
to talk to people like this in real life.
People who go, we should cut all taxes, taxes are theft.
And then I go, tell me why?
What about the roads you drive on?
Who should do that?
And I really get to understand, get inside their minds.
And sometimes I post the conversations
because I want you to see, a lot of people go,
we should reason.
We should have conversations.
I go, take a look at these conversations.
Like, I'm very patient with them.
But yeah, I do think that people are afraid
to talk about their genuine political beliefs
or to say like, this is actually wrong
because they're worried about
what's gonna happen to their business.
My business is based on my reputation.
And I go, look, if you're gonna leave,

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if you don't agree that young people
should have access to voting rights,
then don't buy my book.
I'm totally fine with you leaving my community.
And I believe that.
But you have a list of other things on here.
And some of the things I wanted to talk about.
So what's the DNS list?
Do not sell lists.
And how does that make you stand out?
Oh, so, well, when you, so let's,
the whole concept of standing out is,
the world wants you to be vanilla.
I stole that line from you.
So you start out your business.
Have you noticed, I say that line all the time on the slide.
Yeah.
I still love for you.
Well, I appreciate you saying it.
Okay, thank you everyone.
Make sure you hear that credit.
No, I give credit, but you, that line
is the world wants you to be vanilla.
I use that all the time.
And I'm vanilla, by the way, I could say it.
No, I don't actually, I don't think so.
Okay, look, vanilla means the world wants you
to be like everybody else.
And it comes out in peculiar ways, right?
The world wants you to be vanilla.
They go, Sam, you're throwing money away on rent.
You should buy a place, vanilla.
And now for some people, buying a house makes perfect sense.
But if you're 23 years old,
you don't know where you're going to be in three years.
It doesn't make any sense.
The world wants you to be vanilla.
They tell me, Ramit, you should stop cursing
on your YouTube videos.
I go, but that's how I talk.
And sometimes I hear stuff that's crazy.
What do you want me to say?
You want me to stop because of the algorithm?

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No, I'm not living my life by an algorithm.
The world wants you to be vanilla when they told me,
Ramit, you shouldn't sell programs.
That's scammy.
You should give it all away for free.
I go, no, this is a profitable business.
And I'm totally comfortable charging thousands of dollars
for programs that are gonna change your life,
start a business, find a dream job.
One of the things we did was we decided early on
that we are going to be highly selective
about who we allow to be our customers.
Oh, I remember this.
Highly selective.
Yeah, didn't you have like a guy who was like,
I'm going into credit card debt buying your stuff
and you go, you're banned.
You can't buy our stuff anymore.
Yeah.
Oh, no, I've banned thousands of people, thousands.
The DNS list stands for do not sell.
And we have a very extensive list of people
who we simply will not accept their money.
So policy number one is if you have credit card debt,
you cannot join our flagship programs.
Those are the expensive ones.
Why?
Two reasons.
One, if you actually understood
how credit card interest rates work,
you would never spend \$2,000 on a program.
You would pay your debt off first,
get financially comfortable, right?
And then come back to us.
And two, the type of people who join with credit card debt,
they often have a lot of pressure on it.
Like they go, this has got to work.
I'm down to my last dollar.
I go, no, you can't make huge changes in life
if you have that kind of pressure.
So slow it down.
Here's a free chapter from my book.
And like, please don't join.

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Come back when you're ready, we'll be here.
If they still join, we ban them for life.
And I think for any entrepreneur listening,
you don't have to do the same thing I do.
But the point is, if you really elevate yourself,
you go, hey, I'm spending tons of time
building the best product or service in the world.
Therefore, I'm going to be selective
about who I allow to join my business.
Like Hermes, very selective about who they allow
to buy their Birkenback.
Think about elevating yourself,
make sure that you're actually good enough
to elevate yourself, and then be selective.
It actually builds a much better
and more profitable business.
You say, don't be the first mover.
Wait to write a book, start making money,
follow your natural tendencies.
So for example, I love slow, long-term thinking.
So that's what you're going to do.
And so you'd be horrible at starting clubs in Miami.
And then you have a framework of fast, deep, and long.
So I agree with the first mover thing.
The write a book thing, I actually agree with too.
Writing a book seems like a pain in the ass, by the way.
And start making money, what do you mean?
Well, I think that sometimes people believe
I need to build up this huge, long audience
before I start making money.
And that's actually what I did.
And in retrospect, it caused me a lot of hardship
because I was writing for free in 2004, or five, six.
And when I finally sold something for \$5,
it was a \$4.95 e-book, I was petrified of selling.
I had a pretty decent-sized audience.
And a lot of people got pissed off at me, really mad,
because they basically saw me as the free information guy.
And when I tried to redefine the dynamics
of that relationship, people do not like that.
It would have been much better if I'd started off
and I was like, hey, this is actually gonna be a business.
It would have taught me focus on the metrics that matter,

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focus on things that matter.

And it also would have set the expectation with my audience.

So I went through a lot, I went through two and a half, three years of people unsubscribing for my list every day.

I was using Aweber at the time.

So you can see the reasons that they unsubscribe.

So every morning I woke up, there's like 75 people, they're like, you suck, you're a sellout.

And I was like, wait, what?

I still give away 98% of my stuff for free.

I'm selling a \$5 e-book and they were furious.

And that was my fault, not theirs.

I have so many people who ask me,

they're like, I'm gonna do a newsletter.

When do I monetize?

I usually tell them, or a podcast, whatever.

I usually tell them, I'm like,

this is a huge generalization, but for a newsletter,

maybe when you're at 5,000 or 10,000 people,

then you could have an ad in it.

If you're just selling a product,

fucking do it right away, like day one, have it in there.

And they're like, I should do it that early?

Won't I turn off my audience?

I'm like, no, you won't.

But you need that money in order to do more shit.

And I'm like, also, if you turn off your audience

doing this, it's the wrong thing.

I remember Casey Neistat, my favorite, I love him.

He had this video where he said I was,

he talks about money, and he goes,

I was at peak fame in 2016, and he goes,

I was still broke, because even though I had

all of these downloads, and people thought I was famous,

I didn't have any money.

And he goes, I thought I was being a cool artist

by not having YouTube ads on, but I went back

and did the math, that was like \$4 or \$5 million a year

that I was missing out on, and I was fucking broke,

and I was an idiot.

So if you're an artist out there, don't be a fool.

Take the money, because then you could keep doing more art.

Listen to Sam, I wish I had learned that, Sam,

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like early on.
I did not, I had the same sort of thinking,
like, oh my gosh, monetizing will turn people off.
And what I didn't realize is, first of all,
if you're turning them off by trying to make a living,
then you've got the wrong audience.
Better to know that early than later.
And a lot of times, people actually like it.
Like they want to know what you recommend.
So that was interesting.
But most of all, if you have money,
it enables you to build a better business.
Better people, better design, better talent,
better all of it.
And I didn't get that for a few years.
I wish I had.
We'll wrap up in a second,
because I know we're at the hour,
but one last question, which is,
sometimes people come to me and they'll be like,
my personal brand is really tied up in my company's brand,
and that will make it hard,
because maybe I want to sell my company.
So have you ever thought about selling,
I'll teach you to be rich?
Would you ever sell it?
And is it sellable, being so tied to you?
I don't think it's sellable in the way that I would
need to maintain my reputation.
I have had some interest in selling the business.
I remember I got invited, I was at a party in New York,
and this kind of mysterious guy comes up to me,
and he had a very generic name,
and he was like, oh, nice to meet you.
But he knew a lot about my business,
like more than any normal person would know.
He knew like the way I structured my funnels,
he knew basic conversion rates.
I was like, who in the hell is this guy?
He goes, hey, I'm gonna be in town in a couple of weeks,
I'd love to get together for breakfast.
I was like, cool.
So, you know, I was like, pretty young guy,

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I was working out of coffee shops, stuff like that.
He invites me to the Four Seasons in Midtown for breakfast.
I was like, what the hell?
He knew how to tickle your fancy, man,
you like fancy hotels.
Yeah, I was like, hmm, okay, let's go.
So, we get there, and it's four people,
including me at the table, three other guys including him.
So, I was like, cool, like, this is weird,
but like, let's do, I don't know what's going on here.
So, chatting with the guy, he's very nice.
And one guy's kind of like silent,
and the other guy is sitting there with his arms crossed
and just listening.
And I'm trying to figure out like,
what's the power dynamic here?
What's going on?
And at one point, one of the guys,
the guy with the crossed arms who wasn't saying much,
he mentioned that he, like vacations in North Carolina
or something like that.
And I go, oh, like how far is the place from the airport?
I don't know why I asked that question,
but we were talking about it.
And he said something like,
oh, it's like a five hour drive.
I go, wow, that's a long drive.
He goes, oh, I don't drive, I take a helicopter.
Oh, got it.
Okay, got it.
Now I understand what's going on.
So they wanted to buy a percentage of the business,
over 50%, and they wanted to, you know,
basically hyper monetize it.
Now, my business could make a lot more money
if I got more aggressive with my offers.
We don't really run Facebook ads.
So for us to win on Facebook,
we would need to get much more aggressive
than we're willing to.
Like I have a brand, I have a reputation.
Also, I already have the name I will teach you, Rich.
I actually love when people come,

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they expect to get this hard sell.
And they're like, oh, this guy went to Stanford.
He has a Netflix show.
Like you can get his book, a lot of it for free.
Like it's, you know, it's, it kind of,
you're like, oh, I'm surprised.
I didn't sell.
I told him point blank.
And I even thought to myself,
like what would I do with the money?
My life is great.
I had an assistant.
I had a trainer.
I was like, I'm good.
Like what am I gonna do with extra money?
I'm actually really glad I did not sell
because the business went through a big growth spurt
in the next few years.
But now I have the dream that I love.
I have a 100% bootstrap business.
I work from home.
My team is amazing.
And like I get to go on shows like this,
talk about my philosophy,
and then people email me with their success stories.
I'm like, dude, it does not get better than this.
I appreciate every day that I have this business.
Is there any financial or business goals
that you have as a North Star where you're like,
in 10 years, it would be cool if we did this?
I'm in a, I guess I didn't expect Netflix to happen.
Like I was not gunning for it.
It just happened.
So I wanted to reach more people.
That was my goal.
And I've now reached more people in the last week
than I have in probably 10 years,
which is like my, I still trying to sit with that.
So I probably need to recalibrate where I want to go.
But I'll tell you like one thing I know,
like from doing the podcast is when I started the podcast,
I sat down, I wrote a vision document.
I never really do this.

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And I wrote it because I knew that we were gonna have to get a lot of people involved, like editors and guests and everybody. And I was like, you know what? I need to just write down my exact vision. So I was like, here's what the podcast is. Here's 20 sample titles that I want to do. Here's the type of people. Here's what it's not. It's not a podcast about compound interest calculations. And when I wrote that, I realized that the number one, the podcast has to be fun for me. If it's not fun, I'm not doing it. And I would imagine you have a similar thing. Like once you make a certain amount of money, you go, okay, like what is the other meaning? It's gotta be fun. And if it's not, or it's not like reaching the right people, I'm just not into it. You know, for everything bad he's done, he said something amazing, which is Kanye West said something. He goes, I do dope shit. And there's a story of him with Dave Chappelle. And Dave Chappelle's, you know, Kanye's backstage at Dave Chappelle show. Someone calls Kanye and Dave is retelling the story. And Dave goes, or Kanye goes, hey, yeah, I can't really talk right now because I'm backstage with Dave Chappelle watching, I've never seen before clips of his show right now. And then he goes, yeah, because my life's dope and I do dope shit. And he just hung up and then he like, and then he like, you know, like in the past couple of years, he gave this interview. He's like, money's cool, but like, I just want to do dope shit. And he like keeps repeating this like. Hey, listen, I need to start talking like this. Now I'm like, what kind of celebrity shit do I need to say now that I have a show? Like, what do I need to know?

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Meanwhile, I'm just this internet dork
who sits on Twitter.
I make a joke about real estate or asset allocation.
And then I'm like, all right, that was a good day.
I go take a nap on the couch.
I'm like, hmm, I got to learn what these guys are doing.
Well, me and Sean have a joke,
but I truly live this way.
I'm like, would my 12 year old be proud
of the shit that I'm doing now?
You know what I mean?
Like, am I, because like-
I've heard you talk about this.
It's crazy.
When you said it like that,
would my, what your 12 year old self
or my 12 year old self,
like I heard you say this the other day.
I went home, I told my wife,
and I told her like my 12 year old
or even 20 year old self would not believe it.
Would not believe that I'm married to you.
Would not believe that we travel the way we travel
that I have a business like this,
like a team that's like awesome.
You can like talk to celebrities and shit.
Yeah, it's awesome.
Yeah.
Yeah.
By the way, I'm getting these DMs from celebrities
like athletes.
You know, I don't know anything about sports, right?
Same.
And they're always like-
I saw you tweeted, you're like,
I'm from the Phillies or something.
Yeah.
Yeah, I'm from the Eagles.
And I'm like, is that a basketball team?
And like, they don't even reply.
I'm like, this is-
I'm like, dude, I'm out of quip for this world.
Like all these, oh dude, it's so funny.

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When, when, when Netflix emailed me,
when the first time they emailed me,
they were like, oh hi, like, you know,
we'd love to talk to you about a project.
Do you have representation
or should we like speak to you directly?
And I was like, what the hell is representation?
Like, I didn't even know what they were talking about.
Like, I didn't have a entertainment lawyer.
I didn't know how to find one.
I went on Google.
I literally typed entertainment lawyer
and I looked through the list.
I like, that's how I found an entertainment lawyer.
And like, I had to learn this industry
like seriously from the ground up.
And then it took me like a couple of years
to truly start to scratch the surface
because in Silicon Valley, it's very different.
It's way different.
You can like tweet someone, they'll take a meeting.
Yeah, it's like, but the din-
the industry dynamics are different.
Like subtle things, like for example,
engineers are kind of regaled as like the most valuable.
Okay, well, what's the equivalent in Hollywood?
That's not obvious from the outside.
And what are the like cultural mores?
It's not obvious.
So dude, I'm just at the very beginning of learning this stuff,
but it's actually really cool to be a student
of a new industry and learn like,
oh, that's how things are done here.
And oh, there's actually kind of a reason why.
We've just gotten popular enough now
that some of the agents, you know, like the,
what's it, CAA and I forget the other three.
There's like two or three of them
where they're actually starting to talk to us.
And I, I'm incredibly turned off by the whole process.
I find it to be very off-putting.
And I like, I had to remind myself, well, you know,
there could be a reason why this exists.

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And then I start talking to him like,
well, these guys seem pretty nice
and they're making a lot of sense.
But then in the back of my head, I'm like,
these people are fucking sharks.
They're going to steal from you.
They're going to like, so like, like, you know what I mean?
Like it's like this hard dichotomy.
Wait, we got to talk about this.
Like, if you ever want to like chat about it,
cause I know, I know these folks and
do you like it?
Are they legit?
Yeah, that's like a weird question.
Are they legit is like, is a recruiter legit?
I mean, it depends for what you're going for.
If you, you know, you're in a unique perspective
because number one, you have this huge podcast.
You and Sean have built this amazing thing.
And like the personality, the events you've built
is like crazy.
I mean, I watch from the early days
and I've really gotten into your podcast in the last year.
And I'm just like, oh, you guys are like
firing on all cylinders.
You would have no idea how, how, how fast it is, by the way.
Our events are way more half-assed than you think.
Really?
Dude, the photos look incredible.
They're great.
They're great, but like they're thrown together.
Really, you just show up and just like hang.
Fuck, that's insane.
Okay, anyway, it looks great.
And then you're, you know, you already have money.
So you're not like super profit motivated
unless it's like the right opportunity.
It's you and Sean, you got HubSpot involved.
So there's a lot of unique things,
but one thing I learned in Hollywood is take the meeting.
Always take the meeting, which is different.
Cause I turned down nine out of 10 things.
I'm just like, nope, nope, nope.

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But if you want, it's all relationship based
way more than tech, way more.
Just to give you an example,
a lot of lawyers, PR firms in Hollywood,
they will not even take your call,
even if you're ready to hire them.
Like you have a fat check.
They will not even take your call
if you're not referred by an agent or someone else like that.
That's mind blowing.
That pisses me off, you know, I love Jay Leno.
Jay Leno has this, you're not into cars, I don't think,
but he's got this really cool show called.
Wait, does having a Honda Accord not count
as being into cars?
Unfortunately, not my friend.
It does not.
But Jay Leno has this thing called Jay Leno's garage
and he tells you the history of the car and why it's cool.
And he's got this funny bit where he talks about Ferrari.
He refused, you know, Jay Leno probably has 500
or a thousand cars and they're all like historical
and important.
And he goes, someone was like,
why aren't there any Ferraris here?
He goes, I refuse to buy a Ferrari.
And he goes, why?
Because you have to get on a wait list
and you have to like get on a wait list to buy one
in order to buy the next one.
So in order to buy, like for example,
let's say there's like a GTO 250,
which is like a \$30 million car.
They only made five of them, whatever.
It's like this really rare car and it's like art.
And he's like, I would love to own one
because I think they're awesome,
but they make you buy the entry level one.
Then you have to get on a waiting list to buy the next one
and you can't sell it.
You have to do all these rules.
He goes, I refuse to bow down to that bullshit.
And I'm not going to play that game.

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I just want to, I just, now he's like,
I realize it's not like the every man.
I'm not like the every man,
but in some regard, like I just don't want to like
jump to the hoops.
I just want to say, if I'm willing to give you money,
please let me have it.
And so I refuse to buy a Ferrari for that reason.
Same way.
And you're talking like Hermes, I'm like, dude,
I'm not going to get on a fucking list to buy this shit.
That's bullshit.
Yeah, yeah, yeah.
I agree.
I respect that he is like, no,
I'm not going to play that game.
I love that.
At the same time, I also understand
why a luxury business does that.
So there's a couple of great books on luxury.
And there's this phrase,
when the CEO of Volvo sees two Volvos on a city block,
he's happy.
When the CEO of Porsche or Rolls Royce sees two,
he gets worried.
And I think that that's right on.
Luxury is a totally different beast.
It's a totally different way of marketing.
You don't want too many people to have it.
So you create these barriers.
By the way, I listened to this Rolls Royce podcast.
So I love, I'm not like Rolls Royce to me.
The look of it is a little gaudy for me.
And also I'm not really a car guy,
but one day I'm going to buy a sweet car.
Like it's going to be amazing.
When people are going to be like, this fucking guy told,
maybe Bentley, maybe Rolls Royce.
Like I love the craftsmanship of it.
Like the perfection of it.
And that's like, that's one of the reasons
I love beautiful clothes.
Like they're handmade, hand stitched.

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Everything is absolutely perfect.
I've gone to the factory in Italy
where I saw the absolutely beautiful,
well-lit factory floor.
And I saw them making these beautiful cashmere sweaters.
And I go, I appreciate that they are paying well,
that everything's done by hand.
They have a school in Solomeo
where they're teaching the next generation
of artisans and craftsmen.
That's fantastic.
So I have a love of craftsmanship.
But anyway, I'm listening.
Rolls Royce came out with a podcast, which is genius.
Cause if you're going to buy a \$500,000 car,
you're going to listen and research every last detail
you can about the car.
And yeah, I just, I'm obsessed with the details
of the leather and the color matching.
And you know, if you get a custom color on a Rolls Royce,
it's now your color.
Nobody else can ever use it from Rolls Royce.
If they want it, they have to ask your permission to use it.
I'm like, okay, that's cool.
Not for me today, maybe someday.
One day.
What's the, let's wrap up here,
but tell me what's the, what are the luxury books?
I'm going to write them down.
I want to read them too.
All right.
So one of them is called the luxury strategy.
Another one is called Capfer on luxury.
And those are two that'll get you started.
I think those are really good ones.
Cool.
What are you reading right now?
I'm reading a lot of stuff about the mob, about the mafia.
Okay.
So I like crime stuff.
I am, what else have I read recently?
It's lots of crime stuff, unfortunately.
I'm rereading a book on Joseph Kennedy.

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Joseph Kennedy, you know, father of JFK.
He's a really controversial person.
He basically got rich off insider trading,
then became the first head the SEC made insider trading
illegal, incredibly unfaithful to his wife,
but kind of a really good father.
So a lot of like interesting things.
A lot of people don't know that Joe Kennedy
was like the seventh richest person in America.
So JFK was like, not just wealthy, but really wealthy.
So I'm rereading a book on him.
And I'm rereading a book on the American capitalism
between 1910 and 1920.
It was highly unregulated.
So like the Andrew Carnegie's of the world,
Jay Gould, John Rockefeller,
they were really fascinating
because it was like super cutthroat.
And so I'm rereading about that.
Yeah.
Let me just share what I'm reading right now too.
One is called unreasonable hospitality.
And that's the guy who used to run
a very high end restaurant in New York.
Another one is called customers for life.
This is by a guy who ran an auto dealership.
Just like really nitty gritty business.
I just love that.
I got one called the power of the past.
This is awesome.
For anyone who listens to my podcast,
you'll hear me talk about money and class.
Class is not really talked about in America,
but it exists.
It's the power of the past by Jesse Streib.
And then color of law is when I'm rereading
on real estate, redlining and race in history.
So anyway, those are a couple of few books I'm reading.
Over me.
I like this.
Yeah, dude, I was just thinking,
I've just wrote a note.
I should have a podcast just on books,

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just asking like interesting people
what they're reading and why.
Oh, dude, I would love that.
Well, I've just, we've just had-
I'll be your first listener
and I'll definitely come on.
That's a great idea.
Yeah, I mean, cause that's always like one
of my favorite parts is asking people
what they're reading and why.
But dude, I appreciate you doing this, man.
You're the man.
I thank you for your friendship.
Thank you for doing this.
Congratulations on the show.
It's freaking awesome.
My wife and I were watching all day yesterday.
Really?
Oh my God.
I sent you the video of us.
You sent me that.
Dude, to know that you guys are watching this,
which I spent like years doing,
kept it quiet for that long.
And to know that it's like inside your house
and the two of you are connecting over it.
Like honestly, the highest praise
for someone who creates anything.
So thank you.
It means a lot.
It was awesome.
And I appreciate you doing this.
Thanks for everything.
Thank you, dude.
That's the pod.
I feel like I can rule the world.
I know I could be what I want to.
I put my all in it like no days off on a road.
Let's travel never looking back.