

# A COMEDIC GUIDE TO MONEY

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The Skills You'll Need  
to Build the Life You Want

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COLIN RYAN

**A COMEDIC  
GUIDE TO  
MONEY**

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Names and identifying characteristics of students, study participants, and others have been changed.

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**PROLOGUE:**

**SIX MONTHS  
IN A  
SCOTTISH CASTLE**

*“Aye, fight and you may die. Run, and you’ll live. At least a while. And dying in your beds, many years from now, would you be willing to trade all the days from this day to that, for one chance, just one chance, to come back here and stand up and tell our enemies that they may take our lives, but they’ll never take our freedom?”*

*—William Wallace, Braveheart*

*“The best time to plant a tree was 20 years ago. The second best time is now.”*

*—Chinese proverb*

When I was eleven years old, I decided that I wanted to live in the movie *Braveheart*.

I had it all mapped out—I was going to become an eleventh-century Scottish freedom fighter.

Right away, I ran into obstacles.

But it was perfectly reasonable dream for young boy to have. Mainly because it looked a lot like my life at the time. I was led to believe I could run around in the woods, fight bad guys with a sword, and impress girls without showering.

Digging a little deeper, what I really loved about *Braveheart* was that it was a story about passion. It was about a group of people who were less afraid of dying than of not truly living. Every story starts with a conflict, and there is no clearer or more compelling conflict than the fight for your freedom.

After college, I saved up every penny I had, and did the scariest thing I'd ever done. I moved to Scotland. Some college friends and I got six-month international work visas, and we went to live in the capital city of Edinburgh.

Let me just say, if you've seen the movie *Braveheart*, and you think you're prepared to go live in Scotland, that is not enough information. They've made some updates.

I'll never forget the first time I saw a castle, and across from it a Taco Bell. I don't remember that part in the movie.



My first real, grown-up job was at the Royal Bank of Scotland, which was in an actual castle. To be clear, I worked in the mailroom of the castle. Which was in the basement. Historically, basements of castles are dungeons. How appropriate. For six months, I sorted huge bags of mail into smaller bags of mail. A life of passion.

Fortunately, I had a coworker named John. A fifty-two-year-old Scotsman. John made me laugh every single day I worked there. When I introduced myself, the first thing he ever said to me was, “Oh right, you’re American.” And then he mimed like he was playing a banjo! I couldn’t even be mad. That’s the most adorable way to stereotype 320 million people.

My other coworkers, Frank and Peter, were also working-class Scottish guys. They may not have been academics, but they were brilliant conversationalists. I learned old Scottish sayings like “*och aye the nu,*” dirty jokes, how to properly order a Guinness, and a variety of contradictory theories on what women want.

These conversations took our minds off the work, which was incredibly monotonous. It wasn’t a dream job, but for me, it was only temporary. It was a way to pay for train trips around England, Ireland, Wales, and eventually a six-week backpacking adventure across Europe. I could put up with it because it was a means to an end. But for the others, it wasn’t just a job for the

moment, it was their career. I never dared to ask, but I wondered, “Is this your passion? Is this what you hoped to do with your life?”

I didn’t really need to ask, because the answer would’ve certainly been, “No.” Every day, whenever someone irritated or annoyed John, he would stand up and announce loudly how many days he had left until retirement.

“Eight years, three months, and twenty-one days.”

In his Scottish accent, it sounded charming and depressing at the same time. We were a long way away from “They may take our lives, but they’ll never take our freedom!”

John loved to complain about his job, about the leased BMW he hated having to make payments on, and about his bar tab from the previous weekend. Complaining is contagious, so once John started the other guys would join in. They legitimately seemed to love tossing in their few favorites from a long string of bitter catchphrases. “No good deed goes unpunished.” “That’s how they get you.” “The nail that stands out gets hammered down.”

My favorite was: “Same old shite, different day.” It was the Scottish version of Morgan Freeman’s quote from *The Shawshank Redemption*. Where he was playing an actual prisoner.

But John was in a job, not in jail. Then it hit me: John might just be the most inspiring mentor I could ever have, all without him even knowing it. Over the next few months, John taught me many things.

He taught me that I could end up feeling like a prisoner, even outside of jail, if I didn't have a plan to reach my dream. He taught me that complaining about my life would be a sorry substitute for changing my life.

John taught me that our mentors are all around us, either inspiring us to be like them, or to be anything else but them.

But the biggest thing John taught me is that I actually am living in the movie *Braveheart*. Only the enemy of my freedom is not some faraway king. It's in my refusal to take meaningful risks with my life, and in my inability to manage my money.

Facing fear and saving money have been in the background of every scene in the story of my life. Those two habits have allowed me the freedom to fight to find work I'm passionate about, and when I hit a dead end, to summon the courage to take my search elsewhere. John inspired me to understand something I have never forgotten: the key to our freedom is the way we manage our money.

On my last day of work, John leaned over to whisper some great piece of wisdom in my ear. He said

something I'll never forget: "Eight years, nine months, and twenty-seven days."

This has stayed with me always. Every time I've found myself working the wrong job, I've thought of John and then quit. I went through a series of wrong jobs to find work I care about and believe in.

But it was worth it.

Being a speaker who combines comedy with financial advice can be vulnerable, challenging, and incredibly hard work. It asks everything of me. It also just so happens to make me feel fully alive. How do I know this? Because I don't count how many days I have left until I can quit. That, at least to me, is what it means to truly live: do everything you can to find what you love to do, the work that makes you wish you had as many days left as possible.



When I set out to learn the skills of having a better relationship to my money, I quickly found I could reach my other goals in life a lot faster. I wrote this book to give you the same skills that changed my life—how to avoid drowning in debt, how to stop unhealthy spending habits, how to steer clear of scams, and how to save your way out of stress. These skills allow us to enjoy the money we have so it works for us instead of against us.

The best part is you don't need to have a background in finance to learn these skills. I don't have one. I got into this as a blogger, not a banker. I don't look at long columns of data for fun. When I hear the word "amortization," I either cringe or want to take a nap. Sometimes both.

But the simple fact is that we live in a system where what we don't know about money affects us, even limits our ability to have the life we want. Once I admitted to myself this was true, I knew I needed to stand up for my own dream, and learn the skills to having a happy and fulfilling life.

It turns out that money is a pretty fascinating subject, hidden underneath some of the most unappealing-sounding terms you'll ever hear: investing, budgeting, credit cards, interest-bearing accounts, bonds, loans, consumerism, and compound interest. Let's not forget premium flexible annuities. I'm sure you'll agree, these phrases don't tend to bring people running to find out more. But once you understand how these and other financial concepts work, the world of money opens up to you.

Money isn't boring when it's yours.

I'll be honest, I'd much rather have a *painless* money conversation with you. In this book I'll deconstruct the messages we get from pop culture, examine our

pre-existing values and assumptions, and break down a seemingly vast world of concepts and terminology into a simple, actionable roadmap toward a better relationship with your money.



# PRAISE FOR *A COMEDIC GUIDE TO MONEY*

“This books makes money crystal clear, and it will change your understanding of money. I know because it changed mine. Plus, I’m going to buy my dad a copy!”

– Owen, college student

“As the financial landscape becomes more complex and its management responsibilities become more personal, it is vital for everyone to increase the power of their financial knowledge in order to make the right choices and decisions for them. In this book, Colin provides the knowledge and tools you need in a way you won’t soon forget!”

– Daniel Hebert, Director of Professional  
Development, Jump\$tart Coalition

[www.jumpstart.org](http://www.jumpstart.org)

“It’s simple. If you want to live a successful life, then you must master how to build wealth and protect it. In this



book, Colin pours his heart out and gives you the tools to do just that! He has deconstructed what others have deemed a complicated subject and provided you with the HOW and WHY of building a better relationship with your money. I promise you will not be let down. My friend, open this book and allow Colin to be your personal guide on how to master your money!”

– Dr. Laymon Hicks, Speaker, Author  
and Leadership Strategist  
[www.LaymonHicks.com](http://www.LaymonHicks.com)

“This book is an easy, casual, not-at-all-grueling guide to how to make the most out of my life financially so I don’t have to let money hold me back. It paves a clear path to avoiding debt, and saving enough to make the purchases that *I* want to make. It provided me with clear techniques about how to be financially responsible and save money like a pro, as well as making money a little less-intimidating. I am glad I now have the resources I need to avoid financial trouble before it starts.”

– Zoey, high school student

“As a parent of two teenage boys, I was anxious to give my kids financial savvy and help them create a solid foundation for their future. But when do teenagers want to hear a parental lecture about the value of saving

money?!? NEVER!!! That's where Colin Ryan comes in. This book is an accessible, practical, useful and FUNNY guide that kids will want to read!"

– Jean Reinsborough, MA, LADC, SEP,  
Psychologist-Masters

"Among the hundreds of clients I coach each year, one thing shows up every time: their understanding (or lack thereof) when it comes to money. Facing fear and saving money have not only been the backdrop of Colin's life story, but of every one of my clients' stories as well. There has not been a book that better tackles the subject of money and our shame around mismanaging it than 'A Comedic Guide to Money.' Colin Ryan offers us a vehicle to make immediate change in our habits and our relationship to money, so that by doing so we can begin to find the freedom we all crave."

– Amy Magyar, PCC, CVCC, Professional Coach  
[www.fromwithincoaching.com](http://www.fromwithincoaching.com)

"There are too few financial education classes in schools today and young people are left in the dark about their financial future. This book is an easy way into the world of money and provides a lot of the information you'll need to start your financial story. Plus it's funny which alleviates the stress and stigmas that surround money.

Despite always having a relatively fearful relationship with money, this book has given me the confidence to see that dealing with money isn't as daunting as it may seem.”

– Sean, high school student

“When I met Colin I knew he was destined for great things. He is authentic, funny, engaging, and knows how to connect with his audience. He is living his passion and dream. If you want a humorous and realistic approach to handling money, this book is a must-read!”

– Colleen Wedge, high school teacher,  
Champlain Valley Union High School

“Most people don't think about money being a funny topic. And yet Colin Ryan has taken this extremely important subject and translated it in digestible, relatable and humorous fashion. This is the money book that you will actually finish reading!”

– Jake Ballentine, Motivational Speaker  
and Author of *Your Number One Goal*  
[www.yournumberonegoal.com](http://www.yournumberonegoal.com)