

Full Episode Transcript

With Your Host
Laura Lynch

It takes a brave and independent mindset to go tiny. If you are trying to figure out your tiny pivot, this podcast is here to inspire and connect you with the other unconventional, gritty, inspirational people within this community.

I'm Laura Lynch, your tiny house friend and host. On this show, we are always going to come back to money because, as a financial planner, this is the question I hear the most: How do I make this work for me financially?

Well, that's my jam. So jump in, let's go. New episodes drop every Thursday.

Laura Lynch: So, AW and Shirley, thank you so much for joining me on Less House More Moola, and my chilly morning here in my tiny house in New Mexico. So good to see you both again.

It's so fun to show up to tiny house festivals because you just have such great conversations, and that is where we met.

I went to the Georgia Festival and just kind of walked around, and we had such a great conversation, and that's why you're here on the podcast today to share your great wisdom of your skoolie build and kind of your life philosophy. So, thanks so much for being here.

Shirley: You're very welcome.

AW: Well, thank you very much for having us.

Shirley: Yeah, absolutely.

Laura Lynch: So, please share with us a little bit about your background and what about tiny living first caught your attention.

Shirley: I'll let you start now.

AW:

Well, let me start. Basically, I've been living tiny for a long time. I grew up in a real small town, Jasper, Florida, which has two red lights. And of course, back then, there was no electronics, and we had no bowling alley or a movie theater, anything. You had to make your own entertainment.

And I was in a small house, so of course, we didn't accrue much stuff. Basically, I was just out playing and just making your own entertainment. So, then when I became adult, I joined the military at the age of 17, and then I started traveling around the world.

So, I loved traveling and of course, being in the military and traveling all over the place, you couldn't accumulate a lot of stuff. You just couldn't do it because you couldn't take it all with you.

After the military, I got out and I met Shirley, and of course, we decided to have a home, so we bought a house, and of course, you got to fill the house up with stuff. So, then I started seeing that, wow, you can start having a lot of stuff, compared to what it was when I was growing up and in the military.

And I think we both wanted to travel because being in military, I'd traveled and then I'd seen the whole world, but I'd never seen the United States. And it's like I want to still travel and see the world and see it with a lifelong partner.

So, we went, and we looked at RVs, and of course, expensive especially if you have a house, and the expense of it, and really didn't like the way they looked. They were cookie cutter, and it just wasn't our style.

If you like RVs, that's perfectly great, everybody is different and has their own opinion. So-

Shirley: And really, they were out of our budget or what we wanted to

do.

AW: So, we didn't do RVs, and said, "Well, we still want to travel, but

we can't really travel and have this big house." So, we weren't thinking tiny home, we were just thinking about downsizing a

little bit.

It was just us, our children had already gone and everything. So, she came with the idea, "Let's go look at a tiny house." So, we went to a tiny house festival, and when we were there, there

was a skoolie.

Shirley: There was more skoolies there actually than tiny houses.

AW: I had never seen one before or been exposed to it before. So, I

thought it was cute and everything, I never did think-

Shirley: And even then, that really wasn't in our radar that that's what

we were going to do. A little bit about my background, I mean, I've always been a huge DIY kind of girl and very creative, and-

AW: HGTV.

Shirley: Yeah, some of my friends call me Ms. Pinterest or whatever.

But anyway, so I just always loved that, and I loved all the

shows that you can watch with how they build things. And when

we were talking about downsizing, building a tiny house

somewhere, so we could live in that and help with expenses

and everything.

But then once retirement kind of rolled around and we decided we did want to travel, we had planned to figure out what we were going to travel in and then sell our house and travel full time. And that's kind of where the bus came into play. And he thought I was kidding of course.

AW:

I did. I said, "We're going to get a bus and turn it into an RV." I said, "I have no construction ..." Been in the military ... but I was looking at the big picture, the big picture of doing the whole thing, it's like, "That is way beyond my stoop or whatever."

Shirley:

But we've done renovations around our house. We had a vacation rental that we worked on, and I'm like, "If we can do that, we can certainly do a bus."

Don't know how to do it, but we'll learn. And so, once we found one-

AW:

Well, I think the biggest thing that turned me onto it was when she said that, and I'm like so I said, "We did a little bit of research, found out that the whole community of skoolie people that are doing this." And it's like-

Shirley: We didn't know that in the beginning.

AW:

We didn't know that. It's like, "Wow, these people are doing it, and these people are doing it." And they were really nice school buses that they turned into RVs. And I said, "Wow, I mean, that really caught my interest. I think they're really nice and that's affordable and we can travel."

And that's what caught my attention, I think was the skoolie community and seeing that it was actually out there to do.

Laura Lynch: So, it sounds that you all took inspiration and motivation from others, and when you saw others doing it successfully, then you felt that you could do it successfully. And it sounds from your Instagram page that this is what you're trying to pass on to other people.

AW: Yes. I equate it to like you look at the school bus and you look at the whole thing, you got to do all the demo, and then you got to build ... I equate it to like you take a puzzle, like a thousand piece puzzle, and you throw it out there and you go, "Oh my gosh, I'm never going to get this whole puzzle. That's just way too many pieces."

It's overwhelming. So, I said, but if you do it just one piece at a time, pretty soon the picture comes in focus and you go, "Wow, look at that, that's cool." So, one step at a time doing the skoolie, it's just great.

Laura Lynch: Awesome. Yep. That's what I learned, just one ... we built ours in a year of Saturdays, and it was just one day at a time.

So, share with me, what was the hardest part for you during the build since you had some experience with a rental and what have you, but the skoolie was kind of new. What was the hardest part?

Shirley: Well, once I got him on board, convincing him was-

AW: That was kind of hard. Convincing me we could do this. Like I said, to me it was overwhelming.

Shirley: And he didn't really have the vision, he didn't ... and I have, I guess that creative gene or whatever, and I'm like, "Oh, give me a new project. I can't wait to get started on it." But really, I think

the hardest part was the layout of our design changed a million times.

AW:

Oh, my God, do we want the bathroom here and the sink here, the dining, where do we want everything, because we had never done it before, and we had seen so many different skoolies, it's like, "How do we want ours?"

And of course, like she said, she has the decorating ... I'm great at demo, I can demo that heck out of anything, but I don't have that creative mind. And so, she would explain to him, "Well, I'd like to have this here and the bathroom over here."

And I said, "Whoa, whoa, whoa," I said, "I can't see it." I said, "We'll just do it one at a time." But I trust her because she is ... like I said, she is Ms. Pinterest or whatever. We had so many comments on our skoolie.

That wow, the color scheme, the way everything is laid out, that it's like everyone's dream. So, I do have faith that she's going to ... whatever she wants to do, she'll make it look good.

Shirley: Even if I put a square peg in a round hole.

AW: That's right. Sometimes she wanted a square peg in a round

hole, and I said, "You can't do that." She goes, "Well, you need

to figure out how to do it."

Shirley: That's right.

AW: So, anyway.

Laura Lynch: So, it sounds that you all come at things in life from two different skill sets and approaches. That certainly is the case in my household too. So, building that sort of project together can

sometimes be a little bit challenging when you have two different personalities looking at everything.

So, how did you stay focused and keep going through your build when you both had sort of different ways of viewing things?

Shirley: And stayed married?

AW: We did have our differences. Like I said, a square peg in a

round hole, like gravity says it's going to come down, you can't do ... a few times, it was quite frustrating, but we figured it out.

Shirley: And we both have our own strengths and definitely, he was

working on the wiring and that was, oh, my gosh, that was overwhelming to me. Because with the bus that we bought, it was a handicap bus, so it had alarms everywhere, all kinds of things we wouldn't need in there. So, we had to figure out how

to take those out.

AW: Tons of wiring.

Shirley: Yeah, he did a great job doing that.

AW: But I think what kept me going was seeing it progress. So, we

know we got the cabinet up for the solar or whatever. And then we got ... as it was evolving, it kept me excited that, "Okay, this

is good."

And however, a few times like when we first got it demoed and we got the rust oleum down and it was just a clean slate, we

both said, "Yeah, we're almost done. Oh, my gosh."

Shirley: A year later.

AW: A year later-

Shirley: Wait, I think we might've been done by then.

AW: Yeah. Or the very first time that I got our puck lights up, I just

had them velcroed up because we didn't have our ceiling done yet. And I went out there and I turned the light switch on, and

we had lights.

I felt like, oh, what? Albert ... or not Albert.

Shirley: Thomas Edison.

AW: Thomas Edison, when he first turned on that light bulb, I said,

"Oh my gosh, we got lights." I was so proud. It was the little

things. The little things kept me motivated.

Shirley: Because we did each little ... and we didn't know where to start

when we started our build, we just kind of winged it, I guess. And we definitely demoed and made it a clean slate. And we live in a subdivision, which houses are pretty close, so we wanted to make the exterior of the bus pretty and first.

So, that's really what we worked on first. And the weather was good to do that. So, before we started really tackling the inside of it with the build out, I guess. And it worked out pretty well.

Laura Lynch: Awesome. So, now you've been out traveling in your bus,

that's how we met. So, tell me about the sorts of conversations

that you have with people along the road.

Shirley: Oh, my goodness.

AW: Oh, we have met so many wonderful people, and we started

traveling before the bus was ever done. We put a blow-up

mattress back there because we wanted to ... we wanted to get out there and meet other people.

Shirley:

We went to a few skoolie events early on. And I remember sitting in the bus, we had just put cabinets in and a countertop, but they weren't attached. So, I'm like holding everything in place as he's driving.

AW:

Keep it from falling over. But you're stopping for gas, so many people, "Oh, we love your bus, my wife wants to do this, can we see it?" And we always invite them in. It was like, "Yeah, come on in."

And seeing the excitement on other people, and it was all age groups. I mean, there could be some people in their twenties, and some people hate to say as old as we are, but we're not spring chickens, but just all age groups were really fascinated by that, by the lifestyle.

Shirley:

And we were actually — I'm from Indiana originally, so we'd been up there a few times, and we were at my niece's house. We had just ordered pizza, and somebody knocked on the door, we thought it was the pizza guy.

And it was a young girl, probably in her early twenties with her dad who had driven by, she's building a skoolie, saw ours and just was so excited. So, it was-

AW:

"Can I see it? Can I see your bus?" I think we were the first ... they call it Skoolie in the wild. We were her first one that she had seen on TV, but never saw one in person. And she was like, "Oh my gosh, this is what I want" telling her dad, "This is what I want."

Shirley: So, that was fun. And we've ran into a lot of people that it just

seems to inspire them and to see one in person and to see that

it really can be done, it's not impossible.

AW: Not impossible. You said, "Well, it's done."

Shirley: And if we can do it, anybody can do it.

AW: Yeah, that's right.

Laura Lynch: What do you think it is that younger people need to know about this? You talked to so many different age groups and it seems that in retirement, then it's possible for you to kind of do this traveling, but what do you wish younger people knew about

tiny living?

AW: I wish they knew that it's actually possible and that they can do it. And you don't actually have to live the American dream where you can have a big house and fill it up with stuff that you can still — I guess everybody defines being successful in their own spectrum.

And so, some people being successful is to have a big house, I'll have all this stuff and everything. And other people, to me, being successful is the friends and people that you can meet all over the country.

And when you travel, you've always got somebody that ... being successful is just being happy. That's successful to me.

Shirley: And honestly, the past two, three years that we've been doing this, the young people that we've met, I think they're more inclined to do this because they don't want a huge mortgage.

They don't want to be tied down to a job for 40 years before they can go enjoy life. I don't know, you could call them the millennials or whatever.

AW: They want to enjoy life now instead of being tied down.

Shirley: They have a different mindset than we did when we were that

age, for sure.

AW: Our age was buy a big house, throw a lot of stuff and you're

whatever. But I think the younger people, they want something

like this where they can travel and do what they want to do.

Shirley: Especially, if they can work remotely or have a job that they can

do, something on the road, or from their traveling house,

whatever.

AW: Yeah, all the young people, they were ones that were really

excited about that they wanted to do it.

So, I think exposure, because I was never exposed to this when I was a teenager or anything. And I think now, they're ... life is life, and they see what the economy's doing and they actually

have seen skoolies and stuff.

Laura Lynch: What about retirees? You all kind of pick this up at a later

stage in life. Do you think that more retirees should move in this

direction?

Shirley: Oh, I think so.

AW: Absolutely.

Shirley: Especially, if you're on a fixed income because you can, one,

downsize, you don't have the expense of the house and

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maintenance and yard work or all that. And you can have a smaller footprint, whether you decide you want to travel or not, you can still live a lot more economically.

AW:

Well, I'm finding out being a retiree that I'm not getting any younger and the maintenance of the house was really starting to be overwhelming. It's just always, either the yard work, pressure washing, cleaning and just maintaining.

And it's like when you get, I hate to say when you retire, it's like you want to start enjoying life. You don't want to still do all that maintenance. And the smaller house you have, the tiny house that you have, it's so easy to maintain. It takes us 10 minutes to clean our bus.

Two hours to clean here and 10 minutes to clean our bus or all day and everything. Retirees should really think about it.

And also, what we've decided as retirees is that we still do have a house when we have the skoolie, is that we could rent our house out as an Airbnb as a source of income while we travel.

That way basically, somebody else is paying our mortgage and also paying for us to travel. So, it's a win-win when you're a retiree for doing something like that.

Shirley:

Well, when all this started, we really had planned to sell our house and downsize and travel full-time. And then our son had twin daughters. They're a little over two now. So, that kind of changed our plans. Life happens.

And so, we finished the bus, we're still taking trips and traveling and everything, but staying kind of close to home to help out with them and spend time with them. So, that's kind of where the Airbnb thing came into play where we can still do that.

AW: Be close to our kids and travel.

Laura Lynch: So, you all have talked to so many people who are really inspired and excited about this. And certainly, there's a huge following on HGTV and YouTube and all over. What do you think is holding people back from moving towards their dream, whether it's fam life or skoolie or tiny house? What keeps people from moving forward?

Shirley: I think maybe just lack of knowledge. That maybe they've heard of it, but they don't really know where to start, where to look for a van, bus, whatever. And maybe fear, a little bit of fear in doing so.

AW: Taking that first step, that first leap of faith that they could do it. But I think, like you said, lack of knowledge. And if they ever got that first taste of the skoolie community, they ever get that first taste in there, I don't think there's no stopping them then. It's just getting that initial-

Shirley: And to realize you're not alone in doing this. There's so many people out there that would help in a heartbeat. And that's how we found ... because we didn't do everything on the bus.

We didn't do the solar and we didn't do our plumbing. And we reached out to the skoolie community and gave us recommendations on who to use and that was amazing.

AW: So, yeah, that lack of knowledge and if they, like I said, knowing that there's a whole community out there that I know the younger people don't understand about way back when, when somebody's barn burned down, the whole community would get together and they'd rebuild the barn and everything. That's the same thing with the skoolie community.

Shirley: That's what we found anyway.

AW: You go to a skoolie swarm, and you could have your bus

halfway done and you could say, "Well, I really don't know a whole lot about the plumbing." "So, I know about plumbing. I'll help you with that." "Well, I don't know about this." "I'll help you

with that." But there's a whole community that they'll get

together and you have a support system.

Shirley: Absolutely. Absolutely.

Laura Lynch: Awesome. I want to come back to a little bit around your life philosophy. Because in our call that we had before this recording, you talked to me about living your dash. Would you

give some advice to the folks out there that haven't quite gotten up the confidence or motivation to move forward with their

dream about what live your dash means to you?

Shirley: Sure. It's kind of been in our family for a while. If you haven't

read the poem, The Dash, I highly recommend it, and it will definitely bring you to tears. But on a tombstone, you have the year you were born and the year you die. Well, the dash in the

middle is your life. And that's what's important.

So, we have a saying on the back of our bus, "Living our dash," which means basically to live your best life and you only get

one chance, so you got to make it a good one.

AW: And we have had people that looked at our bus and everything,

and they're going, "What's that?" And it's always nice to say, "Okay wa're living our deah." These are just two dates in

"Okay, we're living our dash." Those are just two dates in

history.

The year you're born, the year you die, but your life is that dash in the middle, so live your dash. And they go, "Wow." And we

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like having that on there for nothing up, but a curiosity thing. Like, "Yeah, what is that?"

And it brings out conversation to people and you have that conversation and then you have another conversation, then you have another conversation, and they see the bus, and we like getting people motivated and excited.

And I always say to everybody, "Okay, you ever heard the saying, you only live once?" They go, "Oh yeah, you only live once." I go, "No, you're wrong. You only die once. You live every day. So, live every day to the fullest. Do what you want to do, find your passion and do it."

Laura Lynch: Awesome. So, you all mentioned your family, your kind of passing on this philosophy to your kids and now your grandchildren. Tell us about how your grandchildren experience the skoolie?

Shirley: Well, like I said they're still tiny. We actually have three granddaughters now. Two are, what, 26-months-old and one is two months old. So, they're still tiny. But we anticipate just when they get a little bit bigger, taking them to skoolie swarms, taking them camping.

I grew up camping when I was in my family when I was young. And it's such a great environment and to be out in nature and everything. And we definitely want to do that with them. And of course, we're going to be the cool grandparents, the purple bus.

AW: That's right. But even at their age, they like going on the bus, they go up and down, they like getting on there and driving and everything. And I just want to really take them into the bus and

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take them out and let them get life experiences. Not to be, I hate to say housebound.

But the neighborhood that we live in, we hardly ever see any kids out running and playing or anything. I guess, they're all inside playing on electronics or something. I mean, but we want them to get outside just like I did when I was a kid. Just go out and meet other kids and enjoy life and meet new people and do cool things.

Laura Lynch: It sounds like that you're trying to create other opportunities and a future for them that looks like something with a little bit more freedom in it and a little bit more-

Shirley: Absolutely.

Laura Lynch: So, tell me a little bit about ... we talked about the financial piece, you touched on a little bit. What do you think the key financial benefit is for tiny living for a person of any age?

Shirley: Just less expenses. I mean, you can spend as much as you want to on doing anything, a bus or a tiny house or whatever, but you don't have to. I mean, like we got creative. I mean, a lot of the stuff we used in our build was secondhand, repurposed.

AW: Goodwill, Habitat store.

Shirley: Absolutely. And it's possible you can do that.

AW: So, financially it's building a tiny house or a skoolie or whatever, it is a lot more inexpensive financially as far as a mortgage goes or anything else, than it is-

Shirley: And if we would've sold our house, we would certainly be living debt free and traveling, but that's not in the cards right now, but

maybe someday down the road it will be. And so, we just kind of go to plan B.

But I think that it's definitely doable, and we know a lot of our friends are traveling full-time, and have sold their houses or whatever.

AW: I know financially speaking, you really can't put a dollar amount

on your freedom.

Shirley: And experiences.

AW: And experiences. You have a mortgage, and you have

maintenance, and you have all this stuff that is occupying your time. And so, you don't have time to go out there if you're

having to work to pay a mortgage.

As soon as you get off of work, you got to come and then you got to move the yard, then you got to do this, you got to do that. So, the financially, the smaller ... a tiny house is great financially speaking because basically, it doesn't occupy your time. And gives you more time to do what you want to do, which makes it less stressful.

Laura Lynch: Yep. I am often talking about the point that time autonomy, so choice over what you do with your time is actually everybody's goal. We've had this idea around retirement being the goal, but really retirement was just a word for having ownership over your time.

And so, that's now available to more people if we can just give ourselves a pay raise by spending less on our roof. So, tiny living is just sort of one big lever that we can pull in order to create more time autonomy for ourselves, even at an earlier point in life than waiting until retirement.

Shirley:

And like you said, with our grandkids, but even our children, we're trying to instill that in them as well, especially with the economy the way it is. I mean, unless you're making a lot of money, it's hard to pay rent or hard to buy a house or have the down payment to buy a house.

AW:

You got to work one or two jobs. Even daycare is crazy. So, if you're working two jobs and then you're having to come home and clean and do housework, it's just crazy.

One thing I do want to point out we were talking about earlier is that when we first got ... and we moved in here, we had a few friends in our neighborhood. But when we started working on the school bus and doing that, we started having more-

Shirley: We met more of our neighbors.

AW:

Everybody stopped by and going, "Wow, so what are you guys doing?" And they wanted to see and check it out. And now everybody in this whole community always, they want to stop by and see our progress.

And so, that's a motivation in itself. Just all the friends that we're making and it's just sitting in our driveway, so it's pretty cool.

Laura Lynch: Awesome. The great connector.

AW: The great connector.

Laura Lynch: Well, thank you both so much for sharing your life philosophy and your story. How might listeners hear more about your story or follow you?

Shirley: Well, we actually have a YouTube video. Tiny Home Tours interviewed us about six months ago. And so, it's on YouTube

under Miss Daisy, Tiny Home Tours, Miss Daisy. And then we also have an Instagram, it's Driving Miss Daisy on Instagram and Facebook it's under Shirley Skoolie.

AW: And speaking about that on the YouTube video, have to

mention this. First time we saw it, she'll have to tell you what the very, very first comment was when somebody saw the

YouTube video.

Shirley: Because we didn't know when it was going to come out. And it

came out at 10 o'clock one night and he was already asleep. And I was like, "Oh, you got to wake up. Our video's out there," and the very first comment that we got was, "Well, it's nice to

see people your age doing this kind of thing."

AW: And I'm going, "Is that a compliment or what is that?" But yeah,

people our age are doing this, like okay but that was funny.

Laura Lynch: Yeah, for sure. Well, thank you both for joining me and for

sharing all of your great wisdom. And hopefully, we will get more listeners following you so they can follow your philosophy and we'll get all of your links in the show notes. And thank you

so much.

Shirley: Alright, Laura, thank you. Stay warm.

AW: We want to see you again. You're such a wonderful person.

Shirley: We've been watching some of your podcasts.

AW: Podcasts, and we love you.

Laura Lynch: Awesome.

Hey, I'm honored that you listened to this episode of *Less House More Moolah*. I hope something in it will help you continue to move toward a life aligned with your values.

Every algorithm out there is trying to tell us what to prioritize, but we get to choose. If you haven't ever identified your key values, I have a free resource on my website to help you.

You just have to go to thetinyhouseadviser.com. It's the tiny house A-D-V-I-S-E-R dot com.

At the bottom of the page, you can grab the tiny life values worksheet. When we design a life around "what is our core truth?", we shortcut to deep fulfillment.

See you next Thursday.

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