8 Adult Skills Every 18-Year Old (And Adult) Should Have

Scott A. T.: Broadcasting from One Dallas Tower, Scott Alan Turner, the financial rockstar, and high priest of the church of the financial truth, here to help you get out of debt faster, save more money, and retire rich. In the studio with me, producer Katie, who has discovered that instant espresso powder is the quickest way to delicious iced coffee in summer. On the show today, I'll be answering your questions on money, business, and life; if you have a question you'd like answered on the show, please visit goaskscott.com

This is an article from ... where did I pull this off of? I don't know. It could be in the show notes, but it's written by a former Stanford Dean, Julie Lythcott-Haims, who is also the author of the New York Times bestseller, How To Raise An Adult. It's "What are the skills every eighteen year old needs?" These are also skills adults should have as well. If you're older, you've got younger kids, you've got grandkids, they're getting ready to head out college, they're in high school, or maybe you're just lacking some of these skills yourself, which I certainly was well after eighteen years old.

I'm going to go through the list and just rattle of my interpretation of each of these; I am using her bullet of lists, just as a springboard platform to jump off of. Number one: eighteen year old must be able to talk to strangers. Must be able to talk to strangers. I did not develop this skill in my twenties at all. Not ... sometime in my twenties, maybe I did it. Certainly didn't have it at college, still hate doing it. Still hate doing it, but I've learned how to do it.

Some people are wired, Katie, to never have met a stranger. I'm wired to think, "Somebody's going to bite my head off." Well, you just do it. You suck it up, how you meet people. I've only met a couple people in life, a couple people, that had a complete lack of social skills like I used to have, and once I become aware that they have no social skills, or rather, once you become aware that you have no social skills like I did, they're pretty easy to develop, and it's a skill that lasts a lifetime, and leads to a fuller, more interesting life, lots of opportunities.

On the flip side, when you realize someone doesn't have social skills, and it's like talking to a wall, it makes it more challenging to have a conversation with them. At least you know where they're coming from. Plus, these things make it easier to network, make friends, find dates, conduct business, get a job, advance your career, on and on and on and on. On and on. That one skill will get you farther than anything else. That, and being nice.

Two: eighteen year old must be able to find his or her way around. How do you get around? Well, Google maps, right? Google maps. Or the Ways app. The Ways app, not Apple maps. Anyway, getting from point A to point B. Any time we fashion, usually ahead of your scheduled appointment time, and if you can talk to strangers, you can find your way around, because you can stop at a gas station, walk in, and say, "Hey, how do I get to this place?" Or at the gas pump, and ask somebody, "Hey, I don't get this place. You pull over a curb, there's somebody standing there, and you ask them, "Hey, how do I get here?"" If you're not able to talk to strangers, and your phone's dead, and you've got to get somewhere, you've got to stop and ask for directions.

Next, eighteen year olds to be able to manage his assignments, workload, and deadlines. Well, that's true at any job, whether you're an eighteen year old in college, or an adult working. Manage your workload, manage your deadlines, make the date. Make the date. It makes you a more valuable employee, more apt to get promotions, more apt to keep your job, in case the company is looking to scale down the number of employees.

Next, an eighteen year old must be able to contribute to the running of a household. Hey, every person should be able to hold down the fort. Can you change a diaper? Can you give the dog a shot, if they need one? Well, I can't trim the dog's nails because he's wiry, he's really hard to get at. He's wiggly, hard to trim the nails. You should be able to run your household, pay the bills, write the checks, keep the electricity on, call the plumber if necessary if the toilet is stopped up, or the sink is leaking, or something like that.

Run a household, keep it clean. Scrub a toilet, use a mop, a vacuum, all that stuff, run a household. IE, don't rely on mom and dad to do your laundry. When I headed off for college, completely another state, so my awaking was, "All right, the weekend's rolled around, I got to have some clean clothes. I guess I'm going to go learn how to run the washing machine."

Next, an eighteen year old must be able to handle interpersonal problems. Studies come out, articles come out, they may be biased one side or the other, because they're just trying to make news, talking about millennials, they've got bad attitudes. They've got bad attitudes. Bad attitudes specifically when it comes to employment, their expectations, working with others, being respectful, being kind; I'm not going to throw that out as a blanket statement there, I'm just regurgitating the information and the things that I've read, on some of the generalities of the new millennial workforce, and that's what people are finding out. They don't know to deal with others in a work environment. Easy way to fix that, buy the book, "How to Win Friends and Influence People," Dale Carnegie. Written in 1920, 1930? Really old book; still applicable today. One of the best business books ever written, "How to Win Friends and Influence People."

Next, eighteen year old must be able to cope with ups and downs. My friend Jason, he's a college professor, and he posts to Facebook quite frequently about the flat out laziness and the lies of his students. They'll say, "I didn't know the test was on Wednesday," even though you may be signed the syllabus at the beginning of the semester, you made me listen to you saying when all the tests were going to be, and you sent us email about when the test is going to be, and email reminders, and yet, "I didn't know the test was on Wednesday, man!"

No. No, people. Laziness, laziness. Doesn't fly in the work world. Can't whine about deadlines, you make the deadlines, you complete the task you were hired to do, you take the test you were told was going to be on such and such a day. If you're in the work world, that's why you're getting paid, to do your job. If you're in college, I don't know why you wouldn't pay attention, you're paying for that education. You should pay attention to it. You're paying someone to teach you, you might as well get your money's worth out of it.

Second last one, eighteen year old must be able to earn and plan money. Later in life, you're going to have the earning thing down. Probably be employed somewhere, whether it's a low, medium, or high paying job, you'll be earning money. Money's going to be coming in. You won't stay unemployed forever. It's the management that trips people up. The management of the money, the confusing of the wants, want this, want that, want that new card, graduated college, I want that forty thousand dollar Camaro. Nice. Confusing the wants and the needs, and this follows through people in adulthood all the way up until retirement, when some people are told they die. Confusing wants, and needs.

If you've got your spending plan in place, if you've got your cash flow working for you, where you've got, "All right, I'm likely to spend this amount of money over here on this, that amount of money over there on that, whatever that happens to be." You can buy your wants, and you can afford your needs, because you've already planned it ahead of time.

They takes management, that takes tracking, and learning how to do that stuff, and when you do that early on, that is a benefit, and it is a skill that is going to carry forth, again, till your dying dead. I didn't pick up on this until my mid-20s, but after I did, got figured it out, got it figured out, better at working. Still carrying carrying on to the day." Continue to do it, or as long as I live, and it's one of those extremely super valuable, foundational skills, the management of money, that allows you to get from wherever you are, to whatever your goals happen to be, how ever much they happen to cost. Wherever you happened to want to live, wherever you happened to want to lie, it's what's going to get you there.

Last one: eighteen year olds must be able to take risks. Everyone must be able to take risks. For some people, getting onboard an airplane to another country, that's a risk. You might be kidnapped, right? Go to Bali, somewhere else, might have your pockets picked; Turkey right now, turkey's out. That's off the list; that's risky. In Cairo, Egypt; wherein Katie and I went there. We learned, after arriving there, 20 people in the city of Cairo, they get run over and die everyday, on the streets. The traffic there is crazy; I saw a guy crash his motorcycle right in front of us as we were driving along with a taxi. Right in front of us.

It's risky. It's risky to go to foreign countries, you've got to be able to take risks to experience life. If you drive a vehicle, there's risks associated with that. If you don't, stay home, well, there's risks associated with that too; you run out of money. You have no source of income. There are risks of doing something, and there are sometimes equal and just as risky things of doing nothing. There are risks in choosing to get a history degree, if you're ever going to college, and there are risks of choosing to get a dental degree, if you choose that route.

Dentistry? Way more expensive, way more time, huge startup costs if you want to run your own practice. History, job limitations right off the bat. Where are you going to go to work? What are you going to do with a history degree? Not so much. Not so much. Doesn't mean you can't do anything with it, but there's a risk associated with it. If we didn't have risks, life would be really boring. How many of those skills do you have, and how many are you lacking currently? If you're lacking some, or lacking in some of those areas, do you need to take some actions today to change that?

Sunshine asks about my change of view. She says,

Sunshine: "Listening to your podcast on an emergency fund, as a side note you stated that your view on paying off of all of your student loans versus investing has changed. Can you explain why that view has change? My husband and I have about seventy seven thousand left on our student loans, which should be done in about eighteen months; I'll be thirty seven, I did some investing early in life, that was set up for me when I was about twenty, but I haven't contributed to that since I was thirty three, when I stopped to focus on paying down debt. My husband is five years younger than me; I know, I'm a puma. He was able to start when he was thirty two with more investing through his work. He's doing a little now through his work, but we are still focused on paying down the debt, so not a lot of his paycheck is going to his 401k. Should we change that? Yes, we had over a hundred sixty thousand dollars in student loan debt, we are now down to seventy seven thousand."

Scott A. T.: Crushing it on the student loan debt, that's a lot of paid off student loans. Good job. Let me clarify what I meant: my personal view on debt hasn't changed. I don't like it, but that's true of me. What has changed is this idea of, you can take a concept or an idea that works, or you might believe in, and you can apply it just across the board, cookie cutter fashion, to everybody in every single situation. There are some things in personal finance, you can do that. There are many others that I am learning might not necessarily be just cookie cutter like that.

Let me give an example. Car loans. You're fresh out of college, you have no employment, you need a car to get around if you don't have a vehicle, what are you going to do? You've got to get a car. Are you supposed to go buy a bicycle? No way you could do that around here where I live, you'd never get anywhere. You've got to have a car, so I guess you got to go out and get a car loan so you can have something to drive around. Even though I don't like car loans, I wouldn't recommend people get car loans; I suggest get cars in cash, but there are circumstances where, hey, you've got to get a car loan. Let's not condemn car loans a hundred percent in a hundred percent of situations.

Here's another one, student loans. What if you're in the public service loan forgiveness program? You're going to be a teacher, you've got tons of student loan debts, why not take the ten years and just pay the minimums at that ten mark, and get the rest forgiven, if it's a significant amount, or you got to run the numbers and see if that makes sense for you.

Paying off debts. The debt snowball isn't always the best way to go, sometimes the debt avalanche is. Get a look at both of them, borrowing money from friends and family. I've seen the problems associated with it; I've also seen it's worked for others. Katie's grandfather loaned her money for her car, worked out just fine. I wouldn't do it, and I'm not going to suggest people do it because of the issues, but let's not just take it off the table completely.

What I'm finding is a belief I may have had beaten into my head from dealing with this stuff all the time. Might have ... Two way street's a single. The variables, they're specific to each person, or family, and as someone who tries to help people, I think giving options and having people make their own informed choice is more important than saying, "Do this. Everything else is wrong; you just got to do this." There are certain times you have to say that, "Do this, don't do that. Don't buy that forty thousand dollar car if you have no money and you make twelve dollars an hour." No, don't do that.

Do work your student loan and mortgage payback numbers, and see what numbers work better for you. Accelerating debt to be done with it? That's goal. Or taking longer and potentially having more if you could invest the difference? Check that out too, or maybe you don't need the extra. You've got to consider that. Running the numbers, that's very important, just to compare. This way, it's going to have these pros and cons, or doing it this way, is going to have these pros and cons.

My change is, "Hey, let's lay out all the options. Let's look at everything, pros and cons of each, weigh the financial components of it, weigh the emotional components of it, because emotion is big part of what we're doing." Let's not just say, "We're going to cook our Thanksgiving turkey in a pot of water because grandma always did it that way," and then later on we find out that's because grandma didn't have an oven, that's why she's cooking it in a pot of water and boiling the turkey instead. Ugh, boiled turkey, that doesn't even sound good.

For you, sunshine, you could use one of the student loan calculators online to see if paying off the loans in the eighteen months is financially better, compared to just paying the minimums. Or you could say, "No, I don't care about the financial savings, if there are any." You won't know until you run the numbers. You just want to, "Eighteen months, we'll get rid of the debt, we're going to be done with it, we're going to be happy, that's what's important." Understand the why behind it, and then decide one way or the other.

Rafael from New York, New York asks,

Rafael: How to protect and grow your wealth if you get a windfall. I would start by Googling "broke athletes," or "broke celebrities" to get some idea of what not to do. Mike Tyson, famous boxer, blew through three hundred million dollars during his career. 50 Cent more recently in the news, he's worth about 50 cents now. Nah, I have no idea. Gary Coleman, famous child actor from the 80s, Willie Nelson, famous musician who got into big trouble with the IRS. MC Hammer, an 80s musician and entertainer. The list just goes on and on, and on. How did they lose it all?

Scott A. T.: There's primarily three big ways, lot of little ways. Divorce, certainly, that can wipe out a fortune pretty quick, windfall. You have to Subdivide it into half. Not paying taxes; that's how Willie Nelson got in trouble, millions of dollars in unpaid taxes. Certainly bad investments lead the way, which really comes as no surprise. Once you get a windfall, it's like, "Whoa, what do I do with this money, how do I use it to make more money," and then everybody comes out of the woodwork with advice.

If you've never had a lot of money, you don't understand business, investments, or any of that, pretty easy to lose it all. Let's look at first how to protect wealth, once you get it. Right off the top is an umbrella policy, which are cheap. A general rule, I'm not an insurance agent, you get an umbrella policy for as much as your net worth is. An umbrella policy sits over all your assets, like your home, and your car. If you've got a boat, if you've got other rental properties, it sits over everything on top of it, protects it from the rain.

What's the rain? It's the mailman who found out, "Oh, this guy's got some money, and I'm going to walk down his step and trip and break my leg, and oh, a hundred thousand dollars in pain and suffering," or whatever. It's everybody that's going to come out of the woodwork and sue you for whatever reason they possibly can, because you got money, and they want it. You can always find a lawyer willing to sue for something, so, an umbrella policy.

Another way to protect your assets is if you have a spouse, staying together. Staying together, working it out, not dividing the assets, be a team for life. In "The Millionaire Next Door," they talked about people who have achieved great wealth, the majority of them had lifelong relationships. They didn't get divorces. Doesn't mean you stay in a bad situation, it's just one of the facts of life; you get divorced, it's much harder to grow wealth.

Now how to grow your money, if you come into a windfall. Well you've got high risk, high return options; the more return you're looking to get, the higher risk you're going to have to put at your money. Angel investors and startup companies is one. Those are local investors looking to invest in smaller companies, fifty, a hundred thousand dollars, up to half a million, million dollars, depends, in just new things that you expect to take off.

Real estate developers, getting in on deals where people are trying to put together a real estate deal to fund paying development of something. Medical facility, strip mall, whatever. Your cousin's amazing potato chip flavors that he can't keep in stock at the local supermarket. Stuff like that that pops up. A craft brewery beer. Probably not there, because that's a saturated market. Maybe ten years ago it would've been something to look at, just like ten years ago, cupcake shops would've been something good to get into; now there's a cupcake shop every, and the opportunity's kind of gone.

There are no shortage of opportunities, which means there are no shortage of ways you can lose your money, so you never invest in something you don't understand or can't explain. It's not a hundred percent insurance if you understand it, but if you get wide-eyed at eighteen percent potential returns and that's all you're looking at, you lose sight of everything else, you are doomed. Even if you understand it completely, you go back and listen to one of the really earlier episodes, where JC got scammed out of over two million dollars. That looked like a legitimate business opportunity which turned out to be a pyramid scam.

Which leads us into preservation. Preservation is conserve investments that use proper asset allocation, probably the stock market. Not if, say I got a million dollars as an inheritance, I probably wouldn't go ninety percent stocks or a hundred percent stocks on the stock market. That's a little bit high risk, maybe I go seventy percent stocks and thirty percent bonds, or sixty percent, something more conservative. I'm going to make less money, but I don't run the risk of losing as much over a shorter period of time. Got to avoid the big dips.

Two simplest things anyone can do, investing in the stock market, investing in residential real estate. Finally, don't forget to carve out a percent for fun. Carve out a percent for high risk business adventures too, whatever your comfortable is. Don't bet the farm. What percent is in each bucket? I usually throw out ten percent for fun; you get a windfall, ten percent, go spend it however you want to spend it on, don't feel guilty about it. If you want to rent a Ferrari, ten thousand dollars down in Orlando for a weekend, yeah; if that's the mountain that you carved out, and you're happy with that, knock yourself out.

Other things to think about: what am I willing to lose in those high risk adventures? If I got a hundred thousand dollars inheritance, it was free money, what is my opportunity cost? There's the behavior thing to overcome, it was free money. If you sold a house that appreciated two hundred thousand dollars, that's different; you worked for that money, which is different for different people, and different amounts. If you're fifty five years old, you accumulated a million dollars in real estate appreciation for rental properties that you bought twenty years ago, you need nine hundred thousand dollars to last the rest of your life, you can risk a hundred thousand dollars on a cupcake shop, or something weird like that, and it's not going to sink your retirement. Thanks Rafael for the question.

Here are some wonderful words from our kind sponsors. You're listening to Scott Alan Turner.

Hey nation, Scott Alan Turner here. Now for those of you that are my long time listeners, you know I'm not one of those guys on the radio who promotes every product that shows up on their desk. You're never going to hear me trying to get you to buy high fructose corn syrup, or recommending you buy the DVD collection for Star Trek: Deep Space Nine. No, I have a name to uphold to you, the Rock Star Nation.

If I were to recommend something to you, I would tell you about Spoon City. Many of you are sitting there right now, listening to this mindless drivel at home, eating a bowl of cereal for breakfast. Unless you're like my two year olds using their hands, you're using a spoon to shovel in those chocolate marshmallow sugar O's. Spoon design has remained unchanged for hundreds of years until now.

The fine folks at Spoon City have come up with the first ergonomic spoon to take your eating experience and health to a whole new level. Eating with a non-ergonomic spoon can cause side effects, such as headaches, nausea, cramping, bloating, lightheadedness, stuffy runny noses, chest pain, and in some rare cases, spontaneous combustion. Head down to your local Spoon City today; your mouth deserves the best.

Ever have one of those days where you want something to eat, and that something happens to be anything except what you've got in the house? I'd love a Subway sandwich right now, haven't had one of those in a few weeks. Or Panera, Panera salad. Basically, anything except what we have at home is what I'd like to right now. I do have some pancake mix, so I might make pancakes later on. That is really the only thing that sounded good right now.

When Katie and I got married, I think it was either one week or two weeks into the marriage I decided, let's be a wonderful husband, let's do my wife's laundry, wash it, dry it, turn it into doll clothes. IE, clothes that shrunk so badly, they would only fit a tiny doll, tiny doll. Well, I got the tongue lashing for that; that was the last time I did Katie's laundry. Since then, we have had the marriage slash life rule of, "I will wash my clothes, you will wash your clothes, and that is the way it shall be." That's been going on for ten years now.

We grew up in rented homes, so we had the clothesline outside which Ma used to dry the clothes. We didn't have a washing machine in the house, she would have to go to the laundromat a couple times a week to wash everything, so I grew up not knowing about washing clothes. Now when I went off to college, she gave me a clothes drying rack, but I ended up throwing stuff in the dryer. Then, got out on my own, bought my first house, I bought a washing machine, but never bought a dryer because I was so accustomed to not having one.

If I washed my sheets, I would throw them over the banister going down the stairs to dry. One of my money saving, it's a money hack, time hack that I've come up with over the past couple of years where I wash my clothes, and then I'll put them all on the hangars, and then I'll go hang them in the closet. I don't fold up anything; I have a few boxes for stuff like socks, I'm not one of those people that roll them up. When the socks are dry, then I just drape them over my clothes holder, whatever you want to call it, clothes basket to dry.

When they dry, I scoop them all up, and I throw them in the box, and that takes care of those. I don't fold my shorts, I throw those in a pile. Workout clothes, they have their own box as well. Pants, shirts, they get hung up on hangers, that's where they dry. It's a money saving hack because I don't use the dryer ever on my clothes. It's a timesaving hack because if you did use a dryer, you'd still have to pull them all out and fold them or hang them up, if that's what you choose to do. I go straight from the washing machine, put them on the hangers, hanging them up, that's where they dry, so I'm cutting out that step. I think I'm a genius, and I'm passing along my genius idea to you, if you want to try it out.

Troy makes five hundred thousand dollars a year and asks if he should an investment advisor. He says,

Troy: "I'm a thirty year old anesthesiologist, I have a wealth manager who I just joined to my local bank; he charges zero point eight percent assets under management. Rolling over my 401k and profit sharing plan from my old job into a retirement account for him to manage, and he's setting up a profit sharing plan which I'll contribute into through my new job. Originally I planned for him to manage my whole portfolio, which will eventually include the profit sharing account and other taxable funds. I hate the fees, not interested in losing hundreds of thousands of dollars to someone if I could do just as well on my own with a website like Betterment. Would Betterment be good for me? What about the profit sharing account? Would I be able to set something like that up?"

Scott A. T.: Ooo, five hundred grand, that's nice. That's very nice. First, I notice you're at a bank, your investments, and when I hear that, I immediately think, commission-based investments, not low-cost index funds that you would get at one of the low-cost brokerages, or the robo-advisors. Step one, I would just check the funds that you're in at that bank; if you see in particular investment without the word index in it, in its name, probably paying too much for those funds that the wealth manager got you in.

If it was a big front loaded fund, where you're paying a big commission upfront, aw man. Fire that guy, but don't tell him I told you to do that. Zero point eight percent for a management fee, that's below average; one percent is the average for financial advisors managing assets, but again who knows what they're selling you. It might be point eight percent, but they're making money on the back end with the front loaded fees, or higher fees, in the funds. If it's a fund with a yearly fee twice than something you'd find at a place like Vanguard, it's a terrible deal, and the manager and the bank are making the money, not you, like you mentioned.

Well, let's back up a second. You have such a high income, the most important thing for you is tax planning. Tax planning, because taxes with your salary are going to eat you up. You need a really good tax planner to go through your situation, and look at everything. He may tell you, "You need to just go out and buy a house." Sometimes I do that, you don't necessarily listen to him, but December 15th rolls around at the end of the year, tax planner looks down, sits you down, you look over everything, and they may say, "You know, you donate five thousand dollars, that's going to lower your tax bracket, and it'll save you ten thousand dollars, fifteen," whatever the number is.

That's a good deal if you can give away five grand to save ten, that's where a good tax planner comes in handy. If I had three wealth managers and accounts at two robo-advisors, I'd divided twenty five percent of my income up to each of those, just throwing out an example, the asset allocation is completely out of whack, because one manager might be doing something to help me with my taxes that another person is also doing, and maybe I'm making less in returns because the left hand, it doesn't know what the right hand is doing.

That's an extreme example, but that's kind of what you're getting at. You're going to have a wealth manager over here, and a little over here. That kind of makes a point: you want to have everything under one house, under one person. I suggest you check out XY Planning Network, and look at hiring somebody for a couple hours, because you, and I, we're never going to be a good of a tax expert as somebody who does this day in, and day out.

I pay a professional to look at everything, you're a high enough income earner, you should pay somebody, look at everything, look at the whole financial house. The high income learners I'm familiar with, doctors, lawyers, dentists, surgeons, anesthesiologists, they work with professional advisors to do exactly what you want to do: maximize your investment. I just want you do that, to minimize your taxes. The type of advisor you want to seek out, they're fee-only, you can pay the for a couple hours of time, or more, it's worth the price of a checkup. I think Betterment could be great, but you have so many other moving pieces, somebody really has to look at the big picture items to give you the optimal way to maximize your investments, minimize the cost of those investments, and especially taking a look at the taxes.

One final note, I read a study recently from Vanguard that came out. It said, "People who use advisors perform three percent better than those who do not," which is kind of in line with another study which says, "If you just go with index funds versus people who are trying to do individual stock picking, or manage their own mutual funds; the people who try to, the do-it-yourself model, picking their own mutual funds, their own stocks, typically underperform the market by half. They average around four percent or five percent a year on average, compared to the market average of nine, ten, whatever. That's very interesting, even the Vanguard study says, "Working under visor, you do better with your investing." The big takeaway from that report was, you do better because you don't shoot yourself in the foot. You've got somebody there looking at situation. Thanks Troy, for the question.

Trey has an update for us on his situation. Says,

Trey: "The last time I asked what I should do about my fiance's zero percent interest car payment, while planning for our wedding. After listening to your advice, we decided to focus solely on the car, and get it paid off as soon as possible. We decided that paying it off was more important than having a big wedding. We stopped paying for the wedding until the car was paid off, and then we would see what kind of a wedding we could afford.

We ended up getting more back from taxes this year than we thought we would, so we dumped it all into her car. Now that car is completely paid off and it feels great; because we got that sooner than we though, we will now still have the wedding of our and her dreams. All that is left is my vehicle , and her student loans. After the wedding, we'll be moving into my parents' upstairs apartment, to save money and knock out her student loans. Thank you for the great advice; I listen to every show, and take in as much as I can.

Scott A. T.: Trey, on the road to financial freedom, with his fiancee, driving a paid off car. I love it. When you're driving away from that ceremony, after you guys are married, you're going to be listening to the cans on the back, and they're going to be, ding-a-ding-ding-ding. They're going to be ringing a little different; you'll notice, if you pay careful attention, that every note is going to be in tune; there's not going to be any sour notes, because that wedding will be paid for in cash.

Way to go, brother. That is fantastic. Make a note: send me a picture of the cake, because I'll put it up on an Instagram feed, I love wedding cake, I love all cake. How awesome is that honeymoon going to be, coming back to no wedding bills, no paying for the buffet for the next twelve to twenty four months. Everyone listening should know you can have a fabulous, fabulous wedding in cash. The key? Good barbecue. My opinion. Thanks for that update, Trey, and congratulations.

Those are the words. That's it for this episode. Hey, email me your cat pictures, I'll put them up on the Instagram feed. I'm Scott Alan Turner, Rock Star Katie's my producer, all the links mentioned in the show are available in the show notes on scottalanturner.com; if you have a question you'd like answered, please visit goaskscott.com to get in touch with me.

Thank you for listening.