


The First Ever #pfbookchat Book Club Discussion

On May 23rd, 2016, the first ever #pfbookchat book club meeting was held on Twitter to discuss the first reading selection, the personal finance classic, Your Money or Your Life.



The First #pfbookchat is Tonight - bit.ly/1WKh4Jg via @dreambeyonddebt
pic.twitter.com/bGZasQihTs


 AMANDA @DREAMBEYONDDDEBT · 11 HOURS
AGO



Amanda

@dreambeyonddebt

Hello, all! Welcome to the first ever #pfbookchat - I'm so excited that you're here!

 AN HOUR
AGO



**Miss
Thrifty**

@ThriftyMS

@dreambeyonddebt Thanks so much for thinking this up! I'm totally looking forward to reading all the books! #pfbookchat

 AN HOUR
AGO



Amanda

@dreambeyonddebt

I have questions prepared, but if the conversation takes us somewhere more interesting , then we'll go where the energy is. [#pfbookchat](#)



AN HOUR

AGO



Amanda

@dreambeyonddebt

Tonight, we're discussing the personal finance classic Your Money or Your Life. [#pfbookchat](#)



AN HOUR

AGO



Amanda

@dreambeyonddebt

Tonight, we're discussing the personal finance classic Your Money or Your Life. [#pfbookchat](#)



 @twocuphouse · AN HOUR

AGO



Amanda

@dreambeyonddebt

Tonight, we're discussing the personal finance classic Your Money or Your Life. [#pfbookchat](#)



 @damesindebt · AN HOUR

AGO



Amanda

@dreambeyonddebt

Q1: Which of the 9 steps do you (or did you) find most difficult to complete? Why? [#pfbookchat](#)



AN HOUR

AGO



Amanda

@dreambeyonddebt

A1: I find the wall chart the most intimidating aspect of the program. But this is the 1st time I read it & understood it. [#pfbookchat](#)



AN HOUR

AGO



Miss Thrifty
@ThriftyMS

A1) Step 1 was hard! Tabulating all hours and expenses related to a job. [#pfbookchat](#)

AN HOUR
AGO



Dames in Debt
@damesindebt

.@dreambeyonddebt Honestly, step 2. I was so proud of my salary before realizing what my real hourly wage was. [#pfbookchat](#)

AN HOUR
AGO



Miss Thrifty
@ThriftyMS

@dreambeyonddebt The wall chart is one of my fave takeaways from the book! I love the old school graph paper (no tech), too. [#pfbookchat](#)

AN HOUR
AGO



Amanda
@dreambeyonddebt

@ThriftyMS That one is extremely difficult. I read the [@mrmoneymustache](#) review & used the wage he calculated. [#pfbookchat](#)

AN HOUR
AGO



Our Next Life
@our_nextlife

A1. Definitely tracking every cent of spending! Mostly because we have so much work spending, it's hard to separate. [#pfbookchat](#)

AN HOUR
AGO



Amanda

@dreambeyonddebt

@damesindebt @dreambeyonddebt Truly, it is a really disturbing thing to calculate. The bed I want to buy costs 43 hours. #pfbookchat



AN HOUR

AGO



Claudia

@twocuphouse

@damesindebt @dreambeyonddebt Same! I thought I was doing well... #pfbookchat



AN HOUR

AGO



Amanda

@dreambeyonddebt

@ThriftyMS @dreambeyonddebt I'm excited to find old school graph paper and give it a shot. #pfbookchat



AN HOUR

AGO



Miss

Thrifty

@ThriftyMS

@dreambeyonddebt @ThriftyMS There's something very cool & active about the wall chart, having it on display. #pfbookchat



AN HOUR

AGO



Amanda

@dreambeyonddebt

Q2: Is there a step that seems too easy or insignificant? #pfbookchat



AN HOUR

AGO



**Our Next
Life**

@our_nextlife

@dreambeyonddebt @ThriftyMS I know @northernexpense has the real paper chart. I track via Excel. :-) #pfbookchat



AN HOUR
AGO



**Miss
Thrifty**

@ThriftyMS

@dreambeyonddebt Tracking expenses? I guess I've been doing it for a while so it felt like a no-brainer! #pfbookchat



AN HOUR
AGO



Amanda

@dreambeyonddebt

@our_nextlife @dreambeyonddebt @ThriftyMS @northernexpense Plus, @madfientist has a program that mimics the wall chart. #pfbookchat



AN HOUR
AGO



Amanda

@dreambeyonddebt

@ThriftyMS @dreambeyonddebt That one seems simple to me, too. But wondering what would happen if I got meticulous like suggested #pfbookchat



AN HOUR
AGO



**Dames in
Debt**

@damesindebt

A2: I actually thought the tracking was easy enough to skip, but that's probably bc I use @mint religiously. #pfbookchat



AN HOUR
AGO



Miss Thrifty
@ThriftyMS

[@dreambeyonddebt](#) A2) Adding up all material possessions. I have little and that step felt minutiae-focused. [#pfbookchat](#)

AN HOUR
AGO



Amanda
@dreambeyonddebt

[@damesindebt](#) [@mint](#) It's funny to think of all the helpful tech advances since this book was first published. [#pfbookchat](#)

AN HOUR
AGO



Miss Thrifty
@ThriftyMS

[@dreambeyonddebt](#) [@damesindebt](#) [@mint](#) It's also made some of these "out-there" habits mainstream for the masses! A good thing! [#pfbookchat](#)

[@damesindebt](#) · AN HOUR
AGO



Miss Thrifty
@ThriftyMS

[@dreambeyonddebt](#) [@damesindebt](#) [@mint](#) It's also made some of these "out-there" habits mainstream for the masses! A good thing! [#pfbookchat](#)

AN HOUR
AGO



Amanda
@dreambeyonddebt

[@ThriftyMS](#) [@dreambeyonddebt](#) Good point. I didn't even notice that part this time around. Maybe b/c living room is vacant. [#pfbookchat](#)

AN HOUR
AGO



**Our Next
Life**

@our_nextlife

A2. Depends which version of YMOYL you read, but the old ones in step 9 rec only treasury bonds (!!). You gotta beat inflation! #pfbookchat



AN HOUR
AGO



**Miss
Thrifty**

@ThriftyMS

@our_nextlife A2) My edition was newer-ish but still thought the investing advice was super conservative. #pfbookchat



AN HOUR
AGO



Amanda

@dreambeyonddebt

@our_nextlife What do you think about their take on inflation as a myth? #pfbookchat



AN HOUR
AGO



Amanda

@dreambeyonddebt

Q3: Which step do you believe is the most important? Why #pfbookchat



AN HOUR
AGO



Amanda

@dreambeyonddebt

@ThriftyMS @our_nextlife They have all that information about how your decreased cost of living counters inflation. #pfbookchat



AN HOUR
AGO



Miss Thrifty
@ThriftyMS

[@dreambeyonddebt](#) A3) For real beginners, the wall chart tracking income and expenses for the visual inspiration/progress [#pfbookchat](#)

AN HOUR
AGO



Amanda
@dreambeyonddebt

A3: Step 4 really resonated with me. Those questions are intense! [#pfbookchat](#)

AN HOUR
AGO



Amanda
@dreambeyonddebt

[@ThriftyMS](#) [@dreambeyonddebt](#) I'm eager to start a wall chart. [#pfbookchat](#)

AN HOUR
AGO



Miss Thrifty
@ThriftyMS

[@dreambeyonddebt](#) A3) For FIRE types, the Crossover Point calculations. The idea of finite working years is empowering. [#pfbookchat](#)

AN HOUR
AGO



Claudia
@twocuphouse

[@dreambeyonddebt](#) Letting go of the past. I know I needed to learn from (and let go of) my mistakes...[#pfbookchat](#)

AN HOUR
AGO



Kate
@goodnightdebt

I started a wall chart. The progress is slow, but it's moving in the right direction :) [#pfbookchat](#)

AN HOUR
AGO



Amanda
@dreambeyonddebt

[@ThriftyMS](#) [@dreambeyonddebt](#) I was just telling a friend today to start w/# of years left he wants to work & take action. [#pfbookchat](#)

AN HOUR
AGO



Amanda
@dreambeyonddebt

[@dreambeyonddebt](#) [@ThriftyMS](#) Start with the # of years, not the amount of \$. [#pfbookchat](#)

AN HOUR
AGO



**Dames in
Debt**
@damesindebt

[.@dreambeyonddebt](#) Yes, this. I'm really excited about starting my wall chart too. [#pfbookchat](#)

AN HOUR
AGO



**Miss
Thrifty**
@ThriftyMS

[@dreambeyonddebt](#) A3) The idea of your spending/working being in life purpose REALLY had me stumped. WHAT IS MY PURPOSE?! Ahhh! [#pfbookchat](#)

AN HOUR
AGO



**Our Next
Life**

@our_nextlife

A3 Same here! We've always been about spending on our values, but those Qs put it all in sharp focus! #pfbookchat



AN HOUR
AGO



Amanda

@dreambeyonddebt

@twocuphouse @dreambeyonddebt Oh, man. That was a hard one. The past is what kept me from paying off debt for years. #pfbookchat



AN HOUR
AGO



Amanda

@dreambeyonddebt

@ThriftyMS @dreambeyonddebt The purpose question had me in knots, too. I mean, I have causes I care about...but purpose? #pfbookchat



AN HOUR
AGO



Kate

@goodnightdebt

@ThriftyMS At least now you know to ask the questions. So many people die without knowing why they are here. Now figure it out :) #pfbookchat



AN HOUR
AGO



**Miss
Thrifty**

@ThriftyMS

@twocuphouse @dreambeyonddebt The "No shame, no blame" was a good mantra for me to deal with my fiancé's former money self! #pfbookchat



AN HOUR
AGO



Amanda

@dreambeyonddebt

@ThriftyMS @twocuphouse @dreambeyonddebt I like that too. Just notice your feelings. You have a mind. You are not your mind. #pfbookchat



AN HOUR

AGO



Our Next

Life

@our_nextlife

@dreambeyonddebt @ThriftyMS It doesn't have to be singular. We have multiple purposes: creativity, adventure, service. :-) #pfbookchat



AN HOUR

AGO



Amanda

@dreambeyonddebt

Has anyone ever tried to write a one sentence statement of purpose for their life? Not from YMOYL, but still hard + helpful. #pfbookchat



AN HOUR

AGO



Amanda

@dreambeyonddebt

Has anyone ever tried to write a one sentence statement of purpose for their life? Not from YMOYL, but still hard + helpful. #pfbookchat



@katashakay · AN HOUR

AGO



Amanda

@dreambeyonddebt

@our_nextlife @dreambeyonddebt @ThriftyMS Agreed. But I'm always looking to synthesize all the various parts. #pfbookchat



AN HOUR

AGO



Amanda

@dreambeyonddebt

@dreambeyonddebt @our_nextlife @ThriftyMS I want all the parts to connect with a larger order. Or under a larger umbrella. #pfbookchat



AN HOUR
AGO



Our Next

Life

@our_nextlife

@dreambeyonddebt Not exactly, but close: ournextlife.com/2016/01/18/wha... #pfbookchat



AN HOUR
AGO



Amanda

@dreambeyonddebt

Q4: Do you believe you MUST complete all 9 steps as closely as suggested for the book to be effective? #pfbookchat



AN HOUR
AGO



Our Next

Life

@our_nextlife

@dreambeyonddebt @ThriftyMS I bet it's there, but you're a multifaceted being. It's okay to have a multifaceted purpose. :-) #pfbookchat



AN HOUR
AGO



Amanda

@dreambeyonddebt

@katashakay Yes. It just helps guide you daily. #pfbookchat



@katashakay · AN HOUR
AGO



Amanda

@dreambeyonddebt

[@katashakay](#) Yes. It just helps guide you daily. [#pfbookchat](#)



AN HOUR

AGO



Our Next

Life

@our_nextlife

A4 Heck no! For me, the transformative piece was just thinking of money as life force. That changed everything! [#pfbookchat](#) [#ymoyl](#)



AN HOUR

AGO



Claudia

@twocuphouse

[@dreambeyonddebt](#) I think I'm still working through them, particularly in terms of my purpose. [#pfbookchat](#)



AN HOUR

AGO



Miss

Thrifty

@ThriftyMS

[@dreambeyonddebt](#) A4) No. Some people may never even get to step 8 (cross over) and step 9 (investments). [#pfbookchat](#)



AN HOUR

AGO



Amanda

@dreambeyonddebt

A4: I've only read through YMOYL before, but this time, reading it all at once, I see the value of all the steps. [#pfbookchat](#)



AN HOUR

AGO



Amanda

@dreambeyonddebt

[@twocuphouse](#) [@dreambeyonddebt](#) Yeah. I anticipate it will take me a while. I'm going to make a wall chart then go back & track \$ [#pfbookchat](#)



44 MINUTES AGO



Amanda

@dreambeyonddebt

[@ThriftyMS](#) [@dreambeyonddebt](#) Do you think doing the steps would get them closer or even to steps 8 and 9? [#pfbookchat](#)



44 MINUTES AGO



Dames in

Debt

@damesindebt

A4. Nope! [#pfbookchat](#)



43 MINUTES AGO



Miss

Thrifty

@ThriftyMS

[@dreambeyonddebt](#) A4) Awareness of the progression of steps for the big picture is the most important, right? [#pfbookchat](#)



43 MINUTES AGO



Amanda

@dreambeyonddebt

[@ThriftyMS](#) [@dreambeyonddebt](#) Yeah. I think so. I didn't think of it like that, but that might be most important. [#pfbookchat](#)



42 MINUTES AGO



Miss

Thrifty

@ThriftyMS

[@dreambeyonddebt](#) [@ThriftyMS](#) Yes, and certainly at a rate 10x what they would have accomplished w/out reading the book! [#pfbookchat](#)



42 MINUTES AGO



Amanda

@dreambeyonddebt

@dreambeyonddebt @ThriftyMS The very most important. #pfbookchat

 42 MINUTES AGO



**Our Next
Life**

@our_nextlife

@ThriftyMS @dreambeyonddebt I love that point! Totally agree. Big picture is the MOST important. #pfbookchat

 42 MINUTES AGO



**Miss
Thrifty**

@ThriftyMS

@ThriftyMS @dreambeyonddebt My fave story was the lady who started at min. wage & finished at \$24/hr in like 5 yrs. Incredible! #pfbookchat

 41 MINUTES AGO



**Miss
Thrifty**

@ThriftyMS

@ThriftyMS @dreambeyonddebt Before taking those first steps and finding newfound confidence, she would have never gotten there. #pfbookchat

 40 MINUTES AGO



Amanda

@dreambeyonddebt

@ThriftyMS @dreambeyonddebt Mine, too! The hotel maid turned medical conference coordinator! #pfbookchat

 40 MINUTES AGO



Amanda

@dreambeyonddebt

@ThriftyMS @dreambeyonddebt She really lifted herself out of underearning quickly - which is all about confidence. #pfbookchat

 40 MINUTES AGO



Amanda

@dreambeyonddebt

It's funny to see Chris Northrup and Amy Dacyzyn featured in the book. They went on to do big things. #pfbookchat



39 MINUTES AGO



Miss

Thrifty

@ThriftyMS

@dreambeyonddebt I liked the testimonials and real life stories (and they weren't as trite as the ones in Dave Ramsey's books) #pfbookchat



39 MINUTES AGO



Miss

Thrifty

@ThriftyMS

@dreambeyonddebt We're reading her book later, right? I recognized the book title. #pfbookchat



38 MINUTES AGO



Amanda

@dreambeyonddebt

@ThriftyMS @dreambeyonddebt I've written about Amy Dacyzyn before. Her Tightwad Gazette is what got my pf wheels turning. #pfbookchat



38 MINUTES AGO



Amanda

@dreambeyonddebt

Q5: One word that caught my attention early on was jobism. A lot of emphasis is put on separating paid work & purpose work... #pfbookchat



38 MINUTES AGO



Amanda

@dreambeyonddebt

Q5 cont... How do you feel about your job title/career now? How much of your identity is tied up in what you do? #pfbookchat



37 MINUTES AGO



Amanda

@dreambeyonddebt

Q5 cont... How do you feel about your job title/career now? How much of your identity is tied up in what you do? #pfbookchat



@katashakay · 37 MINUTES AGO



Miss

Thrifty

@ThriftyMS

@dreambeyonddebt A5) It was a weird section to read and all the questions felt so loaded because I'm between jobs. #pfbookchat



36 MINUTES AGO



Amanda

@dreambeyonddebt

A5 I'm pretty invested in being a professor. I believe in teaching, but also might be ego from grad program + academia. #pfbookchat



36 MINUTES AGO



Our Next

Life

@our_nextlife

A5 Too much ID tied up in work! TBH, not sure how I'll cope with losing that! Will for sure be an adjustment. #pfbookchat



36 MINUTES AGO



Miss

Thrifty

@ThriftyMS

@dreambeyonddebt A5) It felt really healthy, for me, to think of myself not being totally defined by the work I do/have done. #pfbookchat



36 MINUTES AGO



Amanda

@dreambeyonddebt

I felt less ego/investment in it last year when I was hustling & blogging & paying off debt. #pfbookchat



35 MINUTES AGO



Our Next
Life

@our_nextlife

[@dreambeyonddebt](#) And this reminds me of Big Magic. Gilbert talks about not putting pressure on your creativity to support you. [#pfbookchat](#)



35 MINUTES AGO



Amanda

@dreambeyonddebt

[@ThriftyMS](#) [@dreambeyonddebt](#) Yeah. I've felt much more at ease with myself when I didn't identify as much with job titles. [#pfbookchat](#)



35 MINUTES AGO



Our Next
Life

@our_nextlife

[@ThriftyMS](#) Makes total sense! I've been in my job forever, so it didn't strike me that way, but see what you mean! [#pfbookchat](#)



34 MINUTES AGO



Amanda

@dreambeyonddebt

[@our_nextlife](#) [@dreambeyonddebt](#) Love that book. Yeah. The way we think of artists & creatives is tired. The struggling, I mean. [#pfbookchat](#)



34 MINUTES AGO



Our Next
Life

@our_nextlife

[@dreambeyonddebt](#) The ego stuff is real, and not something to be ashamed of. I do wonder how I'll cope when ego piece disappears. [#pfbookchat](#)



34 MINUTES AGO



Amanda

@dreambeyonddebt

I've seen people cling to their job titles as a part of who they are + I've seen folks naturally take work that suits them. [#pfbookchat](#)



33 MINUTES AGO



Amanda

@dreambeyonddebt

@our_nextlife @dreambeyonddebt I'm fortunate to have a job that washes my ego daily. The ego doesn't come from the work. #pfbookchat



32 MINUTES AGO



Claudia

@twocuphouse

@our_nextlife @dreambeyonddebt Great insight! I feel that my focus on paid work nearly killed my creative self. #pfbookchat



32 MINUTES AGO



Amanda

@dreambeyonddebt

@dreambeyonddebt @our_nextlife The ego comes from the title. #pfbookchat



32 MINUTES AGO



Our Next

Life

@our_nextlife

@dreambeyonddebt If your purpose is to be creative, how are you supposed to pay the bills? ;-)
My A: don't be creative for \$ #pfbookchat



32 MINUTES AGO



Amanda

@dreambeyonddebt

Q6: Which of the views of money do you feel like you're seeing at this point in your journey?
#pfbookchat



31 MINUTES AGO



Our Next

Life

@our_nextlife

@dreambeyonddebt That's great! Mine definitely does. :-) But I'm sure I can find something else to fill that role. #pfbookchat



31 MINUTES AGO



Our Next
Life

@our_nextlife

@twocuphouse Totally! Like how studying English killed my love of reading. But I got it back! And creativity comes back! #pfbookchat

30 MINUTES AGO



Amanda

@dreambeyonddebt

@twocuphouse @our_nextlife @dreambeyonddebt "Making a dying." #pfbookchat

30 MINUTES AGO



Dames in
Debt

@damesindebt

A5: I love my job & I think a lot of my identity is tied up in it, but it's also very purposeful and my dream job. #pfbookchat

30 MINUTES AGO



Our Next
Life

@our_nextlife

@katashakay that's a great way to put it! 👍 #pfbookchat

29 MINUTES AGO



Amanda

@dreambeyonddebt

@damesindebt I think that's what YMOYL refers to as "Job Charming." You have to believe:) #pfbookchat

29 MINUTES AGO



Amanda

@dreambeyonddebt

I do especially like what's said about how we look to our jobs to fulfill so much of our lives. Not all jobs can do that. #pfbookchat

28 MINUTES AGO



Amanda

@dreambeyonddebt

We need to work to integrate our whole selves in our lives - not just work for our job selves.

[#pfbookchat](#)



28 MINUTES AGO



Amanda

@dreambeyonddebt

We need to work to integrate our whole selves in our lives - not just work for our job selves.

[#pfbookchat](#)



 @damesindebt · 28 MINUTES AGO



Claudia

@twocuphouse

[@our_nextlife](#) Slowly, but surely! I feel a little better with each step we make toward FIRE.

[#pfbookchat](#)



28 MINUTES AGO



Amanda

@dreambeyonddebt

Will anyone continue to do the work they do now once they reach FI? [#pfbookchat](#)



27 MINUTES AGO



Our Next

Life

@our_nextlife

[@dreambeyonddebt](#) That sentiment makes me appreciate my career more. It really does so much for me. But I still want to FIRE. :-) [#pfbookchat](#)



27 MINUTES AGO



Maggie Banks

@northernexpense

A5: As a mom, it's so hard to identify outside of that. As for my part-time job, I'll always be the mom that work a little. [#pfbookchat](#)



26 MINUTES AGO



Amanda

@dreambeyonddebt

[@northernexpense](#) That's a good point. How do you integrate mom title w/job title when one is clearly more important... [#pfbookchat](#)



25 MINUTES AGO



Our Next

Life

@our_nextlife

[@dreambeyonddebt](#) Pieces of it. Definitely not the client work piece. But I'll still write, create. [#pfbookchat](#)



25 MINUTES AGO



Amanda

@dreambeyonddebt

[@northernexpense](#) Plus, you have little humans who depend on you to make that your identity. [#pfbookchat](#)



25 MINUTES AGO



Our Next

Life

@our_nextlife

[@northernexpense](#) That's why your blog is awesome! Lets us know you on other levels too! [#pfbookchat](#)



24 MINUTES AGO



Amanda

@dreambeyonddebt

[@our_nextlife](#) [@dreambeyonddebt](#) I'll definitely be writing & teaching in some ways always. Suited for it. Raised by a teacher. [#pfbookchat](#)



24 MINUTES AGO



Our Next

Life

@our_nextlife

[@dreambeyonddebt](#) That's great! Especially if it makes you happy. [#pfbookchat](#)



24 MINUTES AGO



Amanda

@dreambeyonddebt

@our_nextlife @dreambeyonddebt It makes me feel purposeful & useful. I can help solve a problem. #pfbookchat



23 MINUTES AGO



Claudia

@twocuphouse

@dreambeyonddebt Yep. My side hustle will continue into FIRE. I see it as forming my life's purpose. :) #pfbookchat



23 MINUTES AGO



Dames in

Debt

@damesindebt

.@dreambeyonddebt Yes! #dreamjob #pfbookchat



23 MINUTES AGO



Our Next

Life

@our_nextlife

@dreambeyonddebt That's just as good as making you happy! 🙌 #pfbookchat



22 MINUTES AGO



Amanda

@dreambeyonddebt

@our_nextlife @dreambeyonddebt I got tripped up on the word "happy," but there is joy in it. So, yeah. #pfbookchat



22 MINUTES AGO



Amanda

@dreambeyonddebt

@our_nextlife @dreambeyonddebt Yes. It took me a minute, but agreed! #pfbookchat



22 MINUTES AGO



**Our Next
Life**

@our_nextlife

[@dreambeyonddebt](#) How about "fulfilled" and "joyful" instead? [#pfbookchat](#)



22 MINUTES AGO



**Our Next
Life**

@our_nextlife

[@twocuphouse](#) [@dreambeyonddebt](#) That's so rad, Claudia! How great to find something that resonates with you & pays the bills! [#pfbookchat](#)



21 MINUTES AGO



Amanda

@dreambeyonddebt

[@our_nextlife](#) [@dreambeyonddebt](#) Reminds me of question on pg 110: What brings you the most fulfillment & how is that related to \$ [#pfbookchat](#)



20 MINUTES AGO



Maggie Banks

@northernexpense

[@dreambeyonddebt](#) But identifying outside of them is important as well. And it's a tough balance to strike. All moms will agree. [#pfbookchat](#)



20 MINUTES AGO



Amanda

@dreambeyonddebt

Q6: What brings you the most fulfillment & how is that related to money? [#pfbookchat](#)



20 MINUTES AGO



Maggie Banks

@northernexpense

[@dreambeyonddebt](#) A6: Can I say planning vacations? Maybe I should go into travel planning/RESEARCH! Oh man, you guys! [#pfbookchat](#)



18 MINUTES AGO



**Our Next
Life**

@our_nextlife

[@dreambeyonddebt](#) A great Q. For me it's: I need financial freedom to do this so I don't need to put \$ pressure on what I love! [#pfbookchat](#)



18 MINUTES AGO



Amanda

@dreambeyonddebt

A6: I feel pretty fulfilled when I create helpful content for my courses, for which I get paid. [#pfbookchat](#)



18 MINUTES AGO



Amanda

@dreambeyonddebt

[@northernexpense](#) [@dreambeyonddebt](#) NEW SIDE HUSTLE. [#pfbookchat](#)



18 MINUTES AGO



Miss

Thrifty

@ThriftyMS

[@dreambeyonddebt](#) A6) These existential questions sprinkled through the book were so tough for me. I couldn't find an answer. :-/ [#pfbookchat](#)



18 MINUTES AGO



Amanda

@dreambeyonddebt

A6: Watching my savings grow is pretty fulfilling too. [#pfbookchat](#)



17 MINUTES AGO



Maggie Banks

@northernexpense

A6: In all reality, TIME with family is the fulfillment. And it motivates me to create more of that freedom for all of us. [#pfbookchat](#)



17 MINUTES AGO



Amanda

@dreambeyonddebt

[@ThriftyMS](#) [@dreambeyonddebt](#) Then they must need to linger for a while. Process them in the back of your mind for now. [#pfbookchat](#)



17 MINUTES AGO



Maggie Banks

@northernexpense

PS - sorry I'm so late to the game. Just got home. I've read through all of it. You're all amazing. [#pfbookchat](#)



17 MINUTES AGO



Our Next

Life

@our_nextlife

A6 Realizing that I don't want what fulfills me and what pays bills to be the same. Too influenced by Big Magic. :-) Hmm... [#pfbookchat](#)



16 MINUTES AGO



Amanda

@dreambeyonddebt

A6: Yeah. Family. Even standing in the yard with my dogs feels pretty fulfilling. Because love. Because freedom. [#pfbookchat](#)



16 MINUTES AGO



Amanda

@dreambeyonddebt

[@our_nextlife](#) Good answer. [#pfbookchat](#)



16 MINUTES AGO



Maggie Banks

@northernexpense

[@our_nextlife](#) My first goal is to get to the point where one pays for the other. You're too close to big magic - not a problem! [#pfbookchat](#)



15 MINUTES AGO



Dames in Debt

@damesindebt

A6: I really don't know. Maybe public defense (my source of income), maybe being with people I love (my source of spending). #pfbookchat

 15 MINUTES AGO



Amanda

@dreambeyonddebt

Similar question: Do you know your life purpose and is your money supporting/facilitating it? #pfbookchat

 15 MINUTES AGO



Our Next Life

@our_nextlife

@dreambeyonddebt Exactly. I never want to HAVE to do the stuff I love. I want it to be all for love, never for \$. #pfbookchat

 14 MINUTES AGO



Amanda

@dreambeyonddebt

@damesindebt Interesting way that's separated. Source of income, source of spending. #pfbookchat

 14 MINUTES AGO



Maggie Banks

@northernexpense

@our_nextlife @dreambeyonddebt Can I get an AMEN? :) #pfbookchat

 13 MINUTES AGO



Amanda

@dreambeyonddebt

@damesindebt Important, purpose-driven work is definitely less difficult to derive life purpose from, but we can mix 'em up. #pfbookchat

 13 MINUTES AGO



Amanda

@dreambeyonddebt

@damesindebt I do from time to time. Work purpose = life purpose. Sometimes, yes. Sometimes, no. #pfbookchat



13 MINUTES AGO



Our Next

Life

@our_nextlife

YES, the \$ we're saving will facilitate living our purpose, which is to be creative, have adventures & improve society & Earth. #pfbookchat



13 MINUTES AGO



Amanda

@dreambeyonddebt

@northernexpense @our_nextlife @dreambeyonddebt AMEN:) #pfbookchat



12 MINUTES AGO



Maggie Banks

@northernexpense

@damesindebt I love that you can identify those things (spending vs. income) #pfbookchat



12 MINUTES AGO



Amanda

@dreambeyonddebt

LAST QUESTION: What is your biggest takeaway from the book? #pfbookchat



12 MINUTES AGO



Our Next

Life

@our_nextlife

@northernexpense @dreambeyonddebt Though this view keeps me from monetizing the blog, which may be dumb. ;-) #pfbookchat



12 MINUTES AGO



Amanda

@dreambeyonddebt

@our_nextlife Excellent purpose statement right there. Plus I heart adventure in the name of bigger purpose. #pfbookchat



11 MINUTES AGO



Maggie Banks

@northernexpense

@dreambeyonddebt LQ: Stop trading life for money. Money should lead to life, not stop it. #pfbookchat



11 MINUTES AGO



Miss

Thrifty

@ThriftyMS

@dreambeyonddebt A7) That all this tracking and frugality WILL get me somewhere. #pfbookchat



11 MINUTES AGO



Amanda

@dreambeyonddebt

@our_nextlife @northernexpense @dreambeyonddebt Not dumb if in alignment with purpose. Intention. Blog for love not \$:) #pfbookchat



11 MINUTES AGO



Our Next

Life

@our_nextlife

@dreambeyonddebt MONEY = LIFE FORCE. Total gamechanging way to look at things. #pfbookchat



11 MINUTES AGO



Amanda

@dreambeyonddebt

Great takeaways. #pfbookchat



10 MINUTES AGO



Amanda

@dreambeyonddebt

Thank you all for participating! I'm so grateful, and inspired by this chat. #pfbookchat

 10 MINUTES AGO



Our Next
Life

@our_nextlife

@dreambeyonddebt That is completely our vision. Activities that fulfill all three. #pfbookchat

 10 MINUTES AGO



Miss
Thrifty

@ThriftyMS

@dreambeyonddebt This was awesome! #pfbookchat

 9 MINUTES AGO



Amanda

@dreambeyonddebt

See you next time for a discussion of Rich Habits! #pfbookchat

 9 MINUTES AGO



Maggie Banks

@northernexpense

@dreambeyonddebt Thank you so much for this great idea and hosting! #pfbookchat

 9 MINUTES AGO



Our Next
Life

@our_nextlife

@dreambeyonddebt @northernexpense That's totally where I am right now. Blog = ❤️.
#pfbookchat

 9 MINUTES AGO



Amanda

@dreambeyonddebt

@ThriftyMS @dreambeyonddebt I totally agree! #pfbookchat

9 MINUTES AGO



Maggie Banks

@northernexpense

@dreambeyonddebt @our_nextlife @ThriftyMS I add "amount saved" to my paper (and online) chart. It's a useful metric for me. #pfbookchat

8 MINUTES AGO



Our Next

Life

@our_nextlife

Thanks @dreambeyonddebt for starting and hosting the #pfbookchat! So much fun, and super inspiring. xoxo

7 MINUTES AGO



Our Next

Life

@our_nextlife

Thanks @dreambeyonddebt for starting and hosting the #pfbookchat! So much fun, and super inspiring. xoxo

@damesindebt · 7 MINUTES AGO



Miss

Thrifty

@ThriftyMS

Y'all, I joined my first book club, we "met" tonight, and it was amazing. Next book date is 6/20! dreambeyonddebt.com/pfbookchat-sum... #pfbookchat

7 MINUTES AGO