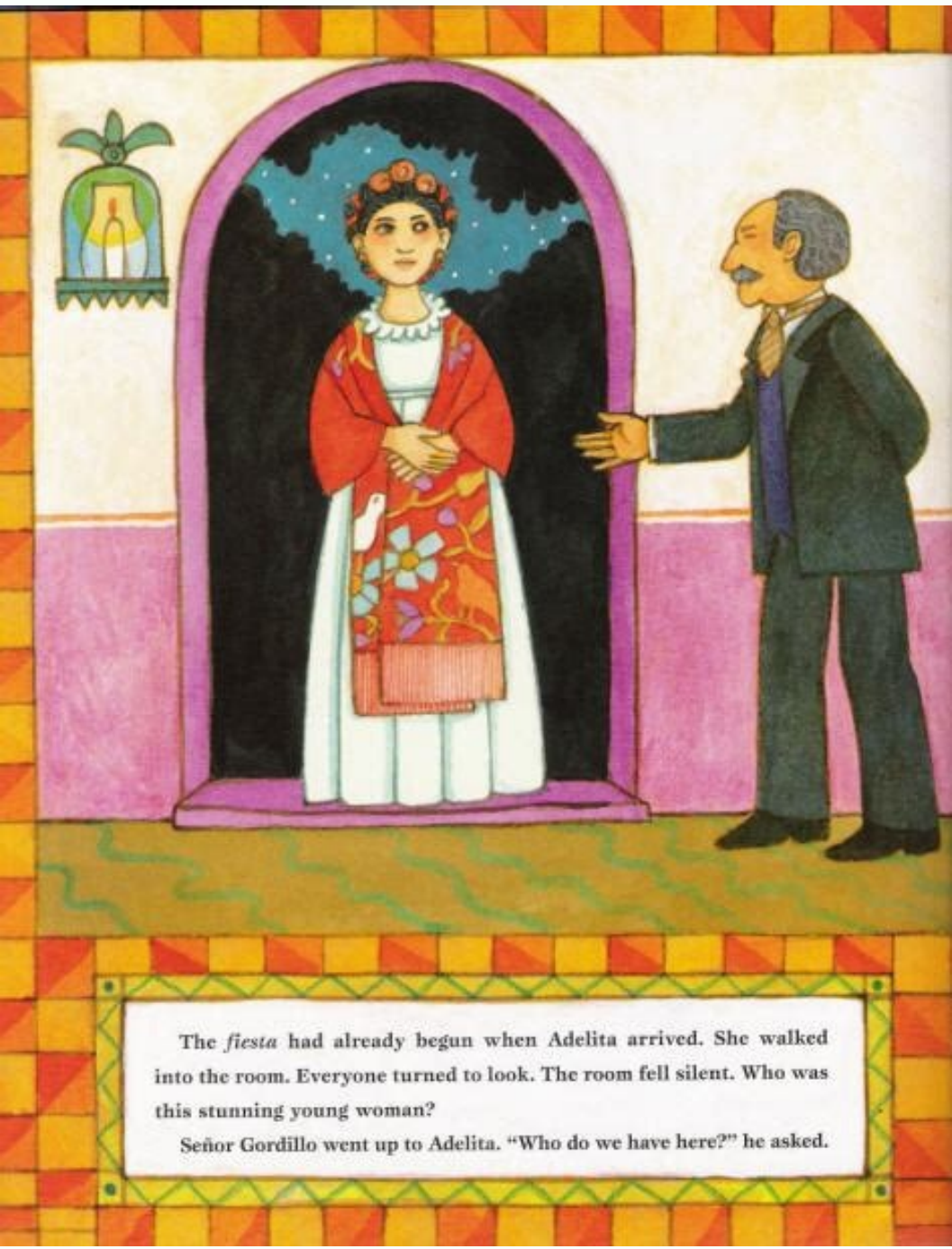
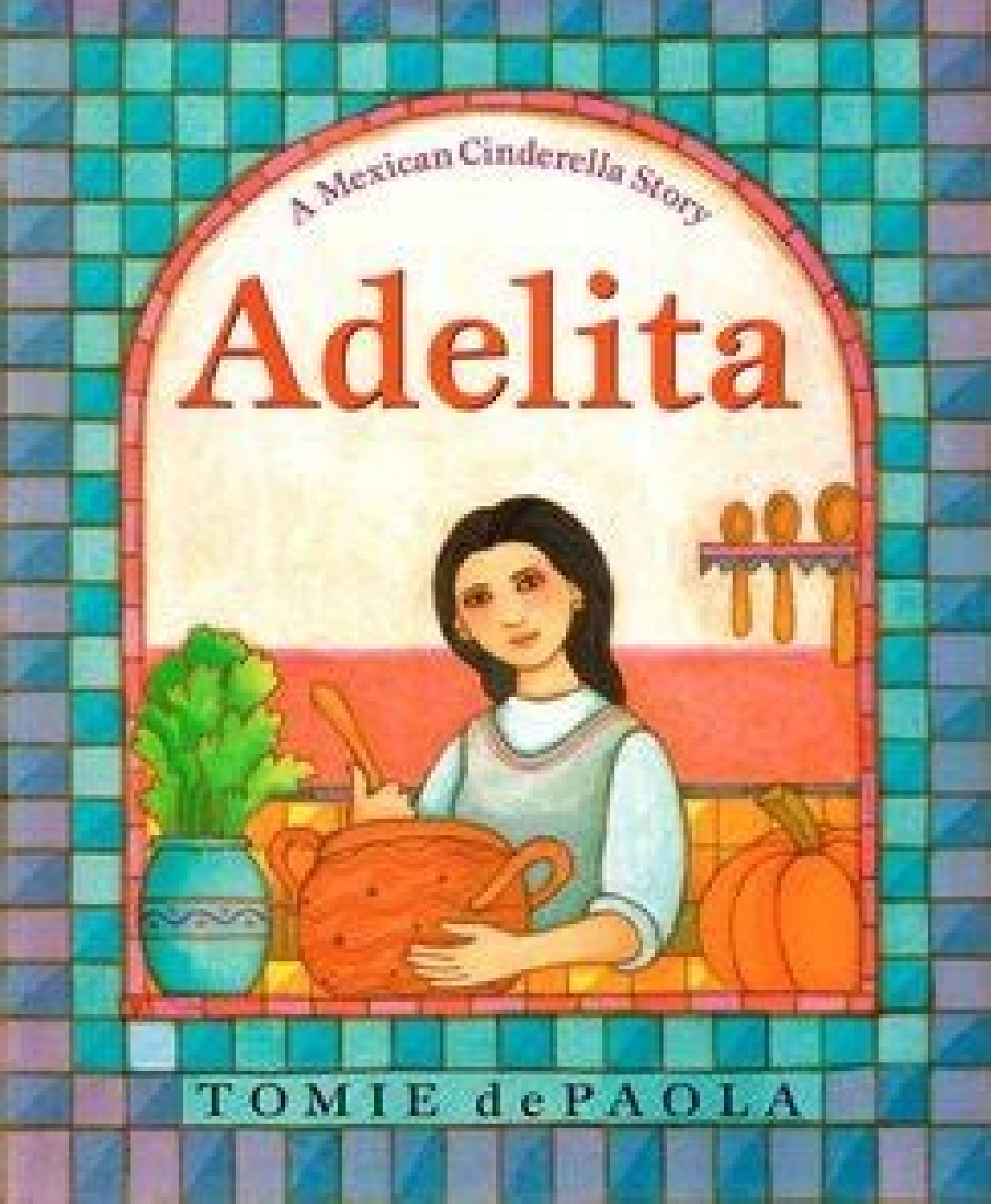


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–Kiplinger Magazine Welcome to 20somethingfinance. My name is G.E. Miller. I am the founder, owner, and sole author of this independent personal finance site. Long story short: I went from zero savings and significant debt after graduation, to saving over 85% of my income in just a few years, without making a huge income. In under 2 decades, I reached financial independence status and I’ve chronicled every aspect of my journey on this site. 20somethingfinance is now 14+ years old and has become one of the most popular personal finance sites in the world. If you’re new here, you can find every post in the archives and subscribe to get all new articles sent to you, for free. Also – don’t let the name of the site scare you off. If you’re not in your 20s, that’s OK. I no longer am either (but the site is stuck with the name), and 50%+ of the readers here are over age 30 anyways. Learning and sharing knowledge of personal finance is ageless. Now, on to the more detailed and dramatic story on why this site exists... The Best Years? I have had some good luck and privilege along the way, but nothing has come easy. I grew up in a lower middle class, one-income family. I studied hard and worked my way through public schools. I worked throughout high school and college to help pay my way through a public university. I graduated college firmly into a recession, with a business B.A. from Michigan State University. After 300+ applications, I finally hit the workforce and started making just \$30k per year while working 50-60+ hours a week at a job that did not require a college degree. Financially, I had no room to breathe – my cell phone, cable, internet, utility, car, fuel, rent, insurance, credit card, student loan, and food expenses were eating all of my income. I had zero savings to speak of and significant debts. With no escape in sight, I started to question whether this typical American work-spend-repeat lifestyle to keep up with the latest consumer indulgences was sustainable for me. Taking Action I had to do something. I realized that if I were going to have any shred of enjoyment in life, I needed to veer off of the typical life path. But my finances were holding me back. So what did I do? I started hacking them. I got married and we had a cheap wedding – keeping the cost to under \$2,500. I sold my heavily financed home and moved to take a higher income job. Instead of buying a bigger home, I bought a smaller one. I then sold our second car to get rid of the payments and started biking to work. I sold half of my personal belongings. I cut our phone bills by two-thirds and cut my cable bill. I became vegetarian, saved money on groceries, and we stopped dining out almost entirely once we learned how to cook. I maxed out my 401K contributions. I stopped trading stocks and started investing. I stopped paying for my company’s traditional PPO health insurance and switched to an HDHP and HSA, so that they started paying me. I re-worked my wallet and started using credit cards to my advantage. I switched to products and services that saved me a lot of money vs. ones that only took money away. I was reversing the consumer accumulation life cycle. “Stuff” and material status stopped mattering to me. As a result, my income started increasing, while my expenses declined drastically. I eventually reached a personal savings rate over 85% of what I earned – 21 times the average U.S. savings rate of 4%. In short, my finance hacking was allowing me to save, in just two years, a higher percentage of income than most do cumulatively. OVER THEIR ENTIRE CAREER. Was I Feeling Depressed and Deprived? Quite the contrary. I felt excited, driven, and determined. Instead of fear and resentment, I started feeling empowered and hopeful about the future and was motivated to do even more. Financial independence became an inevitable path, not just a fantasy. The downsides? There are none. I have easily adjusted. I have all the stuff I need and more. And I’ve become more creative, less materialistic, and much more satisfied in life. I have a comfortable home, a great wife, and wonderful pets. My wife and I hike, backpack, travel, cook, entertain, we’re in good health, and we have zero debt. We’re not missing out on a thing that matters. What’s Next? Let’s take this personal finance journey together. I’ve learned a lot over the years that I want to share with you. And I want to learn from you as well. If you get fired up about financial independence hacking your spending to boost your savings, reducing wasteful consumption and minimizing your impact on the environment learning the basics of personal finance & sharing ideas with others being healthy, wealthy, well-rounded, generous, and setting your own path in life ... then you are in the right place. You can start by getting new 20somethingfinance articles delivered directly to you (for free), via email: You can also find every post in chronological order in the archives. And check out this mega list of money saving tips/products I use here for some quick and easy wins. ~ Best Regards G.E. Miller Founder, owner, author: 20somethingfinance.com Contact: If you’d like to contact me, please do so here. The Lyric Hammersmith does quality panto. That’s the deal every year: a stylish remix of the festive tradition that deletes the very worst bits (like, for example, the casual racism and the implicit misogyny) and replaces it with cheery jokes about Brexit and killer dance routines. However, this year’s offering, written by Jude Christian and directed by Tinuke Craig, is a particularly gorgeous treat. It’s not only a cut above the average he’s-behind-you LOL fest, it’s a heart-warmingly sweet piece of theatre where the central love stories are, you know, genuinely affecting. Timmika Ramsay’s Cinderella is a stargazing scientist who wants to attend the palace ball because she’s heard the night sky looks particularly impressive from outside the light-polluted city. Her best pal Buttons (a superb Jodie Jacobs) is a perky make-do-and-mender who has her ball invite is revoked: If Cinders isn’t going, then it’s ‘Strictly’ and popcorn for both of them. And the Ugly Sisters (Mairi Barclay’s Topsy and Lauren Samuels’s Popsy) have morphed into the Snuggly Sisters, because in the Age of Insta everyone just needs the right filter to look hot. It’s also a celebration of that most festive of festive afflictions: social anxiety. Bob the Prince (Gabriel Fleary) is a lovable, loafing charmer (maybe he could give the real royals a lesson?) who finds it difficult to make friends and is intimidated by his mum’s balls.\* He meets his soul mate, Cinders, through a shared love of the galaxies and a shared discomfort with the whole royal set-up. As, likewise, do Buttons and Popsy when they find each other stranded in mutual awkwardness on the dance floor. If I was to be Madame Meanie (as the stepmother is re-named), I’d say it’s a little short on the big, raucous belly laughs, and the slapstick routines are a bit too reserved: why a glass of quinge when you could throw a bucketful? But aside from that, this is probably the closest you’ve ever going to get to a sugarplum sweet panto spreading only the loveliest of lovely fairy dust. Oh, and that’s fake snow in my eye, in case you’re wondering. \*Loads of good ‘balls’ jokes in this panto, btw. This case study is, in itself, a wonderful example of the power of storytelling. Because it’s not the right story. Knowledge management has been plagued in its infancy with all the wrong stories, often promoting an off-the-shelf tech solution leading to disappointment and skepticism about the value of KM. Not so at CNA. A KM strategy is, foremost, a solution that should change the way we are organized and the way we work. The beauty of the CNA story is the prologaea shift in direction that required a dramatic change in corporate structure, employee responsibilities and working relationships. That’s exactly what needs to precede knowledge software solutions. It is particularly significant that CNA created a CUKO position and a KM staff to show executive commitment and establish accountability. Just as significant, the new office was placed in corporate development not IT or HR. There is a growing defeatist attitude among influential KM advocates that the knowledge movement should go underground because eyes glaze over or even harden when the elusive term knowledge management is heard. This tactic calls for stealth under assumed identity and behind the doors of other functions. Not so at CNA. The KM initiative is up front at CNA with the right label (KM) because it is a corporate strategy of change management to accumulate, create and share corporate and human knowledge across the board. Without that perspective, a KM project is at high risk of losing focus, momentum and identity. Yet, KM is an up-down strategy supported by the top but powered by individuals throughout the organization. People must be convinced of WIIFM (what’s in it for me) as well as corporate objectives. CNA’s KM Road Show is a perfect tactic to develop both the stories and a network of storytellers. Be sure, though, that it’s “truth telling.” Disingenuous, fabricated or doctored stories that obviously serve the self-interests of the organization can do more harm than good. The CNA story, however, is right on and worth telling again and again. Jerry Ash is founder and chief executive of the Association of Knowledgework www.kwork.org, a Web-based group composed of people from 90 countries who are engaged in KM. He can be reached at jash@kwork.org. American Institute for Medical and Biological Engineering Johns Hopkins researcher Elana Fertig has been named to the American Institute for Medical and Biological Engineering College of Fellows. She has been elected by her peers for her outstanding contributions to cancer systems biology and multi-omics. The College of Fellows comprises the top 2% of medical and biological engineers in the United States. Read more. National Academy of Sciences Neuroscientist Alex Kolodkin has been elected to the National Academy of Sciences. The National Academy of Sciences serves as an advisory council to the country on issues of science and technology. Kolodkin joins over 2,500 members who are distinguished scientific researchers. Read more. Damon Runyon-Rachleff Innovation Award Biomedical engineer Jamie Spangler has been awarded a 2022 Damon Runyon-Rachleff Innovation Award by the Damon Runyon Cancer Research Foundation. The award recognizes “high-risk, high-reward” research that has the potential to impact cancer prevention, diagnosis or treatment. By developing novel antibody therapeutics, Spangler aims to increase the number of people with cancer who benefit from immunotherapies. Read more. Elisa Izaurralde Award Congratulations to molecular biologist Luisa Cochella for receiving the 2022 Elisa Izaurralde Award for Innovation in Research, Teaching and Service from the RNA Society. The RNA Society awarded Cochella for her work on the role of microRNAs in animal development, cell-type specification and cellular physiology, as well as for her mentorship and leadership in the field. Read more.



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