

**EPISODE 657**

[INTRODUCTION]

[0:00:33.3]

**FT:** Imagine losing both your parents at age 15, and then fast becoming the head of household with two other siblings, paying a mortgage, car insurance and college. Welcome to So Money everyone, I'm your host Farnoosh Torabi. Our guest today, Calvin Dorvilier, says life's challenges didn't happen to him, they happened for him. They gave him the opportunity to grow up quickly, think strategically, and realize that, you know what? He can inspire a lot of people with his personal story.

Happy to report that also, Calvin who's 26 now, living in New York, working full-time is maxing out his retirement savings on top of everything else. In Calvin's words he says he's on an endless journey of becoming the most interesting man in the world — I wouldn't argue with that. So interesting is Calvin that he was even captured on *Humans of New York*, which is a massively popular page on Facebook. I think it's a book now and his profile, of course, so fascinating, it was captured on *Humans of New York*.

I'm very excited to introduce to all of you the inspiring and incredible and remarkable Calvin Dorvilier.

[INTERVIEW]

**FT:** Calvin Dorvilier, welcome to So Money my friend, how are you?

[0:01:49.4]

**CD:** I'm doing pretty well Farnoosh, thank you for having me.

[0:01:51.8]

**FT:** It's our pleasure. You know, folks, Calvin emailed me. He's a listener of this show and he said in the subject that, "One day I'll be a guest on your podcast," and guess what? Now you're here.

[0:02:04.5]

**CD:** I'm super thrilled.

[0:02:08.0]

**FT:** Well, thank you for being such a fan of the show. I think you have a lot to teach us Calvin, I mean, just to go through briefly your history, how old are you?

[0:02:17.8]

**CD:** I am 26.

[0:02:20.1]

**FT:** Twenty six. So, not a long life you've lived yet, but I feel like you have accomplished more than some 30, 40, 50 year-olds financial accomplishments and let's start with your teenage years. You experienced a lot of pain, a lot of adversity, a lot of suffering as a teenager but you really seem to have, you know, made the best of it.

Tell us about when you lost your parents at 15, where were you, what happened, and what were you thinking?

[0:02:50.6]

**CD:** Yeah, sure. I'll probably kind of bring it back a little bit so when I was 13 because that's when my whole life kind of shifted from there. So, when I was 13 I was living in Miami, Florida. Born and raised in Miami and I was living with my father, my mother, and my two older brothers, Richard and Michael. And, it was kind of funny because from – if you would've known me in the past you would've seen me as this little, shy, chubby kid, who would only watch Dragon Ball Z during the weeknights and eat a crap load of candy. But it wasn't until I entered middle school where I started to realize that my father wasn't really present as often and just from there things just started to shift a little bit.

So, kind of going over until I turn 14, that's when I came home one day, I think I was like, oh my gosh, I think I'm like in 7th grade or something and I just walked in to my house I was hearing

large smacks and all these noises in the background from our guest bedrooms and then I saw my mother striking my father and at that young age I didn't know exactly what was going on or how to react but that was literally the moment when my life changed forever. That's when my mother had told me that my father have been having affair and he has other kids on the side and he's going to leave our family.

So, from there, that's when my father was no longer present in my life and my mother was left to work three jobs to support three boys and that's pretty difficult so I definitely give her applause for her doing that. But, as she was working three jobs, we still had to find a way to make money. We had to find a way to make a living and it was very difficult. Because my oldest brother, Michael, at that time, he wasn't working. So he would often make music in order to generate some sort of income to bring to the house. My second oldest brother Richard, he wasn't working either, and then, you have me who is the baby of what I used to do is play street football and kind of hustle people just to get money. It was kind of funny and then anytime the school will always give out like, free computer keyboards or try to toss them out, I would collect everything and flip it on the side just to get some kind of revenue as well, and mind you I was only 14 at the time.

[0:05:47.5]

**FT:** Wow. Why were you the one doing — like, why weren't your older brothers not out there making real money? And why were you doing it? What do — how are you different from your brothers?

[0:05:57.5]

**CD:** I just think I have a higher risk tolerance than my brothers, that's probably the main thing.

[0:06:09.0]

**FT:** We'll get into that a little later. I want to learn more about your risk tolerance and your mid to late 20's. Tell us about how you lost your parents and then what happened after that.

[0:06:21.7]

**CD:** Yeah, sure. So once I hit 15, that's when we started moving around a lot. So, from Miami, Florida, my family and I, we were separated so I was living with my best friend at the time. My brother was living with my godmother and my other brother was living with a friend. So, I was still in middle school — no, I was in high school at this time and my mother, she wasn't able to take care of all three of us together. So, we were separated for a little bit and then it wasn't until my Uncle Henry who lives in North Carolina mentioned, "You know what? You guys been through way too much, I own a few rental properties, I want you guys to move to North Carolina so you all could be together." So, it was that time where my family and I finally got back together and we're living in a very small apartment in Wilson, North Carolina, it was a two-bedroom apartment.

My two brothers and I share the one bedroom, while my mother shared the master bedroom. But, it was that time I realized that something wasn't right with my mother. Her walk was extremely slow, the smile she once had just wasn't there, her skin was such a beautiful complexion begin to appear so dull, and I just couldn't understand what was going on, but I know something was happening. So, it wasn't until I came home one day from a football practice where my uncle sat us down, my mother was crying and I remember my uncle's face as it was yesterday. It was a face of shock and I just walked in and trying to understand exactly what's going on, like what is happening, and that's when my uncle said, "Hey, Ruth," - it's my mother's name, "You have to tell them, you have to tell them." And, she couldn't, she couldn't say not even one word and my uncle looked at us and he said, "Carlvin, Richard, Michael, your mother has AIDS and she has no more than a month to live."

[0:08:40.5]

**FT:** Oh, my gosh

[0:08:40.5]

**CD:** And, it was that point where I had no option to really process the information and I didn't know what to do. Then my first reaction was to sit down with my mother and I held her for so long that the sun went down with my mother and not even one word. And that's kind of how everything shifted from where at a young age I had no other option but to be a man.

[0:09:13.4]

**FT:** Oh my gosh. Wow, I mean have you had the chance to heal and mourn? I mean I think that's important, right? I means it's – I think that happens to a lot of people when they go through losing someone very close to them, sometimes we just get really busy, we try to distract ourselves from actually addressing our own emotions, taking on more responsibilities. Have you had the chance to cope with it?

[0:09:38.0]

**CD:** Oh yes, oh yes. I coped with it mostly during my freshmen year in college. It definitely took a lot of time because at that point is when I realized that, you know, I had enough time to cope with it during that moment. I need to figure out how can I make her last a month the good impression of me and the person that she always wanted me to become? So, from there, I started — I enrolled in my first speech contest. It was the Rotary Against Drugs speech contest and I remember as it was yesterday because back then I used to have really long hair. Like, it was down to my shoulders and people just always mistake me for this R&B singer, named Omarion. And, I was on stage, giving my first speech ever, oh my gosh, I was shaking like a wet dog.

[0:10:38.6]

**FT:** What did you talk about?

[0:10:38.9]

**CD:** Rotary Against Drugs. So –

[0:10:43.3]

**FT:** Rotary Against Drugs, okay.

[0:10:45.5]

**CD:** And, I remember I was on stage and I was looking around, I was shaking, my hands were in my pocket, I didn't know where to look, and I looked at my mother, she literally stood up and screamed just like, "Boy you better speak up."

[0:11:03.7]

**FT:** Oh, my gosh. Well, you hadn't been talking to your dad during this time I predict, right? And so, how did you find out how about his passing?

[0:11:13.2]

**CD:** I actually found out from one of my family members. It was probably back in my freshmen to sophomore year in college. They just mentioned, "You know what? I heard your dad passed away." And my only response to that was like, "Well, to me he died a long time ago."

[0:11:28.6]

**FT:** Calvin, have you thought about why these things happened to you? I mean, not to get too spiritual or religious but, you know, there is that philosophy that things happen for a reason and things make you who you are. And, do you feel like you have been placed on this earth to, I mean, this has really made you so strong, right? And, in some ways more ambitious than ever. How do you analyze this whole thing?

[0:12:06.2]

**CD:** Yeah, great question. I definitely think this definitely happened for a reason and it was kind of like that moment where I was no longer fixated on saying, "Why this has happened to me?" But to say, "This has happened for me," to a sense that my father gave me a story. My mother has given me a voice. So ever since then, I refuse to allow anything to go to waste and that kind of gave me the drive of what I have today. Because in the past, from anyone who have known me from when I was 16 or younger were known that I was a quitter. I've never really put any much effort into anything like, besides playing football and that's about it. If I could take a shortcut to the shortcut to get an A, or take a shortcut to accomplish anything, I will take it.

But, once my mother passed away and before she passed away, which was on Halloween, she saved up all of her money to buy a house for us to live in and when she bought the house, she wasn't able to actually live inside the house. So, it was that moment I told my uncle, I'm like, "Uncle, I refuse to let this house to go to waste, I refuse for you to sell this house, or rent it to anyone else. I will work to pay the mortgage, to pay the car insurance, so my family and I can live together as my mother wanted." So, that's when I kind of started working three jobs during high school working at a movie theater, working at a nursing home right next to the house, as well as, mowing lawns for my uncles' rental property.

[0:13:56.5]

**FT:** And, you managed to finish all your school credits?

[0:14:00.2]

**CD:** Yes, finished all my school –

[0:14:00.7]

**FT:** Incredible! I don't know anybody who would – I mean, it's very hard to have one job during high school, you had three. That's incredible. Now, I'm going to ask again, what were your brothers doing during this time?

[0:14:14.1]

**CD:** So, my oldest brother decided to move back to Miami to pursue his musical talents, which I fully recommend he would do so because he was very passionate about that. While my second oldest brother continued to live with me as he was in community college.

[0:14:14.1]

**FT:** Okay, alright. So, happy to hear that they were moving forward. Now at 19, did you go to college, by the way?

[0:14:39.7]

**CD:** So, that's a funny story, that's a funny story for you.

[00:14:42]

**FT:** Yeah, tell us why.

[00:14:44]

**CD:** So, after like working three jobs in high school, running track and cross-country, and then, graduating high school, you know, I was just so hungry for more challenges. Like, oh my gosh, I got addicted like just to the whole feeling. So I had this brilliant idea of putting all the states in the hat where I didn't know a single person within a 200-mile radius. I shuffled it up and I pulled out a piece of paper. That one paper the state was Michigan. I'm like, "Okay, cool, I'm going somewhere in Michigan," and then, I went on Google I typed in advertising Michigan University cross-country. The first school that popped up was Ferris State University in Big Rapids, Michigan. So, I told my family, "Hey, I'm going to Ferris State."

[0:15:39.9]

**FT:** And, that's how you choose a college. Basically, throwing a dart on a dart board.

[0:15:45.5]

**CD:** Yeah.

[0:15:45.6]

**FT:** And did you enjoy it? Was that also a faithful experience?

[0:15:48.8]

**CD:** It was amazing. It was a true blessing. I'm not going to lie, the first year was pretty difficult because it was really cold and it's my first time seeing snow. So, it took me time to get adjusted to that, and then secondly, I kind of ran in to a few financial issues.

[0:16:09.9]



**FT:** Okay, what were those?

[0:16:10.2]

**CD:** So, my first year, I was considered an out of state student, obviously because I'm a graduate from North Carolina and the first couple of weeks was going phenomenal. I made the track – the track and field team, the cross-country, I was part of several student organizations and I received an email from the counselor saying, “You know, you have to meet with me today, asap.” I'm like, "Okay cool." I assumed they want to speak with me about like, “Hey, you know what? You're doing too much, you may want to calm down, it's your freshmen year.” Vut, no, she told me -

[0:16:45.4]

**FT:** Which I do advice because I was like you, I have a crazy freshman year and my grades really suffered.

[0:16:50.8]

**CD:** Oh my gosh, tell me about it.

[0:16:50.9]

**FT:** It's like a kid in a candy store. Plus, I was away from my parents for the first time in a long time I didn't know what to do with myself because they were very strict and I was basically free for the first time.

[0:17:06.0]

**CD:** Well, when I went to my, to the financial counselor, she advised me like, "Hey, you know what? You need to come up — you're \$5,000 short for your tuition, so in order for you to stay in class, you have to come up with this \$5,000." So she recommended to look for outside loans and Farnoosh, I will tell you, this is probably the first time ever since my mother passed away that I was literally crying. I went out for a run at night time like at 1 a.m. and it was kind of, really

dramatic. It was pouring rain and then I was having like, the Hillary Duff film [inaudible +  
0:17:44.8]

[0:17:45.5]

**FT:** Oh my gosh.

[0:17:47.9]

**CD:** Like, it's so dramatic, extremely dramatic, and then, I wen for a run for like 30 minutes purely exhausting my body and then I just kind of stopped for a minute there, I'm like, "You know what? I'm going to find a way. I don't know how, I don't know where, but I'm going to find a way."

[0:18:09.0]

**FT:** Like, "I'm not leaving this school."

[0:18:10.9]

**CD:** Oh no, no, no.

[0:18:12.3]

**FT:** From the beginning, it's crazy. You actually found you actually can't – you reminded yourself of something, which was that now you're in state, right.

[0:18:25.0]

**CD:** Exactly, but at first I remember calling my uncle to ask him if he could co-sign for me to get a loan because I don't have any dependents who were willing to co-sign for me and he flat out told me, "No," which I kind of resent to him for awhile.

[0:18:38.3]

**FT:** Really uncle? Really uncle? I paid for a mortgage, okay.

[0:18:42.7]

**CD:** So, I kind of – I kind of resent to him for a while but, you know what? It all kind of worked out in the end. I kind of created a six step process or system to a sense. So number one, I would sell any of my personal belongings that I currently own to generate some quick revenue. And then, number two, I wanted to look for any kind of side jobs I could currently get to continue to generate some more income. So, there was a small movie theater next to our university and it was the same movie theater I used to work for in North Carolina.

So I remember walking in to the movie theater, I approached the manager like, “Hey”, my name is Calvin Sylvain Dorvilier, I used to work for Carmike Cinemas back in Wilson, North Carolina listen up, I don’t need training, I know how to work every system, I know every promotion, every coupons, I can show you right now. But I need a part time job,” and kind of sealed the deal right there and but then I was still kind of short. So I kind of found a way to change my out of state tuition status to in state.

[0:19:49.4]

**FT:** Yeah! Tell us about that because that’s actually a huge savings between – so tell us how you finagled that.

[0:19:56.5]

**CD:** Yeah, sure. So on every school website is always some kind of residency, like tuition purposes like on document. I was doing my own little due diligence because I was looking for every possible way to stay in school, and I realized, one of the general provision was saying that students who are domiciled in Michigan are eligible to be classified as a resident. So, in order to be considered domicile, the student has to be individual and consider Michigan as their permanent home. But, to be effect for tuition, the students must be presumed as independent with no parent under the age of 24.

[00:20:45]

**FT:** Aha

[00:20:46]

**CD:** So, I'm like, "Ah, perfect." So I'm going to -

[00:20:48]

**FT:** That's you

[00:20:48]

**CD:** Exactly. So, what I'm going to do, I'm going to change my driver's license -

[00:20:51]

**FT:** Where did you find this information? Did you just like, went online and -

[00:20:54]

**CD:** Oh, yeah, I was in the library for like, 10 hours or so, I just kept going on for random things. So, I went to DMV, I changed my driver's license, I got - I registered to vote in Michigan and, you know, got all my taxes mailed to my dorm room, and then I literally scheduled a meeting with the — with everyone at Ferris State University to present my case, and be like, "You know what? This is the reason why I should be considered for in-state tuition, this is why it should be taken into effect immediately," and after about two or three weeks, it was approved. I was able to be granted in-state tuition and also I was able to get a scholarship just so I — just because I attended high school in North Carolina. So not only I was able to stay in school, I started to receive a refund check for about \$1,500 per semester.

[00:21:46]

**FT:** Oh my gosh. Bravo! P.S. Calvin if we could go back in a time machine, you should've applied for a lot of scholarships before you went to college. Because you would've - you — there's no doubt many schools would have been fighting over you to give you a full ride.

[00:22:00]

**CD:** Oh, thank you

[00:22:00]

**FT:** Because any 16-year-old that can work three jobs to help pay a mortgage while doing well in school, while doing well in track and field, I mean, come on, you're going to be — I mean, fast forward to today you're obviously very successful and it's no doubt that you had all the signs.

So fast forwarding to today, you are a Human of New York -

[00:22:23]

**CD:** Yes

[00:22:21]

**FT:** What is, Humans of New York everybody, is that amazing, I guess it's all in Facebook, right? This and — now it's a book but, this is where you could find incredible stories of New Yorkers captured within like, a hundred words, beautiful images and I'll read yours to the audience, this sort of, caption of you. I guess it was a picture of you taken — looks like you were at the subway?

[00:22:51]

**CD:** I was, Penn Station

[00:22:55]

**FT:** Penn Station. This is your quote, "Both my parents died when I was 15, so I knew early that I needed to learn how to make it on my own. So when it came time to go to college, I took a bunch of small pieces of paper, wrote down every state where I didn't know a single person then I shuffled them up and picked up Michigan. Then I got on Google and typed "cross-country advertising Michigan University", and that's how I ended up choosing my school." I feel like, that's such a — just a minuscule snapshot of who you are in your character.

But how has that - I mean, that's a huge profile to be considered a *Human of New York*, *Humans of New York*, how has that, in any way helped you with your current life goals?

[00:23:38]

**CD:** You know, like from that post alone, I met some amazing people. I met this one woman who lives in Georgia, I will — we often joke, because I call her my Facebook mom and ever since the post from *Humans of New York*, she has always kept up with me and continued to keep me accountable for all of my goals. But, just from that one little taste of being noticed, I just want to continue to contribute to the world.

[00:24:11]

**FT:** And here is what people have said in the comments. One person says, "Determination, tenacity and fierce independence, seriously inspiring." Another person says, "Should be on a Nike commercial." I like that one. And then another woman says, "Everyday I meet a hero, today, you are my hero. You are paying it forward."

So, tell us where you are right now? Where are you working? What are you doing with your life?

[00:24:37]

**CD:** So, right now, I'm the National Digital Account Manager for Runner's World Magazine and Bicycling Magazine. And in terms of what I'm doing with my life, I'm just inspiring people just to be their best. Like, when you see me, I'm always smiling. I'm always laughing and I'm going to spread optimism everywhere possible.

[00:25:00]

**FT:** Good for you. What's your financial life like today? Are you So Money?

[00:25:05]

**CD:** Oh, I'm extremely So Money, extremely.

[00:25:08]

**FT:** Give us some insights. So, how are you managing your money? I know you are contributing to a lot of retirement accounts. Where did you get your financial literacy from?

[00:25:17]

**CD:** I actually learned it on the fly. Like, when I was like, 17, 18 years old, I've marked down a list of things that I need to get done before college so I do not have to depend on anyone, anymore. So number one was establishing credit. I understand, in order to have good credit, I needed to find my own apartment or be qualified for certain loans. And then, secondly, while I was in school I'm like, "Okay, you know what? What do I need to have, or what do I need to start now to set myself up for success, 10 or 5 years down the line?"

So after creating that list, today, as of this year, I start to max on my 401(k) that my company provides. I maxed out my IRA, I have a 6 months saved from my money market account of expenses. I have a travel account that I usually put like, \$3,000 in, because I love to travel. So I want to have that money easily accessible and only designated for travel. I have an Uber account that I put like -

[00:26:23]

**FT:** You've an Uber account?

[00:26:25]

**CD:** Well a gift card, I'll say.

[00:26:26]

**FT:** Why aren't you taking the subway?

[00:26:28]

**CD:** You know, sometimes I travel so often and I don't want to wait at the airport and take the train all the way back to Brooklyn.

[00:26:35]

**FT:** Oh, well, yeah, to the airport I get it, yeah.

[00:26:38]

**CD:** But, trust me, I don't put too much in there. I put like about \$400 for the entire year.

[00:26:43]

**FT:** So, Calvin in 10 years, where are you? What are you doing? How much net worth do you have? Do you think about — I think you think about these things.

[00:26:51]

**CD:** I do.

[00:26:52]

**FT:** I think you're a planner.

[00:26:52]

**CD:** I'm a serious planner. So, ten years down the line, I kind of see myself as being a motivational speaker and a leader in the media, within the media.

[00:27:06]

**FT:** A go-to expert?

[00:27:07]

**CD:** Yes.

[00:27:10]

**FT:** Oh you should write a book, you should. Or you should start documenting all of this, I don't know if you already but I know you've a website. But, really to — I mean, I don't know if you journalled any of these when - as it was happening but, while it's still fresh in your head, like really think about what you went through and the lessons learned and you are a living example of how to persevere and I think that it helps, if you want to be a motivational speaker and get



your words out there and be on a stage, to first write it all down, right? And to know — to connect the dots for yourself a little bit better.

[00:27:42]

**CD:** No, I definitely agree. I definitely agree and actually like, four months ago, I took a train across the country just to do that. I took a train from New York City all the way down to San Francisco straight, just to write my memoir and it's finished. It's been a process of reaching out to people and the first thing they usually say like, "Oh, man, you're 26, you're too young for a memoir." I'm like, "You know what, just read the first page, that's it, just read the first page."

[00:28:10]

**FT:** And you know what? This is volume one, guys. There's more to come. So this is unlike a lot my So Money interviews. We haven't really talked about, you know, your failures, your successes, your habits. I just feel like your story was so important and so inspiring that I wanted to dedicate a lot of the half hour to it.

But before we do go, Calvin, I want to ask you, what would be your advice to someone, a young person who feels like they don't have any financial resources, they have all of these goals, their parents aren't the best role models, but they do want to go to college or start that business, or both? I mean, let's — I'll take the stage, because you want to be that motivational speaker, speak to that person, who's right now are going through some doubts.

[00:29:00]

**CD:** Well, I will say for number one, you have to understand that you cannot change your destination overnight, but you can change your direction overnight. So, if you know where you want to be, what you want to have, or who you want to be, just ask yourself, "What can you do right now, literally right now, not when you have something, not when someone else comes to your life, but literally right now to ultimately effect your future down the line?" If you want to be a millionaire, you want to be a billionaire, I would say, strive to be the mill — strive to be that billionaire. Not for the money, but for who you have to become to earn that billion dollars.

[00:29:45]

**FT:** Yeah and you're not going to get the million dollars overnight, you're not going to be able to get that destiny overnight, but you can start saving and that's changing direction. I love that; don't worry about changing your destiny, but you can change your direction. Because I think that it's empowering. We often feel like, we are already defeated before we even get to the start line and we just want advice where we can feel like we can have a handle on things. So, no matter where you are, where you're living, how much money you have, what your skill set is, we all have special qualities, and we all have people we know who want to help us, hopefully, and we, you know, we still live in a very free country relatively speaking, and so, remember that.

I remember Seth Godin was on this podcast and he said, "Everybody listening to this show is rich, if you believe that your richness comes in your resources." Now, some people have a lot of resources, some people have just a few resources, but they're resources and you have abilities. So those two things combined can lead to richness in life and so, Calvin, thank you for reminding us of that in how you're living your life and leading your life, and no doubt, you will be inspiring so many more people as the years go by and let us know how we can help you.

[00:31:14]

**CD:** Thank you again, Farnoosh, and everyone who's listening right now, live your life and remember, smile!

[00:31:22]

**FT:** Smile! P.S. smiling requires more muscles than frowning and so you're gonna burn more calories, and right now, that sounds good to me. Trying to lose the last of this baby weight, so I will be smiling a lot more for you, and really Calvin, thank you so much. We really appreciate you and everything that you stand for and you are So Money.

[00:31:45]

**CD:** Thank you, Farnoosh.

[END]