

EPISODE 675

[INTRODUCTION]

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FT: From earning just \$7 an hour in his country, Slovenia to running a six figure online business, our guest today is pretty money, pretty so money. His name is Primoz Bozic and I met him at a networking event and just thought he was fabulous and he had to come on the show because he has a lot to teach us. He works with world class experts and entrepreneurs people like makeup artists, song writers, high performance coaches and helps them turn their expertise in to an online business as he puts it.

He helps these people put the best, absolute best, content on the internet and he describes in the interview what that entails, his story is just incredible. Primoz started as a programmer in Slovenia earning minimum wage, eventually went on to become a student of Ramit Sethi whose been on this show, he's the author of *I Will Teach You to Be Rich*. We dive in his business as well as his personal journey and the interesting differences, cultural differences in Slovenia versus, say, the United States. How money is really taboo there, it's pretty taboo here but it's extremely off topic in Slovenia. He isn't someone who feels he can talk about his wealth or his business to his family, to his friends, so we had a very interesting talk about that.

Here we go, here is Primoz Bozic.

[INTERVIEW]

FT: Primoz Bozic welcome to So Money, it's nice to reconnect met you at an event a couple of weeks ago. Thought you had a great personal story, story of personal development and success and I love to share it with the audience, welcome to the show.

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PB: Thank you so much, I'm really excited to do this.

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FT: And, tell us where you are, where you are right now. I think this is also very cool.

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PB: Yeah, so I'm in Slovenia right now and I wanted to say I see this beautiful view of Ljubljana from my apartment but actually it's really dark because it's like 6 pm so I'm just sitting here in front of my computer in Slovenia.

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FT: It's 6pm so it's noon here, I'm recording at noon so you're six hours ahead, what is the future like?

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PB: Well, the future is bright for sure just not today, you know.

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FT: Just hang in there, okay, you're telling me that you'd hang in there, okay. Primoz, tell us a little about what you do now? I think this is also really fascinating, you run an online marketing business but the way that you got here was via taking a course from one of our former guests, Ramit Sethi, tell us kind of where you are now and how you more or less got here.

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PB: So yeah, I worked for Ramit Sethi for a while and developed some of his programs for him and we can talk about more about it in the future but just this year I've moved back to running my own business full-time. What I do in my business is I work with top experts. People like celebrity makeup artists, children's book authors, songwriters, like everybody who really wants

to be the best in the world at what they do and they want to build an online business I can help them do that. So, the way that I help them do that is I help them create incredible online courses that are actually experiences for students and live a lasting legacy and also how to create a really good content like ultimate guides and hope on that is to create the best content on the internet that really deeply covers your expertise and impacts millions of people.

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FT: And what do you mean by best content?

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PB: Oh, yeah by best I mean most comprehensive, most detailed content out there because the thing that I'm really good is taking a certain topic like attending conferences and really writing the best piece of content is the most detailed piece of content covers every single step of it like preparing for a conference in advance, how do you research the speakers, how do you prepare the questions, how to make great questions, how to reach out to speakers in events, what do you do at the conference from like when should you connect with speakers, how do you connect with other attendees, can you organize certain events outside of the conference to bring people together and also what do you do after the conference, right?

Like, what do you do on the flight back home? How to actually follow up with people in an authentic way without bugging them or without this taking like ten hours of your time. So, actually wrote an ultimate guide to attending conferences that covers all of this information in like 27,000 words which is unlike anything else that I've seen online and that's basically the thing that I'm excited about the most is like we have a lot of content nowadays because a lot of people write their blogs and things like that.

But, what I noticed is that very few people create this really comprehensive content that really covers every single thing from beginning to end with specific examples, stories, case studies, that really genuinely helps people rather than just gives us information that they never act on.

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FT: That's brilliant and I know Primoz you not only talk the top but you walk the walk. We met at the conference, your follow up was very smart and here we are on the podcast together so this is a testament to your own expertise. You mentioned that you worked with people like makeup artists. I find the online marketing world so not in my DNA like to be able to master that is just not what I was put on the planet to do but do you feel that everyone should experiment with this if some if you are an expert that you have something that is in demand, let's say it's in demand in the real world.

Is it worth transitioning somewhat to the virtual world but what if you just don't like doing it? Just hire you I guess.

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PB: Yeah, I mean that's one option, right? I think people who I worked with usually already know that they want to build online business and the reason why they want to do it is because usually they spend a lot of time building up their expertise for years and years and years. Like, you know this celebrity makeup artist for example. Like, the person I'm working with is probably like one of the top ten makeup artists in the United States, works with, you know, top celebrities and everything but only very few people know how good she actually is, like I mean like the people who work with her know that.

[0:06:31.5]

FT: Just Beyonce and like other celebrities.

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PB: Yeah, the celebrities get the benefit from that but like she's great, had so much knowledge overtime both about makeup as well as like how to make money as a makeup artist and she wants to share that knowledge with so many more people than just the ten people that know her in the industry, right?

Or, a hundred people so she walks – she knows that using the internet is a great outlet for her to share that knowledge but in yeah, when experts get it in to the online marketing world they maybe don't even learn all this stuff or maybe they do want to learn it but it's really hard to find people who will work with them closely to help them actually do it and who's going to help them create this really impactful business in an authentic way. Because, there's a lot of internet marketers and they teach you a lot of scary stuff and that's not what this experts want.

They want someone whose going to create have them create something of quality and not just something to make a quick buck.

[0:07:20.5]

FT: Before we get to your very early days of making seven dollars an hour which I think is such a fascinating story to begin there and to now have what you've built is incredible but along the way you became a student, right? To learn all of this and you became a student taking Ramit Sethi's *Zero to Launch* which then ended up being a place where you ended up working on, he hired you, so that's also a great story, right? Going from student to teacher tell us about that and how you got basically his attention, what it was like working with him? I think that's really exemplary.

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FT: So, what I've done is I joined a few online courses from Ramit. The first one was just about freelancing and I took his course, I implemented it, I got some results with it, it didn't really have a relationship with Ramit at that point and then, you know, as I learned how to freelance he had this in person event called, The Hundred K Summit, so we're at conferences again, and this is a small event for like maybe 20, 25, people it was like five thousand dollars and the whole promise was to get – go from being a five figure freelancer to becoming a six figure consultant. So, in there flew to New York stayed on a couch in Chinatown because I can't really afford, you know, anything else at that moment but I made it there and just try to soak in everything, you know, from Ramit at that conference over the three days.

Now, as I get in to that conference I had a lot of questions prepared like I spent weeks preparing for this one event. I knew exactly what I want to get answers on and I just asked a lot of questions during every Q & A session I'd be the first person who raises their hand and, you know, during breaks I would go up to him and ask him more questions like I even had these questions written down on this small note cards that I had prepared to make sure that I would remember them and I would write the answers on the back of the note cards so as I did that –

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FT: What was your goal though? What was it like? Okay, take me back a step or two because we, kind of, rushed over like, well, I figured out what I wanted to accomplish, how did you figure that out? What was – give me some examples of the exercises you did before the conference?

[0:09:18.1]

PB: Yeah, so before the conference I went through this course on creative life from Ramit which I think was like, what eight hours or ten hours or maybe even more it was this really long and detailed course and I knew I got a freelance business, I knew I want to grow it, but it didn't want to come to conference prepared with not very good questions, so what I did is I already looked at his course on freelancing because the mentor of mine told me I should look over that. I went for the course and I just like rolled down the questions they had based on the content he was already talking about. So, if he mentioned the concept about like, oh this is how you raise your rates and there were parts that was not clear to me. I would just make notes and I'm like okay, this is something that I'm not familiar with.

So, go for that whole course I would end up with a notebook probably with like 30, 40, pages of notes and I went through each of those questions separately and I tried to just answer them myself. I tried to Google them, I tried to visualize what Ramit would say, how he would answer those questions and some of them even just answer myself by doing that but some of them I really couldn't answer like for example, "If I'm a freelancer and I want to raise my rates with existing clients when is a really good time for me to bring up the conversation and what exactly should I say during that conversation?"

Things like that you can only get through if you go for a certain amount of material and really kind of like polish your questions over time. So, that was I was doing pretty much for the first period before the conference and what my goal was well I'll be spending that \$5,000 on the conference, a \$1,000 to get there. I really want to make sure that my investment was worth it. Like, I wanted to make sure I would work my ass off to actually benefit from this because it was a major investment for me and I really wanted to take as much as possible away from it that I spent a time preparing for it.

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FT: I love students like you because ultimately as a teacher you want your students to succeed and, yes, you're going to deliver some great value at the conference but it's really up to people – you as the attendee to take it to the next level and you certainly did and I knew Ramit well and he doesn't like questions that you can just Google?

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PB: Yes.

[0:11:19.5]

FT: Like, ask him a question that shows that you have done a lot of homework and now you arrived at a sort of question mark that is valid that, you've done a lot of the research, you have dug enough evidence but, and so now you have an informed question and I think that all teachers really appreciate that. So then, he ultimately hired you because who wouldn't at that point.

[0:11:43.3]

PB: Yeah, I mean it didn't happen so quickly we do have to connect the dots just a little bit so I was at that event I took all the advice from the event using the advice from the event I actually was able to I think double my revenue, monthly revenue from freelancing in a month and triple it over two months because I just took the advice and run with it and I was serious about it.

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FT: What was the biggest, what was the biggest game changer like what can you take us inside that conference what was the thing that you did that helped you three extra income?

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PB: Stop charging hourly rates, start offering retainers and packages instead and because I was just selling like five hour packages before and I would just get stuck on that so I started charging retainers, monthly rates, I also started doing group programs to people rather than just one on one work and I also hired an assistant which freed up a lot of my time. It's very simple stuff but it escalated really quickly because I did those things.

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FT: And, it sounds like you just needed permission to do that because it's not like rocket science but it's just like, oh I can do this, yes you can, and you did it.

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PB: Oh yeah, I mean at that time that was like I think in 2013 and at that time I really had no idea that I could do retainers so it was new information for me at that time even though right now maybe for us it's common knowledge I can like no idea about that stuff. So, it was kind of both it was like learning it and then, you know, having the accountability and the permission to do it.

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FT: So, take us back to when you were a young'n in Slovenia making \$7 an hour what was the turning point for you? Or, you thought you know what, I just want to make a change, there's more out there for me and I want to go get it.

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PB: Yeah, so I was working as a programmer in Slovenia in a cubicle I was also studying computer science, i was probably like what 20 years old some like that. So, I was actually making decent money for Slovenia because like \$7 per hour most people who were students would make like 5, 4, dollars per hour and know to the US people these sounds crazy but for Slovenia like that -

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FT: What does that afford you?

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PB: I mean like a lot of people still have that kind of salaries like you just get to live in a small apartment, right? Like, you can find apartments they are like what 3, 4, hundred dollars per month and in Slovenia we do have like the health care taking care of for you so you don't have to pay for that so that's a big difference, right? So, I mean you can live in a small apartment and, you know, if two people that make that money that's great and then you can buy some food but you can't really splurge on many things.

Now, I am saying this for student, so most students live with their parents even until like they were like 20, 25, 30. So, in Slovenia that's pretty normal. You're not going to live a luxury lifestyle if you make like \$50 per hour you're living really, really, good in Slovenia.

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FT: But, not enough to take a Ramit Sethi course.

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PB: Well, that's maybe what some people would think, right? So, I was working as a programmer, right? Making \$7 per hour I was making pretty good money because I was still

living with my parents so a thousand dollars of spending money was great but I wanted to figure out, where I could put that money to spend it more wisely. So, I found Ramit's book, *I Will Teach You to Be Rich*. I read that book I thought this is awesome and I also had this idea of like, oh you know maybe I can make some more money by learning how to freelance and that idea, kind of, like marinated in my mind until I had a conversation with a co-worker.

So, co-worker was this really smart, really brilliant guy, he was I think about 40, 45, years old and when he came to the same company I was working in it was a small company it was growing, he was working on the best projects I think he made one of the first video games in Slovenia so he was doing great, he was paid well and, you know, just working exciting things but here we were 20 years later sitting at the same company, he was not working on fun projects, he was working on the same project as I was and it was obviously pretty boring for him and the punch line is he was actually making less money than I was on a monthly basis which was crazy to me.

It's like, I was here I'm a student I'm working through for a month or two and I'm making more money than this guy, and I saw it he had potential and I thought him like, hey, why don't you just work on your own and he was like, "Well, I have bills to pay, I have a family to raise, I can't just quit my job and start a business for myself." And in that moment I was like I never want to end up like that and I want to start my own business so I took Ramit's online course and spent extra seven months finding a good profitable idea but then the things kind of took off from there when I did finally find my idea.

Oh, and we probably also want to cover this thing so I was making a thousand dollars per month, right? And his course Ramit's course was a thousand dollars. So for me, I can decide whether I want to spend that money on clothes or getting a car or fancy dinners or whatever but I was like, "No, I really want to make this business thing work." So, for me, spending a thousand dollars on my whole salary on the freelance course was actually a no brainer, even though most people in Slovenia would never do it, even no matter how much is it for me it's like, "Yeah, it's an investment in myself or Ramit's sales copy is pretty convincing so I want to do this.

Now, the problem there was is that is in Slovenia as a 20 year old kid you don't really have a credit card at least like five years ago you wouldn't have these debit cards. You couldn't get a

credit card if you were a student, it's not happening. So in order for me to even make the payment for that course I had to go and have this weird conversation with my mom which was, "Hey, I want to buy this online program from this Indian guy about making more money, can I use your credit card?" And at that point Slovenia, like credit cards were the scamiest thing where people would steal your credit card number and then steal your money, that's what everybody thought.

So, I had to have this long conversation with my mom and let her know that "Hey, I'm going to send you the money and then you can make the payment for me, is that okay?" And then, somehow I managed to convince her and I was actually able to make those payment for the course but hey, it was quite a process trying to give someone money for this course.

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FT: Did you have any pushback or did she resist?

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PB: Oh, yeah she thought they're going to steal her credit card number. So, she did a little bit of convincing and me showing her on the website and I was like, "Oh, this guy wrote the book," and that didn't really help because the book was yellow and fluorescent and he didn't have [inaudible 00:17:51] there. So, it was a really hard sell.

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FT: Yeah, he seems like a real guru to me.

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PB: Yeah, it was a really hard sell but I did have at least have the paperback copy of the book is it now.

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FT: Like “Mommy has been again in America, okay.”

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PB: I was like but he has somehow, she was like, "Okay, but only this once". So, she did.

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FT: So and what did she think of your success now?

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PB: I think she's really happy and proud of me. I mean we've come a long way but now she's really happy for me.

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FT: So take us back to even earlier a little Primoz. What was your childhood like and let's talk a little bit about money. What was your introduction to money do you have a big memory from childhood where you learned something about money that has stayed with you all these years.

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PB: Yeah, I mean, I know I just wanted to be rich, when I was a kid.

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FT: Really?

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PB: Yeah, I always wanted to be rich and the reason why is because I have some friends whose families were pretty rich and they will have all of these vacations to amazing places like New Zealand and Australia every summer and there I was and we went to Croatia to the exact same spot like a camping place for ten years in a row and I always had this idea, "You, all like I wish I could just explore the world and go wherever I want and not be limited." Like, even when I was a young kid, I was constantly thinking about it then dreaming about it.

Now, the problem was that at that time my parents thought that making out for money was a really bad thing because the only people supposedly to make a lot of money in Slovenia are either selling drugs or they're tycoons, that's pretty much the mentality here in Slovenia so they are like, "No, no, don't worry about the money, don't try to earn more money, just be grateful for what you have," and so on and so on which is fine and I understand that but it was kind of a thing that stayed with me for a long time because even though I understood what they really were saying to me is like we don't want you to become a bad person who sells drugs or does money laundry.

It was kind of like that belief, that mentality like making all of that money makes you a bad person, that actually really slowed me down like running my own online business for years and years and years until I actually realized that, that's something that I had subconsciously in my mind. Now later on I was able to kind of figure out like okay that, that's just a story that my story tell themselves because they don't know any rich people who are also really nice, kind and caring people who give a lot of money back.

Because they were just surrounded by people like them who made the same amount of money as them and has the story that they tell themselves and then the other stuff they learn from the media, so they thought like, "Okay, this is a really bad thing". So then I understood later on as I learned my business that even though my parents might think that making a lot money is bad, I don't have to actually talk to them about how much money I make or stuff like that. I can make as much money as I want to because they know this is important for me to make a bigger impact on the world and I can just talk to them about things that are important to them like my relationship with my sister and how I am helping my students and just helping a lot of people.

And, yeah, that was like a lesson from the childhood that kind of like stuck with me it's like, "Money is bad," and I realized actually it's not so it's just interesting to see how that manifested over time.

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FT: Is that still the mentality that was many years ago when you are okay but you think that, that people's mindset have evolved around who rich people are and that you don't have to be necessarily greedy in order to be rich, or a criminal.

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PB: I want to say like I mean in Slovenia in terms of the general population they still think that rich people are bad. When you talk to the people who are entrepreneurs and successful business owners obviously they have very different mentality around money but let's say you talk to my relatives they probably would still feel the same way and it's just because the media brings people up all the time, that have money laundry or whatever they're just this kind of old time and when people watch a lot of media that's the mentality that they have unfortunately.

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FT: So, how has that impacted your presence in Slovenia. I mean do you feel like you have to hide your success or that you have to be careful about how you present yourself? I know I met you, you're a sharp looking guy, it doesn't mean that you're rich but perhaps in your small town that maybe something that, I mean in New York everyone dresses nice, right? Especially when they're working in Manhattan, so it wasn't like you stood out but do you feel like you stand out in a way that makes you uncomfortable in your hometown.

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PB: Yeah, I mean like in our city I'm in a capital so it's like 200,000 people so it's not a village or something like that, but yeah, I mean it's weird for me to just walk around in a blazer or something like that with a pocket square like I never do that because if I did that people would

think it's kind of weird and I also like in my day to day interactions I don't really talk a lot about money with my friends and people around me and I don't even try to bring it up that much because the reality is my friends make a lot less money than I do, right?

So, if I talk to them about money it's kind of weird for them, like I can't talk to them about getting this first a thousand dollar per hour client, like that's your whole monthly salary. It just leads to really weird conversations and it's also weird because when I go to New York we can go out with friends and we can have drinks and we can spend 50, a 100, 200 bucks on a dinner and that's normal and that's cool. Here I can't really do that without our friends because they can't really afford going to a nice restaurant or if I take them, then if I take them too many times it also feels kind of weird.

So, I try to just save it for special occasions. So, yeah, I definitely like just hanging out with let's say regular people that are a lot involved in business world that make a lot less. It is maybe a bit weird and uncomfortable and also when talking with my parents or relatives I try not to bring money up because it never leads to anything good because it's just leads to these conversations about like, "Oh, I hope your not doing this just for the money," and so on, and so on, and so on.

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FT: But Primoz what an opportunity for you to really be a model and an example for everybody in your community, at least within your friends and family network. I mean, what you're doing is really commendable. You picked yourself up by the bootstraps. You built this business on your own mainly because you believed in yourself and I'm sure that you can teach things about how to manage your money in a way that services yourself and others so it shows that you're not just like going on fancy trips all the time but that your'e actually using money maybe to create a legacy and I think that hopefully you'll get to a place where you see yourself as really someone who can inspire change and hopefully others will see that too.

I just think that, that's missed opportunity that you are living proof of how you can really be self made and I would love for that message to be a global message and it's a shame that if people are only looking at the negative that maybe you can be someone to open their minds and so

however, if you feel comfortable doing that, I just really think that there's enough opportunity here that you can help people -

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PB: Yeah, I mean I agree too and that's my big mission you know for the next few years it's just like to show people that money is not necessarily bad and also that they can build business like this and impact a lot of people and really change the world even if you're coming out of Slovenia. So, that's definitely something that I want to spread the message around and even like if somebody sees this podcast, like "Oh, this guy's from Slovenia, I'm from Slovenia," then maybe their mentality would change which is pretty awesome.

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FT: Well, hopefully they'll listen to this episode, this podcast, you should share it. So, tell us about you're So Money Moment Primoz? I mean you probably have a continuum of So Money Moments but what was like the first time in your career, in your profession that you really felt or even in your life that you felt like a lot of the hard work had paid off and that as I say the financial stars aligned.

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PB: Yeah, I think it was kind of like after I went on that conference from Ramit Sethi in New York. I felt like in that moment when I started to actually double through my revenue that meant I was no longer making like \$2,000 a month but I was making let's say \$6,000 a month. I think the one thing that I really remember at that point is I was flying to another event, I think it was in New York, and, I was flying through Brussels I think on Delta and I just had this weird idea that I wanted to upgrade myself to business class. So, I went up to the counter on the gate and they told me what was the price was. I was like, "Oh, that's actually not so bad," so I upgraded myself to business class and I have like the most amazing flight to the United States which was so different than all the economy flights and before that.

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FT: All the wine you want, warm nuts.

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PB: They gave me wine, they even gave me like a bottle Port wine to go because I was so nice. That was like, holy shit that was really like a really fun flight, yeah.

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FT: It's expensive to fly business and first class but if you can get some sort of like discounted rate or, hey, if you wanted to go for the splurge think about not just the price but think about the value. You're getting to sit with people who are, I know so many stories on people I sat next to so and so in my first class flight one hour connected and - ambitious people right. People who obviously have deep pockets and maybe there's a way to synergize or at least have really good conversations and be inspired during your six hour, eight hour flight and of course you coming overseas it's probably nice to go with some comfort.

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PB: I think that was definitely a experience and like, what I like to do over and over again it's like I like to whenever I do something I do really well like for example I had my lifting competition recently and I became like a national powerlifting champion because that's a random thing I do on the side.

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FT: Wait, wait, wait, wait, wait you are a magician and a powerlifting champ, wait what did you say?

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PB: No, I became the national powerlifting champion on the side.

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FT: I thought for a second, I thought you said magician and I was like that's not what he said. Oh, that would be pretty cool too. So, what is powerlifting?

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PB: That just means going to the gym and trying to be as strong as possible like do bench press and deadlifts, and squats, like just try to do the maximum amount of weight. So that's just a weird thing I do on the side and yeah, I just won two gold medals at my first competition like a month ago.

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FT: Renaissance man Primoz, so what's next?

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PB: Next is qualifying for European Championships and then eventually like becoming a European Champion and the world champion. So, that's -

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FT: Oh, my gosh is this a category in the Olympics?

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PB: Unfortunately not. Unfortunately not, it's not the Olympic lifting but it's similar and so any how like we had this competition and it was so awesome to be just to be able to take like three trainers because I have three different trainers for lifting to just take them all together to like a nice restaurant and go celebrate together. Like, and not worry about the bill or whatever and just

kind of have a really fun time like that was a really fun experience for me. Just take people who have supported me and helped me over time.

We worked on this goal together for more than a year to take them out for a nice dinner to get in to like talk to each other, to get to know each other like that was something that I love like having this kind of moments and not to have to worry about money.

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FT: Isn't that the truth? That is actually one of my - that is my goal when I first walked in to my financial advisor's office she said what is your goal Farnoosh with your finances and I said I wanted not to have to worry about them. I want to have to not really think about it in a way that makes me nervous or concerned or anxious. I mean I like obviously talking and thinking about money and in positive ways but I don't want to ever feel like, "Oh gosh, how am I going to pay for this or will I ever have enough money." I want to feel like everything is serving, that my money is serving many purposes and that those purposes are being fulfilled.

Alright, failure, Primoz. What is something that you did that was not so good with your money?

[00:29:42]

PB: Yeah, I think like especially in the earlier times of my business, I like to spend a little money not necessarily on the bad things but on the right things even things like online courses because I thought they have a really, really good investments and then of course sometimes I would fly business class or treat my self to a nicer hotel or some like that.

So, my mistake was that I like to spend all of my money and not save much of it which in retrospect it was really, really stupid but that kind of like led the situations of like feast and famine when like I would be making a lot of money and I'll be living this rich life and then I would live on frozen pizzas for a few weeks. So, that wasn't very good like that's definitely a thing I had to learn not do.

[00:30:25]

FT: The ebbs and flows so what do you do now? What has been the solution?

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PB: I save money first and then do the rest.

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FT: Yeah, and how much do you save?

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PB: Just 10% of anything that comes in.

[00:30:36]

FT: Ten percent I would say do 20, do 20 or 25 just try it.

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PB: Absolutely.

[00:30:41]

FT: Because look, I mean, is this 10% just for an emergency or are you saving for also the future, how is this savings being utilized?

[00:30:50]

PB: That is just for like the emergencies in the future like I do like to also put money on the side for investments but I do have to have, like tendency of investing in myself aggressively. In Slovenia you can't really invest in stocks and funds like index funds and things like that. That

kind of investing doesn't really work in Slovenia. I could potentially do that actually overseas but it's like really, really tricky so instead of doing that I kind of like have a separate thing where I then just invest in like online programs some things like that.

[00:31:17]

FT: So, now what is retirement typically like in your country? What do people do? How do they prepare for it? Do people retire?

[00:31:25]

PB: Yeah, I mean for most people who have jobs they just pay a percentage of their salary. You don't have a 401K or a Roth IRA like you don't have any of those things which is kind of crazy but like people work their jobs and then when they retire they get between like a thing \$500, \$700 per month back from the country, that's pretty much it.

[00:31:49]

FT: Well, you're never retiring it sounds like anyway.

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PB: Yeah, yeah, pretty much.

[00:31:53]

FT: So, that's your plan, just don't retire.

[00:31:56]

PB: Pretty much.

[00:31:56]

FT: Alright Primoz let's do some So Money fill in the blanks just like everybody else on this show, no one is immune to this, whether you're Tony Robbins or an early retiree, you're going to get to finish these sentences for us, okay? Alright so "If I won the lottery - do you have a lottery in Slovenia?"

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PB: Yes. Wait it's probably not the 100 million it's maybe like 10 million at most.

[00:32:22]

FT: Alright, so if you won the lottery the, "First thing I would do is -

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PB: I would first take my family on vacation to Bora Bora because I know they really want to go there. I know it's also really expensive that's the first thing that I would do. Second thing, I would move to New York, which is also what I always want to do and the thing that's holding me back is just like it's pretty expensive. And then, the third thing is to build an incredible team that will really help me spread my ideas in to the world faster like copywriters and things like that. I think I would just hire a team faster than it's going to take me right now

[00:32:54]

FT: You're not alone right now in running this business.

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PB: No, right now I have a P.A. that's what we're doing right now, yeah.

[00:33:00]

FT: Alright cool, alright the one thing that I spend on that makes my life easier or better or both is -

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PB: Incredible coaches.

[00:33:08]

FT: What kind of coaches? Like career coaches?

[00:33:12]

PB: Yes, so I have a high performance coach who works with like, with are some of the best tennis players in the world because helping me kick ass and then I'll also invest like in high-end business mastermind like I just joined this \$25,000 business mastermind so I can improve my business like that's the one thing I love spending money on, it's just improving myself, investing in my self.

[00:33:31]

FT: Alright, one thing I wish I had learned about money growing up is -

[00:33:36]

PB: That money isn't really bad for you.

[00:33:39]

FT: Yeah, right so when people won the lottery in Slovenia do they become outcast? It's like people are "Oh, that person has money."

[00:33:47]

PB: I don't know, I've never met anyone or her like I don't know that anyone that won a lottery so honestly I don't really know. I don't think even anyone that plays the lottery so I really kind of no idea, finger problem just disappear or buy nice houses.

[00:34:01]

FT: They moved to New York.

[00:34:03]

PB: Yeah.

[00:34:03]

FT: , They buy real estate in New York that they don't actually live in. That's pretty much a lot of the real estate here that gets purchased this empty vacant penthouses and a lot of people from overseas putting their money in to them but anyway. "When I donate I assume that you're a little bit of philanthropy and when you donate I like to give to blank because -

[00:34:24]

PB: I like to give to people who suffer from natural disasters because I think like when you lose your house or something like that do we really need that money most.

[00:34:34]

FT: Yeah, in an emergency. And last but not the least I'm Primoz Bozic and I'm So Money because -

[00:34:41]

PB: Because I've learned how to stop being an idiot with money and now still averagely spending on the things that matter most to me just not every single day and in a much more smart way.

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FT: Yes you've become very, very discriminating about the lavish things that you want to spend on but you're also growing your business which is you're in this growth phase right now which is a really fun place to be in and it's great to watch and learn as you're doing it. Thank you for sharing your story with us and being an an inspiration and I hope that you know, eventually the people around you will grow to better appreciate you for your hard work and your efforts and the inevitable wealth that follows.

That is just a measure of your ability to hang in there, to succeed, to reinvest in yourself, it's all good everyone listening in Slovenia, Primoz is So Money okay! And if you have any issues with that just take it up with me but don't take it up with him. Good luck to you and thank you for coming on this show.

[00:35:37]

PB: Thanks so much for having me, this is so much fun.

[00:35:42]

[END]