

**INTRO:** This is part two of my interview with Elsie Paulino. If you have not yet listened to [part one](#), I highly recommend you go back and do that first. It provides some very important context for this episode. If you have already listened to [part one](#), you know, we're about halfway through our bottle of Rose' from Provence, so come along. As we finish the bottle and finish up this interview, please enjoy the conclusion of my interview with Elsie Paulino.

**Matt Bowles:** So, I haven't yet been to the city of Oaxaca, but I have been to Puerto Escondido which is in Oaxaca state. And I was there in 2022. Yes, a super interesting place. And I'm curious if you can describe your take on the vibe of Puerto Escondido in contrast to the Playa del Carmen, Tulum, Cancun type of vibe, because certainly there are plenty of foreigners that are there, but the vibe was very different.

**Elsie Paulino:** It's very laid back. It is very much a beach town, but there's nothing showy about it. There aren't these super luxurious hotels. There aren't these massive resorts. You feel like you're part of the community there when you're visiting. And I think that's what gives you that different feeling to the Playa del Carmen and the Tulum and the Cancun that are very much at this point built to serve tourism and more lounging vacations, rather than exploration, which you get a lot of in Puerto Escondido.

**Matt Bowles:** Well, I want to ask you about another place in Mexico that I have not yet been, which is Guanajuato. Can you share what you love about it there?

**Elsie Paulino:** Guanajuato is so colorful. I think it's considered one of the most colorful cities in Mexico, if not the world. So, I actually went for the day because I was staying in San Miguel de Allende, and I rent cars. I've driven in Thailand; I've driven in Mexico. And I know it's probably not the most comfortable thing, but I like being on my own time. And so, from San Miguel, I drove to Guanajuato for the day, and it's another, honestly, Mexican city that feels like a fairy tale. So, it's super colorful. The street food is incredible. And you can tell that it's a city that's attracting more and more tourists because there are so many walking tours. But it never felt super overwhelming, and they were happy to see us, if that makes sense. So, it was a very warm city, a very stunning and colorful city, and I definitely want to go back and spend more time there.

**Matt Bowles:** Well, one of the things that I love about your content overall is that it is very much food centric, and you very much do focus on the best culinary experiences in these places. A lot of it is street food. A lot of it is very inexpensive and absurdly amazing food, which is exactly what I love, which is why I'm such a fan of your content. And also, the best coffee shops and stuff like that. And as I'm going through your stuff, I'm like, okay, I'm like, bookmarking, like, all of this stuff because you are speaking my language for what I need to know when I go to these places. But you also do the same thing for your home city of New York, which is incredible. And I'm here now, and I'm like, going through. I was like, oh, I got to go there. I want you to give love to New York and put people on to some of the highlights, and you break it out as well by burrow. And you do Brooklyn stuff, and you do queen stuff. So maybe let's just start with Queens, which is where you are based now. Because I feel like a lot of people skip Queens, and I feel like Queens is so unbelievably culturally rich and the food is just next level. And so, for people that would like to come and experience Queens next time that they're in New York, what would you put people onto? What are some of the highlights?

**Elsie Paulino:** Oh, so for breakfast, I think Little Flower has, I'm going to say it, the best breakfast burrito in all of New York City. All five boroughs. No, I haven't had all the burritos out there, but I am still standing 10 toes down on that. It also has unbelievable pastries. So, it's an Afghani bakery in Astoria, Queens, and it's

become super popular, especially by locals, but more tourists are finding it. And so incredible pastries, incredible food, and delicious tea and coffee. So definitely little flour. So, it's funny because I love Sami's Kebab House, which is right next to it. The owner of Sami's Kebab House is the father of the owner of Little Flower, so they have a nice little family thing going on. Incredible Afghan food. And then, I mean, it depends like, for ramen; there's Hino ramen, unique Birria-Landia, which is now everywhere, but the originators are in Queens. So, tacos. I mean, there's everything. There's everything. Nonna's for pizza is absolutely incredible, District, Saigon for Vietnamese. And then they have so many coffee shops. I love a good coffee shop. I do.

**Matt Bowles:** Well, we're certainly going to link up your content in [the show notes](#) for this episode, and I want people to definitely go and check out your Instagram reels, because you go to these places, you video them, you review them, you talk about them, and it makes me want to go to them. So, we're going to link that up in [the show notes](#), of course. But let's talk about Brooklyn for people that would like to spend time in Brooklyn, what for you are some of the highlights in that borough.

**Elsie Paulino:** So, Brooklyn, you're probably going to go to Dumbo. And so, because you're going to go to Dumbo, you have to check out the Time Out Market. So, the Time Out Market, one, has all foods, but it also has a lot of the viral places that deserve its virality in the timeout market. Like, they have stalls outside of their restaurants outside of the boroughs. So, you have everything you can possibly want at the timeout market. Yes, there's an upcharge, but if you go to the roof, there's an incredible view of the city. So, it makes the upcharge worth it. I would recommend going either on a weekday or early because it gets super packed. But it's just a beautiful part of Brooklyn. But Brooklyn itself has a huge pizza scene. Any pizza, to be honest. So definitely just seek out pizza. And also, I'm obsessed Coffee shops. There are so many coffee shops in Brooklyn. Cute coffee shops. Ooh, Win Son. Taiwanese, I'm pretty sure. Taiwanese bakery. Super viral, but very worth it. They have this black sesame latte that's to die for.

**Matt Bowles:** Amazing. Well, as you know, you are now officially my consultant for these things. I have been going through your content, I'm bookmarking things and I now have a bucket list of places in Brooklyn and Queens to try. So, we're going to link all of that up in [the show notes](#) so folks can check it out. How did you, though, Elsie, get started in deciding that you wanted to create travel content both about New York but also about these other places around the world?

**Elsie Paulino:** So, I've been traveling for most of my life and it's something that I'm always going to do. And so, I wanted to be part of the mission to diversify the face of travel because so many people in our communities, the black and brown community or underrepresented communities, see travel as like this privilege. And it very much is a privilege, but it's an accessible privilege. It doesn't have to cost you an arm and a leg. It's very much something that you can access. That may feel far-fetched, but it's not at all. You don't have to stay at a five-star hotel and still have the best time of your life. And so, I wanted to show one I like showcasing black and brown businesses. I feel like I do that a lot in New York City with my content, and I like to do it abroad as well. And I also want to show people that it's possible to travel the world with your 9 to 5. I have a 9 to 5. I do this part time. To be fair, I do work remotely full time. So that gives me a lot of flexibility that others may not have. But yeah, travelers look like me and you don't see it as much.

**Matt Bowles:** Well, I want to ask you for sure about the Nomadness Intrepid program that you did in Columbia last month. Maverick show listeners know [Evita Robinson](#) who has been on the podcast. They know [Gabby Beckford](#) who has been on the podcast. But for people that have never heard about this

program that Nomadness and Intrepid do together, can you share a little bit about the program and then how you got onto it and what your experience was like?

**Elsie Paulino:** It was incredible. So, shout out to [Evita](#) and *Nomadness Tribe* and *Intrepid Travel*. So, the program started because they wanted to give an opportunity to buy BIPOC Travel content creators. So, it's a mentorship trip, and you have these well-established content creators who act as mentors. It started with Intrepid, and now they've partnered with *Nomadness Tribe* for the last three years. This year was the third year, and I was part of that class. So, four people are awarded this trip that's completely sponsored. And the beautiful thing about the trip is that, yes, you get to learn a lot about the content creation space and what could make you successful, but you also get to form these incredible connections, and your part of this community that you couldn't even fathom even existed.

And one of Evita's superpowers is her bringing together incredible people. And I think that is a superpower because she's very intentional about who she kind of brings into the community. I mean, it is open, right? But these trips are very much curated because you want the mentees who come on to have a really special experience and give them space to grow, and that can kind of be killed by just one person, you know, so she. Yeah, she's very, very special. And then obviously shout out to Intrepid Travel to sponsor this, because a lot of people say that they are for underrepresented communities, but then when it comes down to it, they don't really act on it, right. It's just words. And Intrepid Travel is not one of those companies. They stand on what they say, and this is a huge example of that.

**Matt Bowles:** So where in Colombia did you go? What did you take from the trip? What did you learn there? What was the experience actually like for you?

**Elsie Paulino:** Oh, it was incredible. One of the mentees said it best. It was a travel Olympics. They had us ripping and running through Colombia. We flew into Bogota immediately, went to Pereira, Salento, which is the town that Encanto was inspired by, and we went to Cocora Valley, which is probably one of the most beautiful terrains I'll ever see in my life. It was just otherworldly. And then we went to Medellin for a couple days, which was so beautiful. I need to go back. It's such a stunning and special city. I mean, you are in a city, but you're surrounded by mountains, it's absolutely beautiful. And then we went to Tyrone, which, if you don't know what Tyrone is, has the largest mountain range that's right next to the ocean. Beautiful.

**Matt Bowles:** It's amazing. Colombia is super special. I have been continuing to go back there. I think the first time I went to it was probably 10 years ago and I've now gone back again, and I've spent probably at least four months there and I usually just post up in a different city. So spent a couple, a couple months in Medellin, spent a month in Bogota, I spent a month in Cali. That was the last time that I was there, which is truly spectacular. And so, Colombia just continues to absolutely delight. And I'm excited to plan my next trip to go back and spend more time there because it is a magical country in every way. So, I'm curious if you can talk a little bit about the evolution of your platform, your personal brand and sort of the niche and the style and the focus of your travel content and how that evolved and what people can expect from your content today.

**Elsie Paulino:** I started creating content a little over a year ago, so I still feel very much new to this, and I've learned so much. But what I've wanted to focus on is my craft and developing my craft. And one of the things that you will find on my page is quality content. I am very intentional about what I'm putting out, what I'm putting together, and I want to add value. ChatGPT can tell you where to go and what to do, but I can show you what it's truly like to have those experiences. And if I just open your eyes to a place, you've never

even considered, because those for me have been the most life-changing trips. Lvinia, Sri Lanka, places that were completely off my radar, that it was introduced to me through a conversation, though, in this case, a college experience.

And so, I want to give those potential experiences to my viewers. And so, you're going to find quality content and, and they're also unfiltered, I'm not heavy, edited and filtered. I want you to see what it's like, truly what it is like and what I want to learn more into, especially after the Intrepid and Nomadness Tribe trip is storytelling. Because like I said, ChatGPT can tell you where to go and what to do. But to see the human behind it and what you learn and how you grow through these trips, I think is going to be what people want to see and want to experience from their creators. And it also gives you a lens into the person themselves, right? So, they're going to see a lot more storytelling. I still want to tell you where to go, what to eat, what to do, because I do love that stuff, truly. But I also want you to learn more about me in the process and how much I've grown over the years and how much of a role travel has had in that?

**Matt Bowles:** Can you talk a little bit more about that now? When you look back at your travels over all of these years, how do you reflect on the impact that travel has had on you as a person?

**Elsie Paulino:** It's who I am. And I can attribute so many of my qualities to travel because what travel does is first and foremost open your mind and your heart because you're experiencing these different places and the people in these places and the cultures of these places. And you realize that while the world is vast, there are humans behind those places on your screen. And experiencing and connecting with them and creating friendships out of moments has been so special in making me the open minded, independent, confident person that I am. And I think that if I had stayed on Long Island, I wouldn't have a lot of the viewpoints that I have now. It really has opened up everything for me.

**Matt Bowles:** When you think about the lens through which you've seen the world and your Afro Latina identity and having that be part of the lens through which you see the world, how would you reflect on that part of what it means to you today to be Afro Latina and how your travels may have impacted?

**Elsie Paulino:** Yeah, I mean, I'm drawn even in exploring New York City. I'm drawn to underrepresented stories because they're beautiful and they're powerful and there's so much that's been overcome and I want to highlight them in my experiences, and I'm drawn to that. And I think you can see that in a lot of my content. And so, it's driven me personally. But now it's being shown through my platform is giving voice to perhaps the voiceless.

**Matt Bowles:** Well, you are one of the featured speakers at the upcoming [Latino Travel Fest](#). Big shout out to our mutual friend [Vanessa Fonder](#), who Maverick show listeners of course know because she's been on the show and I talk about her as frequently as possible because she's amazing. She just hung out with us at Wits. But I am super excited because I'm going to be at the [Latino Travel Fest](#) as well. I was so excited to see that you are going to be a speaker there. What are you going to be talking about at the [Latino Travel Fest](#)?

**Elsie Paulino:** This is going to be so random because a lot of people don't know this about me, but I am really passionate about personal finance and financial literacy is something that I learned late in life because you think you suddenly have a steady income, but financial literacy does not come with paycheck. And so, I kind of Learned that the hard way in the beginning and on the road to building a million-dollar investment portfolio. And that started in 2017. And so, it's just something that I'm really passionate about

and I would love to pass on whatever information I've benefited from. So that's what my 30, 40 minutes session will be about.

**Matt Bowles:** Can you share a little bit more about your personal finance journey and how you learned about some of these things and why you're so passionate about helping particularly under representative communities build generational wealth?

**Elsie Paulino:** Yes. Financial literacy isn't taught in school; it's usually taught at home. And a lot of people in my community don't come from families that are financially literate, right. Very much the immigrant family came here and are automatically in survival mode. They just need to get food on the table. And the American economic system is just foreign to them to this day probably they just were never taught, right. It's not part of the inauguration of coming to this country. And so that was the reality for me. And when I came out of college, I wasn't even contributing to my 401k because I didn't really understand what that was. I'm going to put my money in some arbitrary place. No. But I have one of my friends who's also on the same journey and she started hers much sooner than mine and she would talk to me about it, but I didn't really hear her. It was sort of like, yeah.

And finally, one of my coworkers shout out to Joe. We were in an early career setting, and he said that he's passionate about financial literacy and personal finance and he invited the group to reach out to him and talk to him. I was the only one who did that because I was like, oh, I don't know what any of this means. And he's offering up free advice. And so, we ended up spending three hours and he just like taught me everything. And so that was in 2017. And that really sparked something in me because for the first time I'm like, oh, I can do this. There is a method and a strategy and oh, by the way, it's not complicated. Like people make it seem. I'm not day trading. And then, like I said, my friend was on that journey. And then I'm like, oh crap, Naima, I hear what you were telling me a couple years back, I finally hear it, and I want to go on that journey. And so having her to talk about it because it's kind of a lonely journey, that was a game changer.

**Matt Bowles:** So, for people that might be listening to this right now, that might be intrigued by this, maybe this is their first time hearing about it, or maybe they're starting but feeling that they're on a lonely journey. What tips might you have or basic principles that you can share for personal finance and wealth building?

**Elsie Paulino:** It's a mindset shift. So, it's not complicated, but it is hard, and it takes a level of discipline. So, it really starts with the mind because especially in 2021, the financial expert boom of content creators' kind of like came about and they are very talented and they're giving you a lot of information, but unless you take action, it means nothing. And like I said, my friend was talking to me for years and I just didn't hear it until there was a mindset shift. So definitely working on that and really believing that it is possible. That's where it starts. And then after that there's habits that you develop. For example, pay yourself first, don't save and invest after you've gone through all your expenses and then have fun money and funded, you know, maybe new pairs of shoes. No, pay yourself first and then whatever's left over is what you can have fun with. And it doesn't look the same for everyone. And then, and the other piece of advice, you're going to make mistakes. You have to just act, you have to start with \$20, \$100, \$50, it doesn't matter. But you have to start and you're going to make mistakes and that's okay.

**Matt Bowles:** Do you have any specific tips for where to start and then what a long-term wealth building plan might look like? Even though it may vary for some people, you know, conceptually or principally what that might look like.

**Elsie Paulino:** So, you can't save your way to retirement. You have to invest your money. And so, if you work in corporate America and your employer has the option to invest in 401k, that's certainly where I would start. And especially if they offer a match because that is guys free money, literally free money. You put in a dollar; they put in a dollar and there is no catch. So, so I think overall you just have to invest whether it's a 401k or whether you maybe you don't want to start or it's too intimidating. There are Robo-advisor like Betterment where you just open it, just like a savings account, you put in \$50 every week, every month and they kind of do it for you for a fee. I started like that. That's how I started investing and then I got comfortable, and I was like, oh, I can do this myself. But in the meantime, my money was growing in that fund, and it's fully invested in the stock market. So big fan of Robo-advisor like Betterment and I think Wealthfront is another one just to develop the habit.

**Matt Bowles:** Yeah, I think that's a really good idea. And then once you start building up a certain level of wealth, then you can start diversifying in different areas and so forth. And as you and I were just discussing recently, and as most of *The Maverick Show* listeners know, I run a company called *Maverick Investor Group*, which is a real estate brokerage that helps people to buy cash flowing rental properties that are already renovated, tenanted, being managed and performing. And one of the pieces of education that I do is that when you buy the physical house, the hard asset you own, the deeded real estate as a rental property, all of a sudden that activates five simultaneous profit centers that start working for you instead of what most people think about investing. As you buy something you hope and pray it goes up in value, it has one right. But when you buy a rental property, all of a sudden, you've got a stream of income because you're buying where your rent covers all of your expenses and then gives you positive cash flow. You've got market appreciation when the home price goes up.

But you've also got your tenants' rent covering your mortgage principal pay down. So, you're building equity through mortgage principal pay down even if the property doesn't go up in value. So, it's a separate profit center. Then you've got all the tax benefits because the government wants to incentivize you to provide housing for your fellow citizens. So, a rental property, not a primary residence, a rental property, you can depreciate the value of your property, even if it's going up in value, take it as a loss against your income that would otherwise be taxable. So, you can keep that in your pocket instead of paying it to the government. And then you can also profit from inflation, which is one of the things that a lot of people don't understand about real estate. But what is actually one of the most important things to understand is that if you, you buy rental property and you get a mortgage, you have now just moved yourself to the other side of the inflation equation. Normally inflation is really insidious and you're holding money in your bank account. Inflation is just destroying your buying power; it's just eating away your wealth.

But if instead you move that money let's, say you have \$150,000 in the bank and you move that and you buy a \$150,000 rental property, which you can do, do in Indianapolis, Kansas City, Missouri, places like that, Cleveland. Now all of a sudden, you're on the other side of the inflation equation because home prices rise with inflation, rent rise with inflation. And if you borrowed that 30-year fixed rate mortgage in today's real dollars, you're paying it back in future diminished nominal dollars that are worth less than the ones that you borrowed. So instead of destroying your wealth, inflation is destroying your debt. So, all of these things start to come into play. So, these are some of the more sophisticated strategies. But you don't have to have that much money to start. So, if it's \$150,000 property, fully renovated, single family home, that's the type of range that we deal with in these markets. If you get an 80% mortgage, it's only \$30,000 is your down payment. And once you have that, now you can start owning rental properties and activating five profit centers instead of one profit center. And you can start doing all of these different things.

And so, I think it's important just to get started, started just to get your initial wealth up to a point. And then you can start really looking into some of these diversification strategies and how you can kind of turbocharge that. One of the other things that I want to ask you about though, just bringing this back to the travel discussion that I have seen you do, amazing content on, is travel hacks and budget techniques for how people can travel the world for way less than they expect. I have seen you talk to me about getting tickets to Puerto Rico round trip for \$79. People like, wait, what? That's like a cab fare downtown and back in New York and you can go all the way to Puerto Rico and back for that one on a plane. That's crazy. And then as you know, obviously once you get to Europe or Asia, all of a sudden you can just go round trip for 50 bucks to country to country. I mean, it's less than cab fare in New York City to fly to another country because they have all these discounted airlines, right. But I'm curious if you can share a couple maybe of your travel hacks, your budget tips and techniques for people that might think travel is something that's very expensive when in fact you find ways where it definitely does not have to be expensive.

**Elsie Paulino:** Yeah, so you teed me up there. People don't understand the power of Google Flights. I mean you can track where you want to go, but let's say you have dates, fine, you have those days. You can track six anytime in advance. But maybe you have flexibility. Google Flights will show you what are the cheapest round-trip flights all over the world.

**Matt Bowles:** So, let's talk about how this works. So, you go to flights in google.com?

**Elsie Paulino:** yes.

**Matt Bowles:** Type that into the website and then you put your departing airport.

**Elsie Paulino:** You put in your departing airport and then the two is left anywhere.

**Matt Bowles:** Leave it blank. Don't put where you want to go.

**Elsie Paulino:** You want a week in August, that's all you say. You want seven days in August, click search and it'll give you this map view with dollar amounts, with round trip dollar amounts and you see what is the cheapest place or destination that you can go in August for seven days and boom. But also, if you have a specific place and a specific time, track it. And there's also historical data that's being shown to you in Google Flights. So, you know if you're buying a cheaper or maybe it's in mid-range or it's expensive because you've waited last minute. So, it all takes patience, research and time. Just spend the time to do the research. It'll save you hundreds and hundreds of dollars.

**Matt Bowles:** I love that, and I think that's really, really significant. If you just want to go to an amazing destination and you just look from your departing airport, what destination internationally is the cheapest for me to fly to? And you might find some that you haven't really thought about or haven't really researched extensively. And then it's a great opportunity to research what are the most epic and amazing things to do in this destination. And then those are some of the funniest travel experiences when you're learning new stuff. Do you have any other travel hacks or budget tips in addition to buying the deal, not the destination and looking for the cheapest flights once you get there, any other things people can do to try to keep the travel expenses low?

**Elsie Paulino:** One thing that I do a lot is when I get to my destination, I never convert my money. Skip all of those conversion places, a lot of them are running scams, so you have to be careful. But just go to the atm. Just go to a bank ATM and decline their conversion because your home bank is always going to give you the

best rates and you have cash with you. So, stop converting your money, it's just not necessary. Use the bank ATMs and you'll be fine.

**Matt Bowles:** And always select the local currency if you are paying with your credit card and it says, would you like to play in U.S. Dollars or the local currency? Always select the local currency because if you select U.S. Dollars, they are charging you a currency conversion fee in addition to what you're going to be charged. So that is a really good tip. And, and for people from the U.S. one of the things that I use is the Charles Schwab ATM card. And one of the amazing things about this is that it pays for, covers, and waives for you all of the ATM fees, both that your home bank. Charles Schwab would charge and whatever the ATM fee is on the international ATM that you are putting your card into; it covers that for you. So, you don't pay. Pay it.

**Elsie Paulino:** I didn't know that. I just learned something new.

**Matt Bowles:** Crazy. Yes. And make sure for your travel credit card that you get a travel credit card that has no foreign transaction fees. So, most cards are going to tell you whether or not they do. You obviously want one that doesn't have foreign transaction fees. And then, I mean, points and miles are the other things that a lot of people have heard about. One of the things, though, that some people don't know about is that you can get points and miles for doing things that have nothing to do with travel. Like you can just route 100% of your regular personal expenses.

**Elsie Paulino:** Yes.

**Matt Bowles:** Through your travel card and you can get points and miles for those. And even when you're going into an online shopping, some of the airlines will have an online shopping mall. And when you click through them, I'm going to buy my Nike shoes through this thing or I'm going to buy my online, whatever, my Bose headphones through this thing. And you click through the United portal or the Delta portal to buy those. Those purchases are getting you points or miles. And then also the credit card that you paid for is getting you additional points and miles. And you can really structure your entire life and all of your expenses to be getting and double dipping on points and miles. And all of a sudden, before you know it, you're not flying around the world for a \$75 roundtrip. You're flying around the world for free.

**Elsie Paulino:** Yes. Point hacking is huge. I can't say I'm an expert, but I definitely take advantage of where I can.

**Matt Bowles:** Yeah, for sure. So that's a really good place for people that maybe don't travel a lot but have the impression that like, oh, frequent flyer miles are just for people that are frequent flyers. No, you can get a credit card, and you can also shop through these airline portals. You know, Delta even has a portal for. And this is a pretty wild thing for digital nomads. Delta even has a portal where they have a relationship with Airbnb. So, someone like me, who has no permanent base, and I might just rent Airbnb's for two months at a time in different cities around the world. And so, 12, let's say 12 months of the rent that I pay to Airbnb. Well, if I'm using the Delta portal to get to the Airbnb site, every dollar I spend with Airbnb, which is basically 100% of my rent, is getting me Delta miles. Wow. Yeah. So, all of these things, if you do a little bit of research and you're just like, okay, I'm going to pay for this anyways. I'm paying for my groceries anyways. I'm paying for my utilities anyways. I'm paying for my whatever, my rent and stuff anyways, how can I route these payments through these routes that are going to give me the most points and miles, and

then without doing any traveling at all? Because you might just be paying your regular expenses and groceries and gas and whatever, all of a sudden, you're just going to start getting free flights.

**Elsie Paulino:** Yeah. And not that I want to promote opening up a bunch of credit cards, but one of your biggest expenses is housing and rent, and most credit cards don't allow you to pay for that. But the Bilt card, which I just got last year, allows you to pay your rent and gain points on the most expensive expense in your life. So, shout out to Bilt.

**Matt Bowles:** Yeah, exactly. So, if you put a little time and effort and research into figuring this out, it is possible to travel for incredibly inexpensively and oftentimes get the flights and that kind of stuff completely for free. Elsie, I want to also ask you about your choice for centering food in your travels. And a lot of times when you travel around the world, food will be one of your primary priorities when you travel. And I want to ask you about that as a means of connecting with culture and connecting with place through food.

**Elsie Paulino:** I'm a huge foodie, but I grew up primarily eating my mom's food, Dominican food, which I absolutely love. Except it wasn't until I went to college that I was exposed to so many cuisines. And I remember having Thai food for the first time, and it was just this explosion of flavors in my mouth that I have never experienced before. And also, the spice level that almost took me out. Because, contrary to popular belief, not all Latin American countries are Mexico. And we just do not do spicy food. And so, I was building up my spice tolerance. I was having these different cuisines. It became this thing where I was seeking those cultural experiences through food in my travel. Because when I started traveling, I didn't prioritize food, which now is freaking insane. But, yeah, it was through exposure that my love of food developed. And also, how beautiful it is to have your friends who are from different parts of the world introduce their food to you and what it means to them. And so, it's very much a human connection through food. And it's something that I've experienced in all of my travel at one point or another. And so, I'm a huge foodie, but I just love the significance of food in every culture.

**Matt Bowles:** Well, I appreciate what you said about spicy food as well and building up your tolerance, because I'm Irish American. So, listen, meat and potatoes. And when we're talking about foreign food growing up, it's Italian food, maybe some Chinese takeout, and then maybe some Mexican food, which is very interesting to your point, because I started to realize. Realize Mexican food is spicy. And I think that before I traveled through Central and South America, I projected Mexico south. I projected it downward. And I assumed that since Mexican food is spicy, when I go to Central America, when I go to South America, the food will also be spicy. Not so. Mexico, I have found, is the only country in all of the Americas that actually has spicy food. And I mean that. I mean, obviously, there's some spicy dishes, maybe in a couple places or get spice on the side or whatever. But as a core part of their cuisine, Mexico is really the only country in all the Americas that has spicy food.

**Elsie Paulino:** And, Matt, you're not alone. The amount of times that, as a Dominican woman, I've said, like, oh, I don't. It's too spice for me, that they're like, aren't you Latina? I'm like, okay, it does. It's only Mexico. I'm not Mexican. I've had to explain that dozens of times to this day. So, you are not alone.

**Matt Bowles:** Yeah. And then it started thinking. It's like, well, which countries actually have spicy food as, like, a core staple of their cuisine? Meaning when you order the food, it will become spicy, unless you order it otherwise. And Mexico is the only one in the Americas. And then when you start to go, there's really not any in Europe. And then you start to get into Asia. And a lot of Asia also is not spicy food. Arab food, West

Asia, that's not spicy at all. So, you're really talking about some very specific places. Talking about the subcontinent, which you and I both now love. Indian food, so Sri Lankan food, Bangladeshi food, Pakistani food. Love it all. And then China, mostly not spicy. I mean, there's a couple provinces that do a little bit of spice, you know, mostly not Korea. Korea is very interesting because. Because. Have you ever been to Korea?

**Elsie Paulino:** Yes.

**Matt Bowles:** Yeah. Korea. I found you go to restaurants, and I dearly love Korean food. Oh, my gosh. It was amazing, wasn't it? But I found, like, some restaurants you'll go and it'll be like, half the menu will be spicy dishes, and half the menu will be 100% not spicy.

**Elsie Paulino:** Yes.

**Matt Bowles:** You can do, like, either one.

**Elsie Paulino:** Yeah.

**Matt Bowles:** And so, I tell people, like, listen, if you like spice, you're in good shape in Korea. And also, if you don't like spice, you're in good shape in Korea.

**Elsie Paulino:** Like, very not a problem.

**Matt Bowles:** But Korea was just. Oh, my God. And Korea would do those things where they have these restaurants that serve one dish only.

**Elsie Paulino:** Yes.

**Matt Bowles:** They're like, we serve beef bulgogi, and that is the only dish we serve. We have no menu. You come in, you sit down, and we will bring you your beef bulgogi. There are no choices. There are no other options. And I was like, oh, my gosh, this is the greatest, greatest beef bulgogi I've ever had. And I would go there for 30 straight days for lunch.

**Elsie Paulino:** Yeah.

**Matt Bowles:** I mean, it was amazing.

**Elsie Paulino:** Incredible.

**Matt Bowles:** Yeah. And then I found my late-night place for like spicy octopus bibimbap or something. And I would just go there every night, and it would just be magical. Korea was really special. Did you find that also the first.

**Elsie Paulino:** Time I went to Korea? No. I didn't like it. I went to Seoul, and I found it to be hard to navigate, and I hated needed it. Why am I going to a corner store to get my Metro card? And then I was just so annoyed. And then everything is Korean. I downloaded an app that I needed to navigate, and I couldn't translate it, so I had to hand it to a Korean. He could have figured out. I'm like, are you fucking kidding me? So, I don't know what I did wrong. And it was only 24 hours because it was like a long labor. Probably less.

**Matt Bowles:** Okay.

**Elsie Paulino:** I did not have a good first impression of Korea even. Like, you go there for these facial treatments. Everything is through WhatsApp. Nobody Responses by the time you get a response and then you respond, the appointment's gone, man. Don't get me started.

**Matt Bowles:** Did you go back or was that your only experience?

**Elsie Paulino:** I went back, but again, I've only been there for. It was better, but only for layovers.

**Matt Bowles:** Layovers. Okay. Okay.

**Elsie Paulino:** So, I need to go back. I do. Because it is beautiful. I know.

**Matt Bowles:** So, this is one of, to be honest, this is one of the reasons that I prioritize slow travel. I lived in Seoul for five weeks. To me, Seoul is amazing. It is incredible, right. But in part, this is why, for any place. Because there's so many places in the world that I feel like your first day there, no matter where it is, is your acclimation day. And it can often be very frustrating and very challenging.

**Elsie Paulino:** Yes.

**Matt Bowles:** And we talked about some of the places that are a little overstimulating on the first day. Right. And you're just like, what is this place? And. But then if you stay there for a lot, like, kind of Cairo is another one, right. Have you been to Egypt?

**Elsie Paulino:** No.

**Matt Bowles:** Okay. So, Cairo is, like, super overwhelming for people. Like, the first time you get there, like, what is happening? The motorcycle is driving on the sidewalk. The stoplights don't work. There's never a stop in traffic. You have to walk in front of four lanes of cars to get across the street. Like, what is happening? If that's the first city you've been like that, you're just like, this is crazy, and it's overwhelming. But then when you live there for a while, you're like, oh, wait, There's a lot of organization to this chaos. And I just need to spend my time sitting here for a minute observing it, watching how the locals do it, and then start moving in the flow with the city, and then you're moving with the city, not trying to move against it, and all of a sudden it starts to make a lot of sense, right. And I feel like there are a lot of places in Asia that are like that, right? Where first you get to, like, whoa. I'm sure Hanoi. Probably for the first time you get to Hanoi, it's probably, like, intense. Like, I was in Phnom Penh, Cambodia, for a month, and that place, a lot of people like, whoa, this place is wild. But then let's stay there for a month, you're like, okay, got it. Like, I figured it out. Like, I know how to do this now, right. And so, it takes a little bit of that acclimation. But for me, five weeks in Seoul, Korea, was just really a special time.

**Elsie Paulino:** I know I need to go back. I know I need to go back, and I'm going to love it. I'm determined.

**Matt Bowles:** I feel like you will. I want to actually ask you, though, just in terms of connecting with places and depth of connection, having the Spanish language fluency that you have. I want to ask you about traveling to Spanish speaking countries versus countries that you don't speak the language in and how that provides a deeper level of connection than someone like me might have who doesn't have fluent Spanish. And there's so many countries that speak Spanish as their first language. How have those experiences been for you, just in terms of the depth of connection?

**Elsie Paulino:** So, it definitely makes it easy. I mean, accessibility is completely opened up because you can't get lost. You just turn around and ask anyone for directions or advice. And then also they hear you

speaking Spanish, but you're obviously not from there. And so, they open up almost immediately. They're like, oh, my gosh, you speak Spanish. And so, there's like this instant warmth that happens when I'm in Latin American countries that is harder to get. Not that I haven't gotten it, but it takes more time to get to other countries. That being said, regardless of the language that you speak, your time abroad will be so much more special if you at least learn how to say the basics. Even if you learn only their salutations and thank you and just certain words, it just instantly opens up this. Your kind of like just welcomed in, and it just shows respect for other languages and other countries. I think Parisians hate Americans because we just barge into any place and just start speaking English, and they're right to hate us for it.

**Matt Bowles:** I want to ask for any travel tips that you might have for Black or Latino travelers that might be at the earlier stage of their travel journey.

**Elsie Paulino:** You have to do it. You learn so much about yourself and you learn how much you can figure things out on the go. There's power in doing and experiencing and making those mistakes and learning from those mistakes. And it is okay because you realize you will survive. And so, I always say just go and start with any place that has called you in any way, be it a show, a movie. Maybe you have a friend that's from that place and just grab onto that one location that keeps calling your name and go. Just do it. Don't wait for anyone. If you can do it in company, great. But if you can't, just do it and it's accessible, you can do it. It's for you. It is for everyone. And so that's definitely what I would say.

**Matt Bowles:** All right, Elsie, let me ask you one more question and then we'll wrap this up and move into *The Lightning Round*. When you think back about all the travel that you've done up to this point, why are you still so passionate about continuing to travel? What does travel mean to you?

**Elsie Paulino:** Today I am my happiest version. Abruptly abroad. Everything cracks me up, Matt. I am just so light, I am so present, which is something that you don't experience in your day to day because you're sort of on autopilot. I find that I'm very intentional, very present, very light abroad. And it's a feeling that I'll always continue to seek. It's exciting. I have the most energy while I'm abroad. I'm a homebody. When I'm home, listening, I don't have to leave my house ever. But when I'm abroad, I just have all this energy and. And I want to explore, and I want to learn and I want to experience, and I can't imagine that passion ever going away.

**Matt Bowles:** Well, I think that is an amazing place to end the main portion of this interview. And at this point, Elsie, are you ready to move in to the Lightning Round?

**Elsie Paulino:** I think so.

**Matt Bowles:** Let's do it. Since you're a food content creator, what is the number one best meal you have ever had anywhere in the world?

**Elsie Paulino:** Matt, that is so freaking hard. But I do have an answer. Boca Chica, Dominican Republic. When you go to Boca Chica, there's a lot of stalls that are selling fresh fish. And I mean fresh. Like that thing was just caught. It's by the beach, so they'll set up a table on the beach. And I remember this meal, it was at sunset, the fish was fried but just so fresh. And then it had a side of Tostone, which is fried plantains and avocado. And it seems like such a simple meal, but I think it was the experience. Almost like the salt water that was in the air, the company, the perfect weather, your toes in the sand while the water is coming up. I mean it. It was stunning. And it was the best meal of my life.

**Matt Bowles:** That is amazing. I have also to tell you one thing, sort of a confession. I have never been to the Dominican Republic.

**Elsie Paulino:** How dare you.

**Matt Bowles:** I know, it's ridiculous because it has twice. I know.

**Elsie Paulino:** That's twice.

**Matt Bowles:** I know. I have so many amazing Dominican friends. We have many Dominican friends in common. It is super high on my list. So actually, let me ask you this for the next Lightning Round question. How would you recommend that someone experience the Dominican Republic? What Are your top tips for traveling there.

**Elsie Paulino:** There's a misconception that a lot of the country is dangerous, but it's not. We're very welcoming as people. We're just very smiley and very warm and we want to embrace others. And that is just multiplied by 100 in the country, right? And so, yeah, sure, there's are places you should avoid, but go to Santo Domingo, which is the capital, go to Santiago, which is the second capital. And sure, go to Punta Cana, Puerto Plata, those places that are beautiful. If you want to experience that sort of beauty, but less commercial, go to La Terrenas, which is absolutely stunning.

**Matt Bowles:** What if you're a digital nomad and you want to post up there for one to three months? What would be an amazing base to maybe work remotely and really have, have a residential life in an incredible place?

**Elsie Paulino:** I would say Santo Domingo. It's organized chaos, but it gives you access to the country and it's a city, right. So, it gives you a lot of access to different foods and different neighborhoods. So, I would say Santo Domingo.

**Matt Bowles:** All right, Elsie, what is one book maybe that has significantly influenced you that you would most recommend people should read?

**Elsie Paulino:** This isn't going to surprise anyone that knows me, but [I Will Teach You to Be Rich by Ramit](#). And I recommend that book because while he does cover the fundamentals of finance and personal finance, he also does it in a way that's no BS, very clear and easy to follow. But he also challenges the money mindset, but the psychology behind money, something that I struggle with is sometimes spending. I mean, I can spend it, but it's almost a little bit scarce, right. It's hard to overcome because of how you grew up or whatever your situation is. And he challenges that, which I really appreciate it. So, I will teach you to be rich.

**Matt Bowles:** All right, who is one person currently alive today that you've never met that you'd most love to have dinner with, just you and that person for an evening of dinner and conversation?

**Elsie Paulino:** Ooh, this one's hard. But I would say [Issa Rae](#). She's freaking hilarious. She's seemingly so down to earth, but also, she's such an incredible creative and storyteller and I feel like I would learn so much from that one sit down in conversation with her and also just have a blast.

**Matt Bowles:** All right, Elsie, knowing everything that you know now, if you could go back in time and give one piece of Advice to your 18-year-old self, what would you say to 18-year-old Elsie?

**Elsie Paulino:** To 18-year-old Elsie, I would say, don't shrink yourself in order to make others comfortable.

**Matt Bowles:** All right. Of all the places you have now traveled, what are three of your favorite destinations you would most recommend? Other people should definitely check out.

**Elsie Paulino:** These will not surprise you. Mexico, Vietnam, and Thailand. I love Thailand. Keep going back.

**Matt Bowles:** What are your favorite places in Thailand?

**Elsie Paulino:** Bangkok. Bangkok is special and chaotic and wonderful. And Chiang Mai, I mean. And I also love Phuket. People love hitting Phuket, but Phi Phi Islands is absolutely stunning. Another thing, you're not taking the right tours.

**Matt Bowles:** I keep going back to Thailand as well. As you know, I was just in Bangkok for a month in November. And it is always an absolutely magical place to be. And some of the best food on the planet of Earth. Oh, my gosh. All right, last question. Elsie, what are your top three bucket list destinations? These are places you have not yet been highest on your list you'd most love to see.

**Elsie Paulino:** Japan, Jordan, Kenya.

**Matt Bowles:** I love that list. I have been to all three of those.

**Elsie Paulino:** Lucky.

**Matt Bowles:** So, when you are ready to plan those trips, hit me up.

**Elsie Paulino:** I will.

**Matt Bowles:** I got you. And I want to see your culinary content from those three cities because it's going to be amazing.

**Elsie Paulino:** Yes.

**Matt Bowles:** All right, Elsie, at this point, I want you to let people know how they can find you, how they can follow you on social media. How do you want people to come into your world?

**Elsie Paulino:** Yes. I mean, if any ideas were sparked from this conversation, please slide into my DMs. I'd love to continue the conversation, but you can follow me on [Instagram](#) and [TikTok](#) at *runwayrizos*.

**Matt Bowles:** And please come hang out in person with me and Elsie at the [Latino Travel Fest](#). You can get a 15% discount just go to [themaverickshow.com/latino](#) and then use the code **Maverick15** and you can get 15% off your ticket. And there's going to be a bunch of other Maverick Show guests there as well. It's be going to be an amazing crowd. So come hang out with us. Chicago, June 20th to the 22nd. Go to [themaverickshow.com/latino](#) and use the code **Maverick15** to get your ticket. And then when you do DM me on [Instagram](#), let me know that you're coming at *maverickshowpod* and we will make plans to hang out in person. It's going to be an amazing time. I am so excited to see you again in Chicago and hang out. That will be amazing. And thank you so much. Much, Elsie, for coming on the show. This was awesome.

**Elsie Paulino:** This was great. Thank you.

**Matt Bowles:** All right, good night, everybody.