Matt Bowles: My guest today is Krystal Pino. She is the founder, owner and chief nerd in charge at Nomad Tax, an individual and small business tax consulting company that focuses exclusively on serving digital nomads. Pino herself is a certified public accountant, a personal financial specialist, and she has been a full-time digital nomad for over 5 years, living and working in over 50 different countries. In the last 3 years, she has grown nomad tax to over 400 clients and recently won the top 25 excellence in business award from the University of Alabama at Birmingham. She holds a BA in accounting, an MBA in finance, and she gives keynote addresses at conferences all over the world.

Pino, welcome to the show.

Krystal Pino: So good to be here.

Matt Bowles: I am so excited to have you here. You are one of my favorite people and this conversation is going to be awesome. We need to start off though, by just setting the scene and talking about where we are and what we are drinking. You and I are in person today. We are in Bansko, Bulgaria, and we've just opened a bottle of Cabernet Sauvignon and it's a Bulgarian Cabernet Sauvignon from the local wine vineyards.

Krystal Pino: Yeah, it's actually pretty good too.

Matt Bowles: It's pretty good, right?

Krystal Pino: Yeah, Bulgarian wines are good.

Matt Bowles: I did a little research on this with an app named Vivino. Do you know it? Amazing. It's a free app. You download it, it's called Vivino. And you open the app and you can take a picture of the label of any bottle of wine and it will bring it up on your screen and it will show you first of all what the typical store price is for that wine. Then it will show you how many customer reviews it has and what rating out of 5 stars the wine has.

Krystal Pino: I feel like this is a game changer.

Matt Bowles: It's a total game changer. Yeah, it's the ultimate wine travel hack because then you can go to a country like Bulgaria where you have no idea what any of these wines are and how good they are. And if you want to stay within a particular price point, let's say you can just click all the wines that are kind of in that price point and take the one that has the highest star rating. And then it will give you information about the wine too. In the app. It'll say these are the grapes that make up the wine. It'll give you the tasting notes and it'll give you all these reviews by people and everything. It's a free app. It's crazy.

Krystal Pino: Right up my alley.

Matt Bowles: Yeah, it's amazing. So, I found this Bulgarian Cabernet Sauvignon by doing that in the store. It's a Reserva and was the best one that they had in this price point. So that is what we're going to be drinking, drinking through during this episode. But let's talk about what we are doing in Bansko, Bulgaria and why we are here. Because you just delivered a keynote address today that was amazing at the Bansko Nomad Fest.

Krystal Pino: That I did. And thank you for calling it amazing. It was definitely outside of my comfort zone because it wasn't my area of expertise, but something that I personally struggle with myself.

Matt Bowles: Let's talk about that. So, this is a conference that you have been to before. It's actually my first time at this conference and the Bansko Nomad Fest happens annually. There are well over 500 nomads that have come from around the world for this conference. And I spoke on real estate investing for digital nomads and how to buy cash flowing rental properties in the best U.S. Markets from anywhere in the world. And I spoke on the opening day. But you just delivered yours today. And your topic was one that I think is really important on imposter syndrome. And I think that the audience that came to the talk and the way that you engaged with the audience and the things that people in the audience shared was a really cool environment because it made everybody there just kind of feel very supported.

And everybody was like, oh, all of these other really successful people. Cause a lot of the other speakers at the conference were in that room. Like we all came to hear the talk. It was like, wait, we all kind of have this thing, right? And then everybody else that was there was like, oh wow. Like all these people, including all these speakers at the conference also have this imposter syndrome thing. So can you talk a little bit, maybe let's just open up with that about, you know, what your talk was about and what inspired you to do the talk and then how you think it went.

Krystal Pino: Yeah, I mean, I was definitely inspired to do the talk by my own struggles with imposter syndrome. I talked about it in the talk where there were several points during this tax season, especially when I was high stress, when I would just look at my door and I was just waiting for somebody, the imposter police, to jump out and be like, oh, my God, you're a fraud. You have no idea what you're doing. And I'd be like, you're right, the jig is up. So, it's something that I felt at different stages of my life, in different stages of my business, digging into it for my own personal reasons, I discovered that a lot of people, a lot of very successful people, a lot of very high achieving people also feel this. And when you look at how we overcome this, part of it is acknowledging it and sharing it and normalizing it. Just realizing that you're definitely not the only one out there feeling like this.

Matt Bowles: Yeah, I've had actually a number of conversations with people just at this conference because I spoke, I gave the opening keynote, and then everyone sees you up on the stage and like, oh, this person appears to be confident. They appear to be not nervous at all about public speaking, let alone about the content they're presenting on. Then all of a sudden, they don't necessarily relate to you if that's the only context in which they've seen you. And so, then I'm talking to people like, no, no, I get nervous every time I go on stage. And most of these other speakers at this conference also get nervous. And they tell me that they get nervous.

And we talk to each other about this. I mean, this is like a thing. I know people that teach public speaking and they say that they get nervous every time they go on the stage to a degree, right? And then similarly, even really successful business owners struggle with that. And even as you get more and more and more successful, you still have it to a degree. And it's often just an ongoing thing that you just continually have. And you just have to sort of figure out how to sort of work through it and deal with it. But most of the people I know have it to some degree.

Krystal Pino: They do. And I mean, I think honestly, the more successful you get, the more you can experience it, right? Because as you continue to achieve, you continue to feel like, oh, my God, who am I to think That I can run a seven figure business, you know, who am I to have been promoted to coo? These people, like, I have no clue what I'm doing. And any minute everybody's going to find out. And I mean, that's actually just not the truth.

Matt Bowles: Yeah. And people are always comparing themselves to others because there's always going to be somebody that's better than you at one thing or another thing, or achieved more than you, or has better this and that. And therefore, if you're not the single best in your space, then this triggers it, right? And it happens in different ways too. Like, I get asked to speak about all different kinds of stuff. So, this conference I spoke about real estate investing, which is what Maverick Investor Group does. We help people to do that.

Sometimes I get asked to speak about building a location, independent business, and like talk to entrepreneurs about that. I just, for my first time, got asked in December to do a keynote on podcasting, which I did in the Nomads BA Conference in Buenos Aires. I'd never been asked to speak about podcasting before. So, all of a sudden, same thing. Do I have enough listeners on my podcast? There's a lot of people that have much bigger podcasts than mine. Is my thing good enough and significant enough to do a keynote about podcasting? I do podcast, but am I the right person to give this keynote? It'll be there forever.

Krystal Pino: I mean, it just goes after you. I like to say that there's a saying out there that comparison is the thief of joy. But I think that the comparison is the thief of a lot more than joy, I think. So. If we're constantly comparing ourselves to other people, one thing that we have to remind ourselves is we don't know what's going on inside their head. And oftentimes it's the same thing that's going through yours.

Matt Bowles: Right. And the other thing that I've been telling people here too, that asked me about it, I'm like, after I say, like, I have that stuff too. I think that all the time. I'm nervous when I go speak. I'm not the best at this. I'm not the best at that. Am I the right person to be doing. You always have those thoughts that go through your mind. And so, what I've been telling people here, you know, especially a lot of the younger folks, early-stage entrepreneurs or aspiring entrepreneurs or whatever, or people that want to do coaching or want to teach people things, and do I really know enough to teach other people about it? And I'm like, all you have to know is more than the person you're teaching. That's all you have to know, just more than the person you're teaching.

And as long as you know more than the person you're teaching, they're very happy to learn from you, right. And that's how I think about. Okay, do I know more about real estate than the people I'm teaching? Yeah. Do I know more about podcasting than the people I'm teaching? Yeah. Do I know more about this? Am I further along in my journey? You don't have to be the best. You don't have to be at the peak. You don't have to be the pinnacle. You don't have to be better than everybody else. You just have to know a little bit more than the people you're teaching and to be able to deliver value to those people based on your experiences that you've had that are further along than theirs. That's it.

Krystal Pino: And by no means an expert. We'll get to like my expertise is in tax. It's definitely not an imposter syndrome, but very well versed in it. So just sharing my own experience too. It doesn't even have to be knowledge, it just can be experience as well.

Matt Bowles: Right? Yeah. No, I thought it was super, super important. And you did share a lot about your experience and a lot of people connected with that and then they started sharing about their experiences and it was a very cool discussion around a room that had including a lot of very high-level entrepreneurs and public speakers and everybody in the room. So, it was a very cool environment that you created. And I really appreciate you taking that initiative and creating that space. You and I need to talk about, first of all, where we met, because we have known each other for four years now. And we met, I feel like specifically where we met was on a rooftop in Tbilisi, Georgia at a dinner. And we all met up on this rooftop and they had like a wine thing up there. And then we had dinner there and I met. Met you for the first time because there was a remote year alumnus that were there. And then after that dinner, we just spent the whole night with a small crew just mobbing through the streets of Tbilisi and drinking wine until three in the morning or so.

Krystal Pino: This is accurate. The one thing that you forgot is that winery claims to be the oldest winery in the world.

Matt Bowles: Wow.

Krystal Pino: Yeah, so there were those little copper stills and everything, but yeah, another country for great wine. Georgia. Great wine. We definitely tested that that night.

Matt Bowles: That was completely amazing. What an incredible memory and a very cool city. The other thing that we found out, which is completely amazing, is that you and I are both from Buffalo, New York.

Krystal Pino: Yes, we are.

Matt Bowles: We got to represent for this for a little bit. We need to share a little bit about Buffalo and about some things that people need to know about Buffalo and growing up in Buffalo. The first thing is that you and I have rooted the Buffalo Bills through some very hard times and some very cold weather.

Krystal Pino: Yes, definitely. It's never been easy to be a Bills fan, ever.

Matt Bowles: It's never been easy. I moved to Buffalo right when they won the AFC east pennant and then went on to four consecutive Super Bowls and lost them all.

Krystal Pino: Four consecutive super bowl losses.

Matt Bowles: Losses. And then I moved out of Buffalo and then they didn't make the playoffs for 17 straight years. But you are still a Bills fan.

Krystal Pino: I will be a Bills fan for life. I bleed Bills colors. I think it's something that when you're in, you're in for life. Now. I have a backup team. I have a winning team. I like the New York Giants as well. But I will be a Bills fan my entire life.

Matt Bowles: Amazing. And Buffalo is where I learned about Buffalo sauce, Buffalo chicken, Buffalo wings, and the fact that you order your wings and they always come with blue cheese, always blue cheese. And you order pizza with the wings and blue cheese then serves as the pizza crust dip. You dip your pizza into it.

Krystal Pino: Absolutely.

Matt Bowles: And if you ever order Buffalo wings anywhere in the world, they should always come with blue cheese. Never, under any circumstance should Buffalo chicken come with ranch dressing. Am I right?

Krystal Pino: I tend to agree on this one. Even as a girl who lived in the south for nearly 20 years.

Matt Bowles: Yeah. Buffalo chicken goes with blue cheese.

Krystal Pino: Let them know blue cheese where it's at.

Matt Bowles: All right, so let's go back to your background. Can you talk about where you grew up in Buffalo, specifically? And take us a little bit on your journey, because you grew up in Buffalo and then you moved to the south, which is a really major transition. But take us a little bit on that. What is your kind of memories from early Buffalo and then take us on that journey.

Krystal Pino: Yeah, absolutely. So, I actually grew up in a tiny little town called North Tonawanda. I was raised in a single parent household. My mother left when I was very young. She remained in our life, but that was a particularly difficult relationship for me as an adult. I understand that my mother did the best that she could, but as a child, sometimes it's really hard to understand a parent who is absent, you know? And my father is incredible. And he raised two kids all on his own. But in order to do that, he had to work a lot. He went to school at night to better himself and further his career. We were taken care of by our grandmother, so he wasn't around probably as much as he wanted to be. So, it was a little bit difficult growing up. I didn't have the easiest childhood. I mean, sure, I had great time. I loved baseball. And my dad, he would take us out of school and take us to opening day for the Buffalo Bisons all the time. And like every other kid, I played ice hockey in the winter and street hockey in the summer. We rode mountain bikes. And the summers are so short there, we always, like, take advantage. There's fairs every weekend. So you go to the fairs, eat the funnel cakes.

Matt Bowles: You eat the most unhealthiest things I've ever seen in my life, like deep fried Oreos, deep fried peanut butter sandwiches. I literally don't even understand the fairs that they have in Buffalo.

Krystal Pino: It's insane. And there is one every weekend. There are three every weekend, right? And I still remember my best friend and I, we went to one, and it was when they first came out with that trampoline where they hooked, like, two bungee cords to the side of you, and you could flip over and over again. And my best friend and I, we just got on this trampoline and we kept going, you know, and one of us would hit 76 flips, right? And the next one would get up, and she'd hit 80 flips, right? So, then I'd have to get up and hit 82 flips. It's this amazing childhood, and it's very innocent, and I think it was very contained, and it was a really interesting place to grow up, for sure. I had some struggles as my childhood progressed.

Unfortunately, somebody who was very close to me violated some trust. There was some sexual abuse at the hand of somebody that it shouldn't have happened with. And I think there were some miscommunication errors between the people who should have been responsible for that. That put me in a place to feel like I couldn't trust anybody, and the only person available to take care of me was me. And these things have been mended as an adult for sure. But as a kid, these are very hard lessons to learn very early, and they've molded and shaped me into who I am, but definitely weren't easy things to go through. North Tonawanda is a small community. I think homogenous might be a good word to use for it. It's a very narrow worldview, right. So, I think that had we never moved out of there, there's a very strong possibility that I may still be there. So, kind of the move that we had to Alabama when I was 15 was the catalyst for the opening of a lot of my worldview.

Matt Bowles: Can you talk a little bit about that transition from North Tonawanda, outside of Buffalo, New York to Alabama at age 15?

Krystal Pino: Well, I think the biggest difference is football, right? Because in Buffalo, we are all die hard, Buffalo Bills fan, like Bill's mafia for life. In the south, they don't even know that football exists beyond college, okay? It's all about college football, right? And I moved to Tuscaloosa, Alabama, where on my first day of school, which happened in a trailer, by the way. They were called accessory classrooms or something like that, portable classrooms, but it was a trailer. My first class in Alabama in a trailer. I'm the new kid, right? So, I sit in the back, which in a trailer, there's really no back because there's just three very long rows of desks. So, I try to sit in as far in the back as I could. But being the new kid, everybody recognized me, right? And quickly formed this semicircle around me where I was asked to pronounce various words. And I had to elaborate to my classmates that pen, pan and pin were actually three separate words. I was now just peeing. And they're like, you talk funny. And I was like, oh, my God, have you heard yourself? So, culture shock doesn't even begin to encompass what it was like to move from North Tonawanda to Tuscaloosa at the age of 15.

Matt Bowles: And then once you moved there, what was your experience like in Alabama coming up through high school?

Krystal Pino: I honestly can say that I probably never acclimated. What I did is I rebelled. When we lived in North Tonawanda, I was a nerd. I mean, I'm back to my nerd self now, obviously, but I was in the chess club. I was in creative writing. I was in the math club. I published poems in the local newspaper. I had a short story, you know, that was also, you know, considered for a magazine. I performed well in school, right? And so, when we made this giant move that I was obviously not a fan of, my way to rebel was to tank my school career. I remember we had just moved. It was about three weeks after we moved, I cut off all my hair. I had this long, beautiful hair, and I cut it all off to my chin to punish my father. And he likes to laugh at me. Now he's like, yep, really hurt me with that one. So, I just rebelled. I didn't acclimate, I didn't try to fit in. I started skipping school. I fell in with a crowd of wonderful people who engaged in questionable activities. It was my first foray into drugs. Obviously, this affected my performance. I went from being a mathlete to ending up in summer school. But yeah, no, definitely, it was a hard adjustment for me.

Matt Bowles: And then where did that path eventually lead? Can you take us a little bit on that journey? Because I feel like a lot of people can relate to that. So, for you, how did that journey go from there?

Krystal Pino: As my high school career progressed, I did very poorly in high school. I graduated despite nearly flunking out of high school for attendance. Seventeen years old when my father got married. And he married this wonderful woman. And she's a force of nature, right? And she wanted me at the wedding in Memphis, Tennessee, and she didn't understand why my father wouldn't pull me out of school to bring me to the wedding. And she's nagging him, and she's nagging him and she tells the story and she's like, I want Chris here. Why won't you let her come, right? And my dad pulls out this piece of paper and he slams it down on the table and he goes, here, this is why she can't come. And it's my attendance report.

I had missed 49 days of school that year. It was my senior year and my school had a policy that you could only miss like 53 before you were not allowed to graduate. And I was at 49, so I was toeing the line. And it was interesting because I remember showing up to the wedding, my stepmother pulling me aside and being like, look, he's not going to do anything now because this is my wedding. But you should know that he knows. From star student to barely graduating high school because of attendance and then going to community college and also flunking out of community college for attendance. What was interesting is I flunked out of community college with an A average, but they had an attendance policy as well, so they didn't pass me. I don't know if I'm the only student ever to be kicked out of a community college failing with an A average, but if it is, I'll hold that accolade.

And things kind of went downhill from there. I fell back into drugs and it was a pretty quick downward spiral. I had been in a long-term relationship and I'd put myself in a very poor financial situation. So, when that relationship ended. I was looking for ways to supplement my income, which is when I ran across a friend who introduced me to a way to make some money. Now, we've all heard about the graduate student who takes her clothes off on the weekends to make a couple extra bucks for tuition. That was me, except I was trying to save my house. Unfortunately, instead of going towards my house, the money that I made stripping on the weekends went to drugs. So, for the second time in my life, I went down a road of drug addiction. And unfortunately, without school or anything else to kind of tie me down to responsibility, this one spiraled much further than the previous one. I ended up at a pretty serious rock bottom.

Matt Bowles: Can you talk about how you eventually came out of that substance abuse cycle?

Krystal Pino: I would love to, because that is the great part about this story. It's funny, I had a dream the other night, and I just received the UAB award, and I'm about to present at this conference and I had this dream. And before I tell you this dream, let me tell you. My father is my biggest cheerleader, and he's the biggest support that I have. But I had this dream that I was receiving an award, but I overslept, and I was like, dad, why did you let me oversleep? And he's like, oh, well, you're a drug addict and you were a stripper and you don't deserve these awards. And I'm like, but I've done so much since then to overcome all of that, right? And that's my own insecurities, like speaking up through a subconscious dream with my father. But there definitely was this time.

I think at that time, I never would have been able to see a way out of it. And you don't realize it when it's happening, when you're spiraling. I mean, it's not until you smash against the floor that you're like, oh, wow, I have really dug myself very deep here. But for me, it was a decision. I mean, it was a split moment decision. I was cleaning my house one day, which was a futile effort because I was actually about to lose my house in foreclosure. So really not sure why I was actually cleaning it, but I had a bandana wrapped around my head and I was cleaning the bathroom, and I remember pulling my head up and catching a glimpse of myself in the mirror. And I looked like death. My skin was pale. My eyes were sunken and dark. There was no light to me whatsoever. And I just remember staring at myself in the mirror, about to lose my home, forced to live in a car that was actually being chased by the repossession company. And I said to myself, this is not the life you want for yourself. You can do better. And I think that anybody listening who's been in this point knows every addict that I've ever spoken to. There's a moment when you say, okay, I'm going to give up and I'm going to fall further down this hole. This is the turning point and I can choose to go either way.

And fortunately, I'm very stubborn and I'm very hard headed. And I had an idea of my own self-worth at that point. So, I said no more. I got in my car, I drove to Memphis, I moved in with my uncle, I went cold turkey off of crystal meth. And it was six months before I was comfortable even informing my family that I had been a drug addicted stripper. But their reaction was a mixture. Of course, they were relieved that I had gotten myself out of that situation, but they were also very disappointed that I didn't allow them to support me through that. I was so ashamed. I couldn't tell them I wanted to be the daughter that they deserved before telling them. And I wasn't a terrible person. I'd made a couple wrong turns. But that's not to say that at any point you can't get yourself back on track.

Matt Bowles: And what were your next steps or your first steps from there?

Krystal Pino: Oh, man. Coming back from rock bottom is not easy. Especially because it wasn't just drug rock bottom for me, it was financial rock bottom. At 20 years old, I owned $108,000 worth of debt. Also, whoever gave a 20-year-old that much responsibility over money, let's talk about, you know, very irresponsible lending practices. But coming back from that, it wasn't an easy road at all. Getting a responsible job that makes good money, not really an option.

So, I got a job at a temp agency and I started cocktail waitressing on the weekends to make extra money. I very quickly learned that I could make more cocktail waitressing in one night than I could all week long at my day job. So, I went full time into cocktail waitressing, which was actually a blessing for me. It allowed me to pull myself out of a financial hole much quicker. I had a lot of support from friends. I was still living in my car at this point. So, friends who let me crash on their couches or take showers at their places. One friend was finally like, you know what, no, you're not living in your car anymore. You're just going to live on my couch.

And so, starting to just rebuild yourself and your trust. And you know, cocktail waitressing was amazing for me because it taught me a lot of social skills as well. Right. It taught me how to manage volume, it taught me how to manage personalities. So, I think that it might not have been a traditional path, but it was a really good one for me. A snowball can be negative or positive, right? So, the same way that I snowballed into rock bottom, once I started to achieve and climb out of it, that had a snowball effect as well.

Matt Bowles: So, let's talk about your path towards taxes and becoming a CPA and realizing that both you love this and you're really good at it because you now run the top number one CPA firm that is serving digital nomads. And I want to just trace that trajectory, right. Because a lot of times when people are in these early stages, they don't know exactly what do I love, what do I like, what am I good at, what could I potentially start a business in that would be successful? And for that, you obviously have to figure out what you like and what you're good at. So, can you take us on that journey?

Krystal Pino: Absolutely. And it's an interesting one for sure. When I went back to College, I was 25 years old. I've been cocktail serving for four years. I was making good money. I had a customer at our bar, he was a regular, and he spent most of his time ordering Crown as Bryce and convincing me that I was too good to be a cocktail waitress for the rest of my life. So, he convinced me to go back to school. He wanted me to go to school for finance. And I actually originally went back for physical therapy. And then I figured out I could get a master's in physical therapy and never make more than like $60,000 a year at the time. And I was like, well, I don't want to put a ceiling on myself like that.

So, I did switch to finance. So, I was in community college. I was on a business focused in finance. And one day my professors pulled me aside and they were like, look, you're truly struggling in your finance classes. And we see you working very hard. You're not, not doing very well grade wise. However, in your accounting classes, you're not even paying attention and you are fucking up the curve for everybody else in the class. So, at some point my accounting professor was like, look, if you get this, you should do it. And so, I made the switch. You know, very grateful for good professors who take the time out to Actually, you know, pull their students aside and recognize that. So, I made the switch to accounting.

Matt Bowles: So, let's talk a little bit about that accounting journey. What was your professional trajectory like in accounting leading up to your decision to go the entrepreneurial route?

Krystal Pino: It was definitely crazy. So, I mean, there were a couple more steps in the educational journey, right. Once we got to the University of Alabama at Birmingham, graduated with a B.A. I thought, well, I'm going to go get my masters of accountancy. This is the logical next step. But I will never forget sitting in the head of the program's office and him being like, I don't think you're a right fit for our program. And I was crying, I mean, bawling my eyes out. And I was begging him because this had been my trajectory and if wasn't the way that I was going, what was I going to do now? Well, after that, you know, I called my father and he was like, okay, you can cry. And he was like, listen to me. He goes, now he's like, you have to pick yourself back up. What are you going to do?

So, I readjusted. I went and got my MBA instead. It was funny. The first thing that I did was I took the professor's class. I got an A in that class. Anyways, so I graduated with my MBA. And I thought it was a good move too, because I kind of wanted to go into corporate accounting. CFO was the goal. So, I got a job working in corporate accounting. And the company that I worked for kind of had this plan that if anybody wanted to retire, they kind of needed to start 10 years beforehand and start grooming somebody for this role. And I was incredibly humbled, you know, that they kind of saw this in me and they started to develop me into this role. My CFO was absolutely supportive of me being the next CFO of the company. He was happy to train me and move me up in the company, but he kept saying, I'm just not comfortable with the fact that you don't have any public accounting experience, you know, or I wish that you had some public accounting experience.

So, I remember one day I walked in his office and I handed him my two weeks' notice, and he said, what's this? And I said, I'm going to go get some public accounting experience. I seriously thought that public accounting was going to be a two-year jail sentence, right? I was going to get in, I was going to do my two years and I was going to come back out, and I was back on my CFO trajectory. Being a tax accountant is a Grind. I mean we work 80-to-100-hour weeks strapped to our office chairs. These offices, they provide meals and gyms and anything that they can do to keep your butt working. So, it's very hard work, but I absolutely fell in love with it. I feel incredibly fortunate that I got an internship with a firm who developed a very rounded education for my internship.

So, I wasn't siloed in just tax. We had a client, you owned the client, so you owned their business, you owned the company that owned all of their real estate properties, you did their personal tax return. So, you really got these 360 views of the client. And the partner that I worked under made sure to stress to me that accounting isn't about numbers, it's about people, right? It's about building relationships and that's how we add value to our clients. So, you know, as I look back, you know, it's another one of those relationships that I was just incredibly fortunate to come across to teach me that accounting is not really about numbers, it's about people. So, I fell in love with it and I stayed in public accounting for four years until I stumbled across an opportunity to travel the world.

Matt Bowles: Let's talk about that. Because you and I met through Remote Year, which for people that don't know what Remote Year is, it is a company. Initially it was just a 12-month itinerary. That was the only option. That's why it's called Remote Year. They now do four-month itineraries and one-month experiences and all of that. But when you and I did it, it was a 12-month commitment and Remote Year. The company would bring this community together of location independent professionals who don't know each other before the trip. And then they would curate this 12-month itinerary and take care of your accommodations and your co working space access, 24, 7 Wi Fi, all that stuff. And then your travel between each location, your airfare and everything.

And you just pay them a flat monthly fee and then It's a full 12-month experience where you travel the world with the same community for an entire year. And you and I both did that within a year of each other. We are both now considered sort of very early-stage Remote Year people. But I would love to hear a little bit about how you heard about Remote Year, decided to do it because it's an interesting decision. I remember when I signed up for it and I was going through this major life transition too. I had just gotten out of a seven-year relationship and my partner and I had been traveling the world together for three years and all of a sudden, we broke up on the island of Cyprus. That's where we broke up. I don't know anybody. So, for me, my Remote Year story is I break up out of a seven-year relationship in Nicosia, Cyprus.

I go to the Skyscanner app and there you can type in that you want to book a flight from the city that you're in too. And you put anywhere and it just gives you the cheapest flights to another country from wherever you are. So, for me it was Athens, Greece. It's like 69 bucks from Cyprus to Athens. Done. Book that, get on the flight immediately. Just go straight to the airport, get on the flight, land in Athens, go to a coffee shop, open my laptop, and I was like. I remember hearing about this thing called remote year because for me it was like a moment in my life where it was a massive transition. I was just getting out of the super long-term relationship and I needed hugs, I needed people, I needed a community.

Well, I can either, I don't know, move to a city and try to create a community and do that, or I could just join remote year, which is an immediate community, because every single person is coming there, nobody knows anybody and they're all coming there to create this intentional community. So, I had that from day one and I could keep traveling. I was like, this is perfect. So, I applied to remote year from Athens. Boom. Went jumped that Remote year and started in Kuala Lumpur in 2016. But I would love to hear a little bit about your experience. What made you decide to join remote year and then how was that experience for you?

Krystal Pino: I feel like when you hear these stories about how these people ended up on yearlong group travel programs or even a part of the digital nomad life, there's a little bit of a continuity, right? I lost my job or I got out of a relationship or, you know, it's something like that. So, I had six months earlier, I had gotten out of a particularly difficult long-term relationship as well. You know, I was rebuilding myself. After you get out of a 7, 10-year relationship, you have to learn at that point, okay, well, who am I now? What are the lessons that I learned from that relationship? Who was I when I entered it, who was I in it and who am I now afterwards, right? So, I was in this very transitional phase of figuring this out. I was having a great time at my firm, at my level. I was bringing in high dollar clients. I was kind of on the partner track. I was really successful in my career and from a friend of a friend. I heard about this opportunity to travel the world remotely. And it was a particularly tough decision for me because I knew I wasn't going to be able to do both. This is pre pandemic.

So, this is when accountant firms believed that their jobs could not be done remotely. And, you know, 70 years of my firm working the way that they do back up their beliefs in that way. So, I knew that it was going to be a choice for me between my career and this incredible opportunity that I chose. Just felt very drawn to. And it was new for me. You know, I'd never traveled like that before. I did a summer exchange program when I was 15, but it wasn't anything like that. So, I agonized over the decision for months. And I went back and I went forth, and I still remember that I had decided not to do it. One night I had an altercation. A friend of mine who was a little intoxicated, had been abusive towards me. And we had just left the police station making the report.

And my friend who'd taken me to the station, he took me out to lunch. And this friend of mine, I said, look, I have to tell you something. And he goes, no. He goes, you're going. And I'm like, I really can't, you know, like, it's not the right time in my life. I'm very successful in my career right now. You know, look at this horrible thing that's just happened. I'm not emotionally ready. And he goes, no. He goes, you have to go do this. He goes, tell me the reasons that you don't want to go. I was like, I'm not emotionally ready. He's like, you'll figure it out along the way. And I was like, my career, I am doing very well in my job. He goes, this is one year. He's like, you leave your job, you go, you do this for one year, and then you can come back and you can work in your seventh-floor corner office in Birmingham, Alabama, for the rest of your life, if you want to, and you'll have a year of this worldwide experience, and that adds nothing but value to you. So basically, in this lunch, he convinced me that I needed to go, and I did. And I thought it would be a year, right? And then I would go back to my seventh-floor corner office in Birmingham, Alabama. But here we are, five years later instead.

Matt Bowles: So amazing. And I was like, I want to meet every single person that chooses to make the decision to commit up front to travel the world with a bunch of people they don't know for an entire year. Who does that? I don't know, but I want to meet them all and hear all their stories.

Krystal Pino: Crazy people.

Matt Bowles: Yeah.

Krystal Pino: That's who does it.

Matt Bowles: And amazing and extraordinary and fascinating and interesting and incredible and people that I will love for the rest of my life that did that program with me. How was your program? What was your experience like?

Krystal Pino: Oh, man, it's going to be very difficult to put it into words. It was the most incredible year of my life. It's like you said, mine too. You know, personally. It was a lifetime's worth of growth shoved into one year. It was lessons in group dynamics. It was lessons in personal and emotional growth. It was fun. It was hard. It was incredible. I mean, it was all of these things being like, in a year. Life happens, and a lot of life happens. And when you're shoved in with 50 people you've never met before, you have to learn how to navigate different personalities and different group dynamics. And you're shoving this, all of these adventures in as well. You're seeing all these new places; you're experiencing these new cultures. You're eating new foods. And, I mean, all of it is happening simultaneously, and it's so much stimulation. I think a lot of us look back at it and we're like, God, I do not know how I survived that that year. Right. I still look back at it and I'm like, I don't know how I survived that year, but it was the most incredible year of my life.

Matt Bowles: It was amazing. It was super incredible. And I agree. I think you can only really understand it if you actually do it. And you understand also the depth of the connection that you have with the people that do it with you, because you're with them every single day for an entire year. And you are supporting each other through the ups and downs of life and also seeing the world and having the most episodes, epic adventures of your life and growing as human beings. Like you said, a lifetime in one year.

Krystal Pino: Yeah.

Matt Bowles: Insane. So, let's talk a little bit about your entrepreneurial trajectory. So, you were obviously a very talented, successful CPA.

Krystal Pino: Thank you.

Matt Bowles: But you were working in the corporate world. You were working for other people. You were working even remotely, but still for other people. How did you decide to go the entrepreneurial route? Because a lot of people, that's not the route for them. They're a successful CPA or they're whatever, and they're going to work in a CPA firm, and that's the right fit for them. How did you make the entrepreneurial decision?

Krystal Pino: Well, I was one of those people. I never wanted to be an entrepreneur. I never wanted to own my own business. It was never a desire of mine. I wanted somebody else to be responsible for my paycheck my whole life, right? Obviously, to go on remote year, I had to leave the firm that I was at, and I got a job on remote year kind of handling the front-end client experience for another remote accounting firm. I had moved into this role and I was incredibly grateful for it, but it was a difficult transition. I ended up being siloed a lot. I didn't have a lot of support in my role, and I became a scapegoat for a lot of things. Anytime anything went wrong, it was because I was working internationally and I had incredible support from my CEO, but there were some other people in the firm that it was just hard to get support from. So, I was absolutely kind of miserable.

So, this is about 18 months into my travel journey, and I remember sitting in Sofia, Bulgaria, with a very good friend of mine and just being incredibly miserable about the things that were happening at my job. And he looked at me and he said, well, why don't you just stop giving away all of your tax advice for free, right? Because at this point, I'd kind of established myself in the remote year community as somebody who had this knowledge base, and I was more than happy to help the community. And I was like, wow, what a novel idea, right? So that's when it began to form. Over the next few months, kind of nagged at the back of my head, and I put in my notice for my job. November of 2018 was the last month that I worked for anybody else. And I did what a lot of entrepreneurs do. One of my favorite corporations, this actually comes from coworking Bansko here, where we are. It said, entrepreneurship is jumping off a cliff and building a parachute on the way down. And that's absolutely what I did. I cashed in all of my savings, I hedged all of my bets, and I just jumped into Nomad tax. So, we launched in December of 2018, and we've been doing that since then.

Matt Bowles: Let's talk about the entrepreneurial journey a little bit, because you and I actually met within the first year of your entrepreneurial journey in Tbilisi, Georgia. And I remember some of the discussions that we were having about it that night over wine, and we were talking about it. Can you take us back and talk a little bit about the entrepreneurial trajectory? Because as you said, it's a really scary Leap to make and all that. I mean, you want to talk about imposter syndrome, all of it comes right to the surface at that moment. Who am I to start a business? Can I really do this? Am I really talented enough? Is this the right path? Like, all that stuff? I remember that pretty much every business owner that I know, that's what they're thinking. When you start a business, like, is this really something I can do? Take us back to that early stage and then how you sort of navigated through that and built that.

Krystal Pino: Man, scariest thing I ever did, honestly. And I've done some scary things. Like, I've repelled down waterfalls, I've jumped out of planes. I've been lost in a Peruvian jungle at night. So, I've done some scary things. But starting my own business was absolutely the scariest thing because. Because it does bring all of those fears immediately to the surface, and you're having to combat them alongside everything else. My first step was what is important for my business, its procedures and all this kind of stuff. So, I brought people on and I said, we need to build out rock solid procedures. This is what I know from my experience, what we need to be successful. And we're still learning and we're still growing as we go. But, you know, in the beginning, it was that, okay, let's get our process down. Let's get the right people in place, right?

And in December 2018, for those of you who are not familiar with the American tax system, tax season runs from about January 15th to April 15th is what we call busy season. So, launching on December 1st and starting tax season 45 days later is not exactly. It's a very tight timeline. So, I think that that was almost good in a way, because it forced us to actually be ready to hit the ground running. And we did. And the first year was incredible. We had over 100 clients in the first year. Just because of kind of my presence already in the remote year community, people that we had already established trust in.

We learned a lot that first year. Some of it I learned from having conversations with you and Tbilisi and other entrepreneurs that I ran across. I became a sponge for anybody who wanted to give me business advice about anything, right? Because I had no clue what I was doing. So, we've taken the time. I say that we obviously have a team, and I couldn't do what I do without them. But I think it's been very important to revisit. Twice a year we revisit with, like, a strategic advisor, and we say, okay, we just got through a busy time. What worked for us, what didn't, where can we fix it? Where can we not? So, this is defining what our values were and making sure that we stuck to those, I think has been really important for our business.

Matt Bowles: I think this conversation is really important in the current context, which is that you run the preeminent CPA firm that serves American digital nomads, and you are the CPA for multiple maverick show guests who are very successful, high net worth digital nomads, and you are their CPA. And so, I think that's just important for people to contextualize. As we go back and talk a little bit about this origin story, about how you sort of built it to this level, one of the things that I think is really important that you did at an early stage is you decided to go very niche. You didn't say, I'm going to start a CPA firm and I'm going to take any client that comes in my door and I'm going to do tax returns for anybody that wants to pay me to do their tax return. I'm not going to compete with, with H and R Block. I'm not going to do this. You went extremely niche.

Krystal Pino: Yes, but we also did the same thing in the first year where you're pretty much like, I'll take anything you want to pay me. You want to give me money? Sure. You know, it's that feast or famine in the first year, right? But yeah, no, I definitely made this. There was a point when we need to make a few decisions. Do we want to be generalists or specialists? And I was like, we want to be specialists. I want to serve this community. I wanted to give back to this community because I loved this community so much and this is what I had to give back. So, yes, we went very niche. We also decided to go boutique instead of grandiose. You know, we capped our clients, we focused on service over volume. So, there are strategic decisions that you have to make along the way and, you know, just make those decisions and say, okay, this is our path, we want to choose it, we want to walk down it. I mean, otherwise you'd find yourself lost in the fork forest.

Matt Bowles: Yeah, I think it's really, really super important because what happens is when you go niche, anybody in that niche says, wow, this is the company that literally is there to serve specifically people like me. And so, when I meet digital nomads and we're having tax conversations about all this kind of stuff and they're kind of new or they don't have, you know, whatever I send them to you. I've introduced how many people to you just over the last year. And I say, you got to talk to Pino. This is the firm that you want to be working with because this is their specialty. This is what they do in terms of you're an American digital nomad.

And maybe let's go into some of the tax dynamics and things, because one of the things that I've always found, you know, I mean, I've been in business for over 15 years now myself as an entrepreneur and real estate investing for longer than that and everything else is that you always want to work with somebody that specializes in what it is that you do or you need help with. So, if my real estate investing clients need CPA specialty on real estate investing, or they're a business owner and they need that type of tax advice, do not go to a CPA that the primary client that they have is a W2 income earner that has no investments. And they just, you know what I mean? Like, don't do that because they're not going to know all of the complex, nuanced details that you are going to need to understand.

And your niche is really specific as well. Even a lot of these CPAs, they specialize in business owners, they specialize in real estate investors, they specialize in this. That the other thing that doesn't mean they know the nomad tax codes and all the nuances and complexities that specifically apply to American digital nomads, but you do, and you've gone into that niche area. And I think it's really, really important. So, let's talk about some of the most important tax concepts that digital nomads, especially ones from the U.S. need to be considering. And the first one I want to ask you about is if you can explain the *foreign earned income exclusion*, the FEIE, how does that work?

Krystal Pino: Absolutely. And this is kind of the number one question that we get, obviously. And it's also the number one question that other CPAs who aren't in this you don't understand because you said it is quite nuanced and it does require a little outside of the box thinking. So, the *foreign earned income exclusion* is a piece of tax code that was written into the tax code 40 years ago, 50 years ago, I mean, before digital nomadism existed. So, when somebody wrote this tax statute, our lifestyle or digital nomad lifestyle wasn't even on the radar. So basically, what the foreign earned income exclusion says is that.

And there's two ways to qualify. I'm going to focus on the physical presence test because that's what the majority of your audience and our clients are digital nomads. It says that if you spend 330 days out of any 365-day period present in a foreign country, then you may qualify to exempt up to 112,000. That's the number for 2022 to 112,000 of income from federal income taxes. Now let's break that down. So, 330 days present in a foreign country. This means boots on the ground, usually a day. If you're transiting in and out of the US a day is the first full 24 hours that you're there, midnight to midnight, right. Present in a foreign country. This does not include restricted countries, currently North Korea, Cuba, Iran. Also does not not include international waters. So, I know that, you know, Nomad Cruise isn't currently running at this point, but if it does again in the future, know your time spent on Nomad Cruise doesn't count as present in a foreign country.

So that's the 330 days part out of any 365-day period means that it can be any 365-day periods. It does not have to be a calendar year, right. So, you can qualify on partial years. So, any 365 days where you are present in a foreign country for 330 days allows you to exempt up to $112,000 of earned income from federal income taxes. This is specifically earned income. It does not count interest, dividends, capital gains, rental income. So, we're talking about your salary, your wages, your business income. And federal income taxes mean this, this statute only applies on a federal level to income tax taxes. There are some states who have their own FEIE provisions. They mimic the federal, but this only applies on a federal level only to income taxes. So, a lot of times you'll still be subject to self-employment taxes. So that's the nuts and bolts of the FEIE. And this is where we focus.

Matt Bowles: Are there other qualification tests beyond the physical presence test in the foreign countries that you need to meet for the FEIE?

Krystal Pino: Yes, there is a secondary and a tertiary test as well. So, the secondary test is called the tax home test and it's where your tax home is located. So those of us who don't have, you know, significant ties back in the United States or thinking that we're going to return to the U.S. this is kind of the lifestyle for us currently. Matt, your tax home is in Bulgaria because you're currently In Bulgaria, my tax home is, I'm establishing my tax home in Mexico. But your tax home is kind of, it follows you to the countries that you go to. Now this is where the loophole of the FEIE comes in. When this was written, you would say you left the United States to work in another country for another job. You lived in that country, right. So, you got a job with Mercedes in Germany and you lived in Germany.

Now your tax home is in Germany and you're a tax resident of Germany and you are subject to taxes in Germany. But the way that the majority of digital nomads travel is even though you have a tax home currently in Bulgaria, you're not subject to taxes in Bulgaria because one maybe you're not here long enough, one, maybe you're not, you know, whatever the tax jurisdiction rules are, you're not earning local income, you're not subject to their tax rules. So, this is the loophole. You're not subject to taxes in the tax home that you're claiming, but because it's your tax home, you get out of taxes in the United States.

Matt Bowles: So as an itinerant nomad, so far, my tax homes this year have been Mexico, El Salvador, Colombia, Portugal, Bulgaria, and later this year they're going to be South Africa, Tanzania, Kenya, Senegal, and those are going to be, quote, unquote, my tax homes, because those are the places that I've lived during the year. But I don't actually owe tax in any of those countries.

Krystal Pino: Right, and you should look at the tax statutes in all the countries that yo u're going to. How much time are you spending there? What type of income are you earning? Are you going to trip up against tax liability there? I can only advise in the United States. But you should definitely, you know, if you're concerned about tax liability in another country, talk to a tax advisor in that country for sure. But yes, typically your tax home will follow you.

Matt Bowles: Okay, so there's that. And then is there a third test for the FEIE?

Krystal Pino: The third test is called the abode test. So, the abode test is more about your socio and economic ties to the United States. Still, the biggest example that I like to use here is if you own a home in the United States, what are you doing with that home? If you're renting that home out and using it a s an income producing property while you're gone, then that shows less significant ties. If your home is there empty, waiting for you to return. A lot of times, you know, the federal government will kind of see that as intent to return or making it easier for yourself to return. And therefore, they could argue that your abode is still in the United States.

Matt Bowles: Okay. So, if you do not own a primary residence that remains unrented while you're traveling, that helps to establish that you don't have abode in the United States. And therefore, the physical presence test in these other countries, which basically overlays with your tax residency in these other countries, which basically overlays with your abode in these other countries, all kind of folds into one thing. As long as you don't have a primary residence that's unrented in the United States.

Krystal Pino: Right. There are other things as well. You know, that you have to consider everybody's situations. There's no one size fits all when it comes to tax. Some of the myths that we like to debunk. Other CPAs who don't fully understand this, they want to say that you have to be on foreign assignment in order to qualify for that. Trust me, I have read this statute backwards, forwards, upside down, right side up, drunk. Just to make sure that I understand it every way that there is to understand it. Joking aside. But I do fully understand that there's nothing in the statute that says that you are required to be on foreign assignments. There's a lot of belief that if you work for a US Employer, that you don't qualify, or if your clients are in the US that you don't qualify. But the thing to remember is that it's about where you physically are when you earn the income, not where your clients are, not where your employer is.

Matt Bowles: Right. So, I'm an entrepreneur. My company is based in the United States. We help people to buy rental properties that are all in the United States. A lot of my clients are in the United States. Some of them are around the world, but a number of them are in the United States. But because I physically am not in the United States, that's what qualifies me.

Krystal Pino: Yes, that's where the qualification comes.

Matt Bowles: Now, can you also talk about, in addition to the FEIE, there is also a housing credit that some people can qualify for. Can you talk about that?

Krystal Pino: Yeah. So, the 400-income exclusion covers up to 112,000 per year. So, what if you're making more than 112,000? Well, first you're going to have the standard deduction, right. So that bumps you up to about 125. But if you're making in excess of 125,000, then you might want to look into additional things such as the foreign housing credit. So, you have earned income that is going towards housing expenses that is not excluded under the foreign earned income. Then we can look at the foreign housing deduction as well.

Matt Bowles: Awesome. The other thing I want to ask you is about state residency.

Krystal Pino: Hot topic.

Matt Bowles: For itinerant nomads that are from the U.S., okay? So, if you don't maintain a permanent residence, you don't own a house that you live in that you plan to come back to in a particular state, you got rid of your place, and you're just an itinerant nomad traveling around the world. Can you talk about how state residency works? What are the considerations that people should have and how should they go about establishing that?

Krystal Pino: Yeah, and this is a really popular question that we get all the time, right? Because we're like, okay, well, I can get excluded for the federal income taxes. How do I exclude myself from state income taxes? I think there's about 27 states out there that are either no income tax days or they have their own FEIE provisions. But there are a lot of states out there that don't. California doesn't have one. Massachusetts doesn't have one. You know, so it's okay. If I was a resident of these states before leaving and becoming a nomad, what do I do now, right? There's this very common misconception as well, that just because you haven't been to the state in two years means that you're no longer a resident. The states don't see it that way, especially California. If you've ever been a resident of California, I mean, if you've ever, like, breathed in California's direction, you know, the California FTB board will come after you for the rest of your life.

So, you want to make sure that you're checking all of the boxes if you are changing your state residency. So, when we're talking about optimizing our state taxes, the two options are establishing residency in a state that also has the foreign earned income exclusion, or establishing residency in a state that doesn't have any income taxes in the first place. And therefore, you don't have to worry about it. In order to break residency with a state, you need to establish residency somewhere else. Whether that is another state, whether that is another country. It's really important to go through the necessary steps. Otherwise, you will fail a residency audit time and time again. And California is very aggressive about these. New York is very aggressive about these. Massachusetts is very aggressive about these. Virginia very aggressive about these.

There are things that are considered being a privilege of being A resident of a state and therefore qualify you as a taxable resident. Having a driver's license, being registered to vote, participating in state run insurance exchanges. These are things that are considered being a privilege of being a resident of a state and therefore make you a taxable resident of that state. So, when you're changing your residency, you want to make sure that you're cutting all ties with your current state and establishing those ties in a new state, wherever that state may be.

Matt Bowles: What are the best ways to establish ties in a new state? So, you identify the state where you want to have your residency. Because maybe there's no state income tax or whatever the reasons are. What do you need to do? What are the minimum requirements to establish residency there?

Krystal Pino: Yeah, so there are seven things that you should really do and some of them don't really apply anymore. But number one, your driver's license. Make sure your driver's license is in your new state. Number two, voters' registration. Gotta has your voter's registration in the new state. Three, vehicle registrations. So, if you own any vehicles, make sure they're registered in your new state. Then state, like I said, state run insurance plans. So, if any of you are on a state-run insurance plan, make sure you transfer that insurance plan to your new state. This is car insurance, health insurance, anything like that, make sure it's moved to your new state.

Obviously, you want to change your address. Stress on everything. Doctors is a big one that people don't think about. So, if you move your residency from California to South Dakota, say, but you still visit all of your doctors in California, California recognizes that as a socio and economic interest in California and they will use it as a way to still claim you as a tax resident. Banks used to be a big thing, like if you leave an area you need to move your bank accounts. I think with the advent of online banking, this isn't that important anymore. But if you are a member of like a local credit union, closing that account out and moving it out of that state is probably smart.

Matt Bowles: So, if someone was preparing to become a nomad, let's just say they were leaving a state that they definitely want to be out of Lake California.

Krystal Pino: Get out of California.

Matt Bowles: I left California to become a nomad, so I can relate.

Krystal Pino: Are they still coming after you?

Matt Bowles: They came after me for years. I had to send, I had to have my CPA send them letters every single year documenting that. I have not had any connection with the state in so many years because it's this whole nexus thing, it was just raw cast for years. We had to send them letters documenting that I was not in the state. I haven't been in the state. I have no connection with the state. And it was just, yeah, it's crazy. But to establish connection with the new state, what are some of the hacks or ways that people can do that if they want to maybe become a nomad? Someone's listening to this. They're like, I'm getting ready to leave the U.S. I'm getting ready to become a nomad. I want to get all my ducks in a row. What is sort of the minimum requirement or the easiest way to create that state residency?

Krystal Pino: So, this is something that you should do before you start your nomad journey, or if you already on your nomad journey, do it when you plan to return home. There are some really great hacks out there. So, the three states that are pretty high on nomad radar are South Dakota, Texas, and Florida. South Dakota has long established their residency program to be very friendly to the RV community, which translates very nicely to the digital nomad community. In 24 hours, you can become a South Dakota resident. You get a mailbox there. You have a very important piece of mail sent to that mailbox. You go to South Dakota; you collect that piece of mail. You stay one night in a hotel. You take that piece of mail, you take. Take your hotel bill with your name on it to the DMV. You get a driver's license, voter's registration. You are now a South Dakota resident. There are similar programs that you can access for Texas and Florida, some that involve possibly renting or buying a piece of land that is usually an RV parking spot and that's your new physical address and using that to set up residency, you know, so leveraging some programs that are already out there that, like the FEIE, maybe weren't written for us, but they work for us. But you're going to have to do these things in person. Those are some of the hacks out there, is to piggyback on some of these programs that are already out there.

Matt Bowles: Do you have a recommendation for how to set up the mailbox?

Krystal Pino: There are some great mailbox services out there. I think anytime Mailbox is one that we recommend for our clients. Honestly, you can just Google. One thing that you want to be careful with your mailbox service, though, is you want to be sure the American banking system is incredibly secure. And I know you might be laughing at me when I say that, but when you're setting up a mailbox service, you want to go to your bank's website you want to go to your credit card's website, you want to punch in that address and you want to see if it's accepted. Because banks and credit cards oftentimes don't accept a lot of mailbox services, a lot of virtual post services, they'll recognize that address as a virtual post and you cannot use it for the very important things like your financial institutions. So that's something that you want to do check first.

Matt Bowles: Awesome. I also want to talk to you a little bit about the different tax strategies and considerations for different types of people, particularly with regard to business entity structuring. So, for freelancers who might want to consider a business structure, as well as entrepreneurs that are building businesses with staff and all of that kind of stuff to actually run and scale a product or service businesses, what are some of the considerations relating to the FEIE as well as other considerations that they may want to take into account?

Krystal Pino: Right. And on the business side, this is the most popular question that we get, like how do I structure my business to not pay any taxes? You're probably never going to get to zero. You're going to pay somebody somewhere along the way, right. But the strategy is to minimize what we're paying. So, there's a multitude of structures out there, both domestic and internationals, that you can leverage to do this. Simple as Dino being an LLC structure where you're basically just protecting yourself from liability on either side. The S Corp structure is a very interesting one. Right. Because for years CPAs have been selling the S Corp as the end all, be all solution for all clients. And I just don't subscribe to that belief myself. I think that there are some nuances, nuances to it. It's not right for everybody. And when you consider the nomad culture and if you're taking advantage of the foreign earned income exclusion, there are some additional considerations that need to be taken into account there because the S Corp structure strategizes taxes between splitting income between earned income and unearned income. So, you could be inadvertently missing out on some tax benefits from the FEIE by adopting an S Corp structure.

Matt Bowles: So, this is an important nuance and I want you to be able to actually explain this, right. So, the idea of the S Corporation is that the money gets paid into the S Corporation from the clients. That's where the revenue comes in and then you're able to split it and only take a portion of your money that comes to you as a salary and that's where you have to pay your self-employment taxes and things like that. And then you have a portion of that goes to you which is not your salary and you don't have to pay your self-employment taxes on that. And so, the idea is that being able to split those things reduces the percentage that you have to pay the self-employment taxes on and so forth.

Krystal Pino: But it also reduces the amount of earned income that you can use for the foreign earned income exclusion.

Matt Bowles: Right. Because you can only exclude the earned income portion, which is the salary portion, which traditionally has been what you're trying to reduce in the S Corp structure. But if you reduce that now, you've reduced the amount that you can take the FEIE benefit on.

Krystal Pino: Exactly. So, anything that you're not taking as salary is not considered earned income and cannot be excluded under the FEIE. The IRS says if it was earned income, you would have paid it to yourself as salary. So that's an important pitfall to look for. And it's not to say that the S Corp structure can't work for a digital nomad. It can. It's just going to take a little bit of adjusting of leveling it out an d making sure that you put things in the right place.

Matt Bowles: Yeah. And I think this is why it's so important for every single person to do an individualized personal consultation about their exact situation, what they're doing, what they're planning to do both in business as well as their lifestyle, how they're structuring. Because maybe there's some years that they won't qualify for the FEIE or that's not going to be a regular thing for them. And maybe that's a very different consideration than somebody's like, yeah, yes, that's definitely going to be me. I'm going to hit the FEIE for every one of the next 10 years. And then what are you doing with your business and what's your income level that you're trying to scale to and how are you doing this? And so, I think that's why all this stuff is so individualized. Right. Which is why we always do these disclaimers. This is not individualized tax advice. We're talking about general concepts. And then it's not just a legal disclaimer though. It's like actually really important for you as an individual with your really specific situation in your business and your lifestyle to work directly with a CPA that understands this stuff and craft a customized solution for you personally. Right?

Krystal Pino: Absolutely. I always ask people, what's the best business structure? And th e answer is it depends. That's my favorite tax answer anyways. Like every situation is it depends, but it really depends on, like, what are the goals of your business and where are you going? I had a conversation with a client a couple of weeks ago, an incredible business that is growing very quickly, and they're talking about optimizing their business structure. And we're talking about the S Corp and we're going down this road and we're thinking that this might be the right way for the client. And then the client casually slips in that they're thinking about bringing on a foreign investor. Oh, bingo. S Corps can't have foreign investors. So, this is no longer a good business structure for you other companies. I'm like, okay, well, are you growing your business to grow it or are you growing it to sell it? C Corps are easier to sell than any other business out there. Are you looking to take on investment? C Corp is great. Is this just your own little project that you're going to run forever? An LLC might be just fine. You know, in some cases, just being a freelancer, sole proprietor, working for one company is all you need. So, I think it's very important to have these conversations and include all of the information about your goals and your ideas and where you're taking your business so that we can optimize the structure for you.

Matt Bowles: So let's talk a little bit about the importance of creating an entity of some kind in general, even if you are just an individual freelancer, and what that allows you to do legally in terms of shifting what might normally be personal expenses to business expenses, so that instead of having your money come in, paying tax on all the money you make, and then paying your expenses out of whatever's left, you're able to have the money come in, pay your now business expenses out of that money, and then pay tax on what's left.

Krystal Pino: Yeah. And there's an important caveat to say there when you're making independent income. So, income that's not paid to you as a salary, freelance income, side hustle income, you know, whatever it is, you don't necessarily have to have a business structure to deduct business expenses. If you have business income, you can deduct expense expenses. The rules around expenses are it should be ordinary in your course of business, necessary in your course of business, and cannot be considered a personal expense. These are the big caveats. Now you can see across a range of businesses, this is going to vary greatly, right.

Every stream of independent income is assigned what we call an NAICS code. A NAICS code, it's a five-digit code, it tells the IRS what your business does. It also benchmarks your expenses. And the IRS uses it so that when your expenses go outside the norm of what your business does, well, that's when you get popped for questions. Not necessarily an audit, but additional questions for sure. So, choosing that NAICS code. The NAICS code is super important, but also being able to defend any of the expenses that you take as true business expenses is important. I tell my clients all the time, if you want to deduct something for your business, make sure that you're comfortable for sitting across the table from an IRS auditor and defending it as such, because one day you might be. So, a lot of the biggest question that we get from digital nomads travel. They want to know what they can deduct for travel.

The next thing that I'm going to say is not going to be the most popular opinion out there, but travel does not play nice in the sandbox with foreign earned income exclusion, because in order to deduct travel expenses, you need to be traveling away from your tax home. We talked about tax homes earlier, right? Nine times out of ten, we're traveling to our tax homes. So, this is something that all digital nomads should consider about their travel expenses. Just because you are working and traveling full time doesn't mean that when you take your flight from Bulgaria to Cape Town, that that's a travel expense for your business. And then this could be very, very different. If your business is travel blogging or, you know, travel vlogging or you have a YouTube channel, if your business is specific to travel, this could be very different.

Matt Bowles: Or let's say, if you're a speaker at a conference. So, for example, I was invited to speak at the Bansko Nomad Fest about real estate investing for digital nomads. And since I gave my talk on that, I have had conversations every single day with people at this conference that are interested in buying rental properties for their investment portfolio. And every single day, I've sat down and had conversations with people, and I've been having meetings every day about that. And so, I am here. I have traveled here. The reason I am in Bansko is because I was invited to give that talk and then speak with potential customers for my business. So, under that situation, would that be a business expense?

Krystal Pino: Absolutely. What is the nature of your travel, right. And I have a lot of nomads. They tell me all the time, well, yeah, I network everywhere I go. But I also say that obviously in our specific instance, you know, Matt and I are both here to speak at this festival network, drum up business and interest and help other nomads. This is a travel expense. This is a full business. All of this is a business expense, right? But let's say you came here and you came here specifically for the conference, which is like, man, these mountains are beautiful, right. I want to spend a week after the conference hiking the mountains around here because they are absolutely epically gorgeous. Fifty percent of your or even more, right, you could say all of my flights in and out because I would have had those either way. But 50% of my accommodation, 50% of my meals and 50% of my activities. Right? Because it's half for business and h alf personal. Whereas you and I are going to Cape Town later this year and there's not really any reason for either of us to go there, but it's going to be fun. And it's Cape Town and festive season is one of my favorite places in the world, but there's no business reason for going there. That's going to probably be 0% deductible for business purposes.

Matt Bowles: Right, let's talk about travel. You and I need to talk about this. You've been nomading for over five years now. You started with remote year and you just kept going. I want to just ask you a little bit about some of your travel experiences. One of the places that you and I both love is Japan. Can you share a little bit about your experiences in Japan?

Krystal Pino: So, I had an absolutely lovely time in Japan. I spent 10 days going to Osaka, Tokyo, Kyoto and Hiroshima. I think that Japan has some of the best street food in the entire, entire world. I had a little bit of a rough landing in Japan. I traveled to Japan to do my visa run from Thailan d. And if we want to talk about how travel uneducated, I was at the time, if you haven't looked at a map recently, Thailand and Japan are not close. It's probably like a six-hour flight away. Okay. So, most people just like hopped over the border to Mongolia and back and I was like, I'm going to go to Japan. So, I hop on this flight and anybody who knows me is I'm a little bit of one of those people who just like shows up to a trip and it's like, oh, okay, cool, we're here, what are we going to do?

So not knowing how long the flight was, I took a preflight Xanax to sleep on the flight. And anybody who knows anything about like half-lives of medicine knows that after my six-hour flight, when I landed in Japan, I was still very groggy, let's say. And so, I get off my plane, and Japan has got to be the most foreign place in the world. I mean, Vietnam, they probably vie for top spots, right? But there is nothing like Japan anywhere else in the world. So, I get off my flight, I'm super groggy. There is a typhoon, right? So, it is raining cats and dogs like absolute crazy. So, I'm off this plane and I'm trying to figure out the subway system. I'm at one of those kiosks trying to buy my subway ticket, and I can't figure this out. And I was very fortunate to have this Japanese man. He came up, he helped me buy the train ticket that I needed. He showed me where my train was.

So, I get on this train and I immediately pass out because I'm still groggy. Have you ever been to Japan? When you do something that's not culturally accepted in Japan, people will hold up their arms an d do a big X in front of you, right? So, the next thing I know, I'm being poked by an old woman with a cane. And she's doing this big X to me. I have fallen asleep on this train. She's poking me with her cane, giving me the big X, because I've done a cultural. No within an hour of being in this country. And I'm like, oh, crap, I'm no idea where I am. And I'm like, trying to, like, pull up my phone and figure it out. And it is raining, like, terribly. I have no idea where I am. When I finally figure it out, I am 10 stops away from the hotel that I actually have booked. And it's one of those travel moments. And you have those travel moments when you're like, you know what? Just fuck it. I'm going to do the easiest thing, right? I find the closest hotel and I book it. And it's still a 10-minute walk, like, through the rain. But I was like, it's the closest hotel. And bonus, it says adults only. I'm like, this is awesome. I don't really particularly like kids.

So, I start walking to this hotel through the rain. And I walk in dripping wet, I mean, soaked to the bone. And the guy behind the counter, the only way that I could describe him is he's the Japanese version of Lurch. He's taller than you, Matt. I mean, he's so skinny. And he's just looking at me with these hollow eyes. And I'm looking back at him, and he doesn't speak a word of English. And I don't speak a word of Japanese, and I've just booked this hotel, like, 10 minutes ago. So, he doesn't have my reservation, you know, so we're just trying to figure this out. I'm so tired. I've got the worst sinus infection of my life, and I'm just like, oh, my God. Can I please just get into my room and just die of embarrassment at this horrible handling of a travel day?

So finally, we get the reservation figured out, and he starts walking me to my room, which I find very odd. The whole time, he's looking at me like I'm an alien. So, he walks me to the room, and he opens the door. But he opens the door in the way that, like, he steps into the doorway to, like, welcome me in. And I'm like, what is happening here? And the very first thing that I notice is there is a panel next to the door, and it's all in Japanese, but there's, like, 40,000 different buttons on this thing. And I'm like, what's happening? Right? So, like, I walk in, and I turn around, and I give Lurch, like, the biggest you look ever. Like, get the out. So, he just, like, looks at me and very slowly closes the door, and I'm like, thank God. I shed my backpack off. I flopped down on the couch, like. Like, soaking wet. And I look at the nightstand, and there's a sugar canister full of condoms. And I look at each side of the bed, and there are satin ropes. And I sit up, and I start opening cabinets around this room, and I find a mini bar full of sex toys. I find various lotions and massage oils, and I find a karaoke machine. And I realize I'm in a sex hotel by myself in a typhoon.

Matt Bowles: That's amazing.

Krystal Pino: I mean, no wonder Lurch was looking at me like I was crazy.

Matt Bowles: So, what did you do?

Krystal Pino: So, people, at this point, they're like, oh, this is where the story gets exciting. No, this is where the story actually, like, goes super downhill, because I found a 7 and 11 around the corner. I went to it. I bought, like, cup of noodles for days, and I went. I locked myself in that room by myself out of sheer embarrassment. And I just stayed there until the rain stopped. It's just like, I have to leave Osaka now.

Matt Bowles: So amazing. I feel like those types of stories are so important because no matter how long we travel for and how many years we've been traveling, we continue to have these types of experiences. It's never like, oh, I'm going to experience traveling now. So, this kind of stuff doesn't happen now. It continues to happen. Happens all the time. And it's absolutely amazing. And you just have to be able to laugh when this kind of stuff happens.

Krystal Pino: You got to roll with it. And I think another one of my favorite parts of that story is I was actually going to Japan to visit another remote year group. And I go, and I obviously, I tell them this story and. And they're all laughing. But later in the night, one of the remote year groups, he saddles up to the side of me and he goes, so I'm going to Osaka. Can you tell me the name of that hotel?

Matt Bowles: That's amazing. That's so awesome. Well, I want to also ask you about your experience in Italy, because you have a lot of your cultural heritage from Italy. It's one of my favorite countries I try to go through every year if I can, and go to a different place. I've spent a month in Sicily. I went for my 40th birthday to the Amalfi Coast.

Krystal Pino: Gorgeous.

Matt Bowles: Which was amazing. And then just about, I don't know, eight months ago or so, I went with our mutual friend Magee. Maverick show listeners know Jen Magee. She's been on the show twice.

Krystal Pino: Hi, Jen.

Matt Bowles: Shout out to Magee. We went to the White Truffle Festival in Alba, Italy, in the Piedmont region in the Northwest, which is also the base of the Barolo and the Barbaresco wine Appalachians.

Krystal Pino: Barolo is my favorite Italian wine.

Matt Bowles: Yeah, we just drank Barolo, like, every day and ate white truffles. And it was completely ridiculous. And we felt it was totally appropriate because we had both. Both been pretty much quarantined in the United States mostly for. I mean, I was there for, like, 18 months, hadn't traveled at all. So, I was like, I have to emerge from the pandemic in style. What better way to emerge than at the White Truffle Festival in Alba, Italy? And it was absolutely insane and amazing. And I just drank Italian red wine and just melted into vineyards and just. Just absorbed all of the amazingness that is Italy. And I go to all these different places in Italy because, of course, it's a super diverse country with really culturally different regions and incredibly different histories and all sorts of amazing things that are wrapped into one country. And wherever you go, the food and the wine are completely insane. And so, you have this level of consistency there. And the people are wonderful and delightful, and it's always such a pleasure to go there. And I love the Italians, but. But for you, it has an even deeper meaning because you have a lot of your heritage is from Italy. So, can you share a little bit about your experiences in Italy?

Krystal Pino: Absolutely, I would love to. So yeah, I mean, as you said, like my, some of my family heritage is from Italy. My father's side of the family, my grandfather's parents immigrated from Italy from the Calabria region. And my grandmother was actually born in Trieste. So, after my remote Year journey, it was actually my first, first foray into solo travel. I traveled with a group for a year. I had, for four months after that I had joined other groups and I was like, okay, I'm going to check out this solo travel and see what everybody else is talking about. So, I went on this pilgrimage to my original country, you know, of heritage. I started out in some amazing regions. You know, I did Sienna with a very good friend of mine, Catherine Conaway. She's another remote year person, Tuscany. She wants to talk about incredible wine. I mean like, wow, funny, I fried my every piece of tech that I owned in Modena, which is actually, you know, how I ended up in a certain place that had an Apple store, because Modena does not. But I took a train from there to Trieste, where my grandmother was born and raised.

And it's interesting because Trieste sits on the, on the Mediterranean coast and it is almost Croatia. So, it's about as far east as you can get in Italy, but before you get into other countries. So, it's very close to Slovenia and Croatia there. And I arrived by bus and it was the middle of the day. I was backpacking, so anybody knows, you know, like lugging your luggage around, like sleeping on buses and trains and stuff like that. It was the middle of the day. The sun was blazing hot. Even in September that year, it was so hot. So, I'm trudging from the bus station into the middle of town and I'm covered in sweat. I'm absolutely miserable. I'm regretting every decision that I've ever made in life. And I round this corner and I see the town square of Trieste. And it is a square that has these buildings that are etched in gold. And the sun is setting and it's hitting these buildings and the whole town square just sparkles. I mean it was magical. I mean this moment and then it was just like, ah, this moment of feeling just home and beauty and all of that. It was absolutely incredible.

But after that I was incredibly grateful to find my air-conditioned hotel room ready early. So, I got a shower and I dropped my backpack off and I proceeded over the next Few days to kind of explore Fieste. And so, I found the church where my grandmother was baptized. I walked around the neighborhood where she grew up and all these really just amazing moments. And so, my grandfather and my grandmother were actually married in Trieste as well, but we didn't know which church it was. We only had a picture. So, my father sent me the picture and we spent a lot of time trying to figure out which church it was. Eventually, through a combination of my family and Google and this very cute kite surfer that I met, we found the church. You know, so he comes and he scoops me up on his scooter because Trieste is like any good seaside town, it's on a massive hill. So, he drives me up to the church and he says, I'm just going to drop you here. He's like, if you've got my number, if you want to ride home, let me know. But he just drops me in front of the church, right? And I've been searching for this church, but I get there and I stop in front of it.

Something happened in this place 63 years ago that if it hadn't happened, I wouldn't exist. So, you're about to walk into something that contributed to your essence in your existence, which is mind blowing. So, you know, I took a deep breath and I stepped into the church, and it still had the three giant stained-glass windows that are in the black and white picture behind my grandparents and her beautiful wedding dress. So, I, like any good Catholic, I dipped my finger in and I crossed and I kneed and I sat in the back pew. And I can't tell you if I was there for five minutes or an hour. I have no idea. I just sat there and just. It was an incredible experience that I just can't even describe. You know, just being in that church where they were married. You know, finally I got up from the back pew and I walked to the front and I stood where they stood when they were married, and then I walked out the side. Kite surfer was right. I didn't want to ride home. I kind of wanted to walk home after that and just let that all soak in.

Matt Bowles: When you think back about all of these experiences and your five plus years of nomadic travel, what overall impact do you think it has all had on you as a person? And like, when you think back to that moment that you shared that conversation with your friend about whether or not you should do remote year and whether or not you should kickstart what has now become a five plus year of itinerant world travel that included this Italy experience, included the Japan experience, it included your remote year, included so many other experiences. You and I were in East Africa at the same time, in Tanzania and Kenya. And you've seen so much, you've met so many people, you've had so many of these experiences. What do you think has been the impact of the last five years of world travel on you as a person?

Krystal Pino: Wow, what a question. The friend of mine who convinced me to go on this trip unfortunately passed away a little over a year ago. And so, I wish that he was still here so that he could see that I'm still traveling the world. I think the best way that I honor him is by continuing to travel the world and see the world. But I have two tattoos on my hands if you've ever seen me. On my left hand I have a triangle. So, a triangle is delta. In mathematics, it's the symbol of change, right? Because I think change is the only constant in this world. But on my second hand is the mathematical symbol. It's a triangle with two lines under it. It's the mathematical symbol for equal by definition. Because as I've traveled and the more that I've seen, it's the people are the same everywhere. We might differ in what we eat or how we pray or, you know, how we live our day-to-day life, but essentially, we all want to be loved. You know, we all want to feel community, we want to feel this togetherness. And I think that that is what travel has taught me, you know, is that even though we're different, like essentially, we're really all the same.

Matt Bowles: That's so amazing. I think you're amazing, Pino. And at this point, are you ready to move in to *The Lightning Round*?

Krystal Pino: Let's do this.

Matt Bowles: Let's do it. *The lightning Round*.

Krystal Pino: All right.

Matt Bowles: What is one book that has significantly impacted you over the years you'd most recommend people check out?

Krystal Pino: I read a book called [The Element](). It was actually recommended to me to a local when I was living in Cordova, Argentina. And it's about where what you love and what you're good at, the apex of that is where you'll be have the most impact on this world. And I've personally experienced that in what I love is helping people. And what I'm good at is taxing. So, I have found a way to help my community through that.

Matt Bowles: Awesome. What is one travel hack that you use that you can recommend to people?

Krystal Pino: I travel with a knife sharpener, so a lot of people travel with knives, right. And this can create some difficulties with customs and agents and God forbid you lose it or leave it somewhere, but everywhere you go is going to have a knife. It's not always going to be sharp. And please don't cut with dull knives. I ended up in an ER in Joshua Tree like that. But yeah, I travel with a knife sharpener.

Matt Bowles: If you could have dinner with any one person who's currently alive today that you've never met, who would you choose?

Krystal Pino: Brene Brown. I actually brought her up in my talk. I think that she's incredible with the work that she's done around vulnerability. I also am very passionate about connection and vulnerability. So, I think that, you know, being able to spend an evening with her would be incredibly fascinating for me.

Matt Bowles: That would be an amazing dinner.

Krystal Pino: Yes.

Matt Bowles: If you could go back in time, knowing everything that you know now and give one piece of advice to your 18-year-old self, what would you say to 18-year-old Pino?

Krystal Pino: I don't know that I would say anything to her, right. Because I am proud of every mistake that I've ever made because it's built me into the person that I am today and I wouldn't want to change her trajectory one bit.

Matt Bowles: Awesome. Of all the places you've been in the world, what are your top three favorite travel destinations you'd most recommend other people should check out?

Krystal Pino: Oh, my God. I'm absolutely in love with Cape Town and I would spend much more time there if it wasn't the bottom of the world. But when I do go, I try to spend at least three months there. It's amazing, it's beautiful. There's so much to do, the people are so nice. It's getting crazy. Incredible food, incredible views, incredible hiking. It's one of my favorite places in the world, secondarily, definitely. Mexico City is where I currently reside. I say reside. I have an apartment there the first eight weeks I've been gone six. But also, incredible culture, incredible food. I think it's a great digital nomad hub. So, for me it's been a hybrid of being able to stay in one place and still have that rotating community. And then third would probably be honestly here in Banks Go Bulgaria. I think it's a hidden gem. It may not be a party town though. It has some party elements, but I think it's beautiful. It has a lot more to offer than people know. So, if we're thinking hidden gems, I think Banks Go Bulgaria is pretty good.

Matt Bowles: Awesome. Last question. What are your top three bucket list destinations? These are places you've never been highest on your list you most want to see.

Krystal Pino: Cappadocia Turkey. I mean I have had so many friends go over the past couple of years. I want to go so badly. Petra Jordan Especially after going to Egypt this past year and having straight up spiritual experiences at some of those temples. That's something that I want to see. And even though I chase summer and as a former Buffalonian have sworn off winter for the rest of my life, I would like to check the seventh continent box and get to Antarctica.

Matt Bowles: Amazing. All right, Pino, at this point I want you to let folks know how they can find you, follow you on social media, learn more about you, and if folks are interested in getting more personalized tax consultation about their individual situation or if they're interested in the entrepreneurial thing or if they're interested in becoming nomads or they already are a nomad and they need to get their tax stuff in order, what is the best way for them to come into your world?

Krystal Pino: Yeah, absolutely. And please come into my world because I love talking about taxes. You can visit our website is nomadtax.io. Feel free to reach out on us to social media, but do keep in mind I don't have a social media manager so we don't always answer the best there. Going through our website, emailing us at mailto:info@nomadtax.io is a great way if you want some more personalized, individualized advice. I'm offering my time to your subscribers. 15 minutes. Hop on a call with me, get kind of a personalized approach to your strategies and see your best way forward. We're going to set that up at nomadtax.io/maverick

Matt Bowles: I love that. So, every listener of this episode can get a personal tax consultation call with Krystal Pino directly. We're going to link that up in the show notes. So just go to one place at themaverickshow.com, go to the show notes for this episode. You're going to see the link for your free personalized tax consultation directly with Krystal Pino. That is super valuable. So, I would encourage everyone to take that for sure. I'm definitely going to take that. And we're going to link up everything else that we have discussed in this episode there as well. It'll all be in the show notes at one place. Go to themaverickshow.com, go to the show notes for this episode. Pino, this was amazing. Thank you so much for being on the show.

Krystal Pino: Oh my God. Thank you so much for having me it is a complete honor.

Matt Bowles: All right, good night, everybody.