Matt Bowles: My guest today is Isis Love. She is a full-time digital nomad, author, professional investor, Airbnb super host, and crypto nerd who teaches financial literacy and cultivating a money mindset. She helps her clients learn how to budget and manage money and then how to invest it and multiply it through cryptocurrency and forex trading. Originally from the U.S. she has lived outside the States for over eight years in countries ranging from Korea to Germany to Mexico, where she is currently residing and hosting the weekly Crypto lunch meetups in Playa del Carmen.

Isis, welcome to the show.

Isis Love: Yes, thank you so much for having me here. Thank you for having me on this platform. I'm looking forward to having this conversation with you today.

Matt Bowles: I am so excited to have you here. You and I have been hanging out in Playa del Carmen, which is where we are recording this in person today. And let's just talk a little bit about the context for that, because you and I were on the same panel at the Nomad Base conference here, which was a panel on investing for digital Nomads. I was moderating the panel and you were one of the superstar panelists. So, can you talk a little bit about how was the panel, how was the conference? How did it go?

Isis Love: Yeah, yeah. So first and foremost was definitely grateful to be speaking on that panel and just reaching out to the community and educating them and putting them on the right path. I think it was really great. I think we should have way more of those panels because it does put people in position to be able to bring in multiple streams of income, to learn more skill sets, to learn how to boost their business, bring in more leads. So, I think the way we're going in this world right now, more and more people are becoming entrepreneurs.

Matt Bowles: Yeah, I think it was really good. We had a great diverse array of people on that panel and it was a super, super fun. I think the audience was really into it. We got a lot of good feedback afterwards. It was super fun and there's a super cool crowd of folks down here in Playa del Carmen right now as well. But you've been for a lot longer than I have. So let me just ask you about Playa del Carmen in general. You're a digital nomad. You could be anywhere. You're choosing to be here. Can you talk a little bit about, first of all, what is Playa del Carmen like for people that have never been here and why are you choosing it? What do you like about it?

Isis Love: Okay, that's a good question. So, for people who are not here and considering the area, it's magical. And what do I mean by that is. Yeah, fresh food, fresh fruits. The culture of the people is really amazing. They're really friendly, very family oriented. There's always something to do down here in Playa. I choose it over Tulum and Cancun because Playa has that community feel. It's like mom-and-pop stores. And you still can get the whole tourist feel if you want, but you still feel like you're in Mexico and you still can embrace the culture. I feel like Mexico always calls me back here and so I'm really just following my intuition. And that's what helped me like kind of figure out, hey, I need to bring crypto here. I know this is one of the reasons why I'm here, to be able to educate people. So, I love it. I love to be able to work from anywhere, especially somewhere tropical, and still reach the masses of people.

Matt Bowles: Well, you are doing some pretty incredible stuff here. You do these weekly crypto lunches. Last week you did a crypto, crypto catamaran ride, which I tried to get on, but it was sold out, like, well in advance. So, you are doing the thing here. Can you talk a little bit about that? I want to hear about this catamaran. Right. Because I didn't get on it.

Isis Love: Yeah. So, I've been doing the lunches for about six months now. And so, I never knew how big it actually was going to get. I was like, okay, I'll host something. We could just eat, talk about crypto. But then more people started telling more people started to get really big. And just recently I said, you know what, I want to make this really a vibe. I want to make this a vibe. There are other crypto things that happen down here in Playa, but it's always the same. And my biggest thing is education. You can come to the lunches and get the information, but I want to get your hands on in the field. So, it inspired me to be able to not only include the lunches, but workshops as well. So, people can get their wallets set up, create their own NFTs, but more so have an experience. So last Friday was our first catamaran experience with other crypto enthusiasts. Right. So, everybody was able to sit around and speak to other people about cryptocurrency and just experience the vibe. So, it was really cool. The group of people really meshed really well.

Matt Bowles: That's amazing. Well, I want to go back now and give a little bit of the backstory of about how you got to where you are today running things in Playa del Carmen. Can you talk a little bit about where you grew up and you and I actually have in common that we moved around a bit growing up and we weren't just born and raised our whole lives in one place. So, can you talk a little bit about your background?

Isis Love: Yeah. So long story short, my mother and father were in the military. My mother got out the military to take care of me and. But things still were tightening the household. I remember my mother and my father always arguing about money. And so, at a young age I wasn't exposed to a healthy relationship with money. I was already exposed. Money being this enemy or money being this thing that people fight over. So, I always told myself, Isis like you got to find a way to get your money to work for you like at a young age, right. I mean I had to be like eight or nine or something. And from that day, I literally became like a little hustler. I used to sell cupcakes. Every day I come home; I make a batch of cupcakes. I think I can fit about 24. And I will put them in like these little plastic containers and kids will stop me in the hallway and I'm selling cupcakes. And then I went to selling chocolate bar. I was the candy lady. You know, I really like stuff, candy and stuff down in my binder. So, I adopted that entrepreneurial mindset at a young age because as I mentioned, I. I didn't want to follow my parents' footsteps. So fast forward, I grew up, joined the military. I did about four years' time in Korea and Germany and got out the military and decided to work for the military. But something really hit me my last year of working a job. One day I sat at my office and I added up the hours I worked. Monday through Friday, I added up the hours I slept and then I added up the hours I had so called to myself. And when I looked at that tally, I noticed and I realized that I slept more. Work came in second place and my free time came last. So, at that moment I kind of had that trigger for my childhood and I was like, I got to get my money to work for me. What is going on is this living? And so, I said, this is my last year. Working a job started my entrepreneur journey. In my journey, I didn't have enough money to really live, to be honest. And I fell flat on my face. Started living off of my savings. Me and one of my partners at the time, we wanted to travel around from Atlanta to Arcata, California, do some trimming. I was like, something got to give, like, let's go do some trimming. And if anybody doesn't know where trimming is, Humboldt County has the ganja farms down there. And back in those days when it was really like a big thing, you can go down there and make 30, $35 an hour trimming. So that was the plan to get some money. And so, we were solar lemon on the trailer. Trailer was total lemon. Roof was rotted out, man. At this time, my mind is blown. Half of my savings was in there, man.

Matt Bowles: When you did that and made the decision to take a trailer and just sort of go cross country, was part of that out of love for travel and wanting to see different places and wanting to be itinerant and move around, or was that more of a business motivated plan and strategy?

Isis Love: No, it was a mix of both. It was just loving to travel. One is to just be out living on the road, basically. It was exciting. So, it was something I wanted to experience. And then at the same time, we had a destination where we could find work and set up our camper as well.

Matt Bowles: Right. And you had done a decent amount of international travel because you had been in the military before that, you had been in Asia, you had been in Europe, and then when you got out of the military, you continued to live in Europe and then did you travel around in Europe for a decent bit while you were there?

Isis Love: Yeah. So, while in Germany, while still working for the U.S. government, I definitely did a lot of traveling. I've been to Amsterdam, visit Amsterdam a lot. Been out to London, Spain, different parts of Germany. So like Berlin, Portugal. So, I did a lot of different travel out there. Yeah. France.

Matt Bowles: What would you say was at that point in your life? Right. Like, if we're going back to that moment before we go on with the story about the van, what had been the impact of that initial travel, like your initial travels in Asia and Europe up to that point in your life, like, how did that impact you? When you think back on it, I

Isis Love: mean, what it really did is it opened My mind to be able to see that people live different. There are different, different ways of living, different cultures. It also put me in a position to be humble and be grateful for what we have in America. People complain about it a lot, but we're really, really fortunate. So, it just really opened my eyes to be in a position to just be more grateful.

Matt Bowles: All right, so then you work for a while after you get out of the military and all that kind of stuff and eventually you decide, I'm going to try to figure this out on my own. I'm going to try my own path. I'm going to do my own course. I have a background in hustling cupcakes and everything else. I'm going to figure it out, right?

Isis Love: Yeah.

Matt Bowles: I'm going to figure out how to make my own money and not have supervisors and not have office hours and not have this kind of stuff. So, you decide to do this cross-country trip and then what happens from there?

Isis Love: So finally got up the Humboldt County. It took about two and a half months during the journey. We stayed at somebody's farm that we knew for three or four days. We slept all down in San Diego in the car and parking lots and hotels by the beach sometimes. So, it was really intense. My partner at the time was a woman. And so, to two women out sleeping in the car is really freaking scary. And so, it was a very interesting time in my life. But also, what I realized is that money wasn't outside of me. That's when I really discovered that money is energy. And if you know that you always have a supply, it will come to you.

Matt Bowles: And so, what was your next move? What happened next?

Isis Love: So, my next move was I finally got to Humboldt County. I met this amazing lady, told her about our story. She allowed us to stay like in this garden shed that she had. And in that I call that the incubation period. In that time, I started to really research what do the Wealthy do From Everything. Robert Kiyosaki was my first book that really turned me on the finances, to be honest. So, I started reading that and then I got a whiff of crypto. I didn't know what crypto was, but I'd always knew. I love money and investing. So got started to research getting really deep into cryptocurrency. I got started with a company that later was a scam. Really at this point I had really put the last bit of my savings into this crypto mining because I was just thinking about flipping the money. They took all my money later On I decided to really educate myself on this so I could know what to look for. And that landed me inside of community that taught me how to trade forex and how to invest into different cryptocurrency projects. And so that's what really started my journey here on investing finances.

Matt Bowles: So, your first attempt was basically giving money to somebody else and it was a scam and they sort of ran off with it. So now you're a further financial setback.

Isis Love: Yeah.

Matt Bowles: But then you found it was like a financial investing education company that taught you how to do things with your own money instead of taking your money and promising you something in exchange for it.

Isis Love: Yes, that's what I loved about it.

Matt Bowles: And then what were the tactics and the techniques that that company was teaching that ultimately resonated with you and worked for you?

Isis Love: Well, three things. The first thing was the easy education modules. I feel like a lot of people always want to go the free to skate way and go to YouTube University. Nothing wrong with it. I learned a lot from there. But the school had modules already set in place to be able to walk through the most basic person who didn't know anything about that subject to bringing them into an expert position. So, the education and then the live teaching and you have a chance to really tune in, live with the live educators, mirror trade with them, watch them mark up the charts, do the chart analysis. And then lastly was we called it the learn as you earned where you literally can a mirror trade trader. And then you also had apps that will literally send the alerts to your cell phone. So, you were earning and learning at the same time.

Matt Bowles: So, you had very little money when you started this because you lost a bunch of your money in the van debacle. Then you made it all the way across country and what little money you had left you lost in the scam when they ran away with it. So, you had very little money when you were starting this. Can you talk about with that little that you had to invest to begin with, how did that actually work and start growing and multiplying for you?

Isis Love: Amazing. So, by that time I probably had about two side hustles down there in California. So, what I started to do was I came up with something called a trading plan. And I started to set small goals that I can make daily so that I can start to take this money, live off of it, pay down my debt. Because you always want your cash flow to exceed your debt. And I learned a lot of that from Robert Kiyosaki. So, I think my first daily goal was 50 to $60 a day. 50, $60 a day for about four to five times out of the week. Times that by doing that every month. So, I had a steady income flow of depending on the trades and let's just say between 700 and $1,000 depending. Because there's always ways you can increase that $60 and get a little more. Right. So, give or take, I was bringing home about 700 to $1,000 a month extra, which really put me in a good position.

Matt Bowles: And this was just from trading foreign exchange currencies?

Isis Love: Yeah, this is just from trading foreign exchange currencies. And as I mentioned, of course it's a skill set. It takes you a minute. But because I had the mirror trading and I had the apps that will literally tell me what to do, it really put me in a further position.

Matt Bowles: Okay, so now you're up to generating $1000 a month just from your 4x trading in addition to the other things that you're working on. And then from there, once you finally understood how to work it, you were able to do it consistently month after month after month. So, it wasn't a fluke, it wasn't luck, it wasn't a onetime thing. You developed the skills and you had the access to the resources that allowed you to do this consistently. Once you realized that and you got confident in that and that this was working for you, what was your next move?

Isis Love: Well, you know, it basically took about eight months. We still lived in that shed and it took over a time. It wasn't my first, second, third month where that amount of money was coming in. So, it literally took me about eight months. And after that time, I had enough money to actually go. I paid off a lot of different things. I had off had some money to go live somewhere. But in California, that amount of money is not going to put you in anything nice. So, I don't know where it came from, but Mexico. That was the first time Mexico came into my life. And Mexico just popped up. Playa de Carmen just popped up. And so, I got me a place. I think it was like $400 or something like that. 350, $400, two bedrooms, two baths. I feel like I was moving on up. So.

Matt Bowles: So,

Isis Love: so yeah, that's where I came to Mexico.

Matt Bowles: So, you came to Playa. Okay. And then from there you also started to eventually do other travels. I want to hear about your South Africa trip, first of all, because I have spent a few months in South Africa and for me that is a really special place. But I Would love to hear a little bit about how your trip was to South Africa.

Isis Love: So, I started to check into projects where you can work with animals, because I wanted to give back. I was in the spirit of giving back, and I really love animals and doing things for the environment. And so, the first project that I embarked on was I worked in a lion sanctuary and processing center was in Johannesburg. So was there for like two to three days. And then we traveled to, I think it was called Camp Kimberly, where I went to the farm and worked with lions.

Matt Bowles: Amazing.

Isis Love: Yeah, yeah.

Matt Bowles: I've been to Cape Town, only I have not been to Johannesburg. I have not been anywhere else in South Africa, but I've been back to Cape Town multiple times. I spent a few months there, and it is a super special place. But I know you've also done a good bit of additional traveling. You've gone through Central America. You spent many, many months there, and you've been to a number of countries that I have not been to. I have never been to Belize or Guatemala or Honduras. And you have spent months in this particular region. Can you share a little bit about that trip when you did Central America, where you went, what you experienced and what that was like for you?

Isis Love: Yeah, that was like a journey within for me. I've never took a solo. I mean, I've been out overseas because, of course, I was in the military. So, it was like I was used to being out of country, but to travel alone was a different type of story. I had a book bag and a couple pairs of clothes and a small sleeping bag and tent and everything in there. And the first where I started at was Berlee City, and I went to go volunteer at a project called the Urban Garden for Food, Security and Peace. And that project was about showing the local community how you can take trash and recycle and make it into a garden, because it was lots and lots of trash there. So, I was there for about a month, you know, helping them develop the project. And then I left. I went and I went, just traveling down Berlins, down to Bomb pan, and then later I crossed over to Guatemala. Now, with this experience, I really learned how to just be in the flow. There were times where I just slept outside, just out in the jungle. So, it's a humbling experience. Experience. It's something that you have to do once in your life, especially staying in the hostels with different people and dorms with different people you don't know. Very interesting.

Matt Bowles: And then what would you say? I mean, because you had done Asia, you had done Europe, and then you had done South Africa, and then you did Central America. So, by this point in your life, you've been to most of the continents. How were you thinking about travel? Like, how are you thinking about the importance or the prioritization of incorporating travel and living in these different places into your life moving forward after that trip?

Isis Love: Well, I just seen how important it was. There's so much of the world, and a lot of people get stuck in the same old town. They don't go anywhere outside of their town. That's all they know. And so, my goal is to be able to go everywhere, to be able to go everywhere, to be able to explain, experience other cultures, to be able to try other types of food. I'm a big foodie, and that's why my goal is always automation systems and getting my money to work for me so that I can continue to travel. And not just travel. I don't want to do just any travel or just settle for anything because of how my money is. I want to be able to travel the way I want to be able to travel.

Matt Bowles: Right. For sure. So, you then also started expanding your asset classes that you were investing in, and you started investing in more and more in different asset classes. Can you talk a little bit about, for example, what you started doing with Airbnb?

Isis Love: Yeah, so what I started to do is I've always remembered your money has to be doing something for you. So, I was thinking, like, wow, what can I do with this extra money so that it can have more babies for me and I can still have that rewarding feeling? And so, it actually started off with the Airbnb arbitrage, started off with an extra bedroom in my house when I used to live in Atlanta. And so, my friend kept telling me to do it, and I was like, I don't know about other people being in my house. And I was like, wait a minute, you don't even own this house. You just rent this house. It's not even yours. Right. So go ahead for it. Right. And when I tell you the checks was coming in every day, basically, when everybody checks in, you basically to get, like, the check the next day, it was amazing. I forgot very quick about who was at my house.

Matt Bowles: And then that blossomed into, now you're running Airbnb's that you don't live in.

Isis Love: Yes, yes. And so that blossomed to just being able to just rent places where I don't even have to be there. Like, I'm not in Atlanta, but I have things in Atlanta and then here in Mexico and the next couple, couple of months I'm working on getting one or two out here as well. So, it definitely has blossomed into being able to get more properties and also allow me to get ready to be in the car business as well, rental car business. So yeah, it's. It's a really good tool, really good place for people to start.

Matt Bowles: So, let's talk a little bit about how you grew your business and what you're doing now in terms of teaching financial literacy and teaching investment and all of that. Can you talk about how you went from investor and then full-time professional investor who was making a full time living off of investing to teaching other people and building the business that you have now?

Isis Love: Yeah, so I've built a lot of my business through online. A lot of people followed my journey when I was homeless online, they followed my journey. I was always still talking about fun financial literacy. I was always, they say what, they say fake it until you make it, but I say faith it until you make it. And so, I always still had the vision. And so, I knew if I was going through those things that there were other people going through those things and through those same predicaments. And so, the more and more I started to learn, the more and more I had the urge to be able to help other people so that they can get out the position. I don't know if you remember that movie, Willy Wonka. You remember that golden ticket? That's what I felt like. I was like, I got the golden ticket. It like. So, I literally started to go around. I started to do Facebook lives, I started to do zoom calls. People started to book me places. I started to travel and speak and get them podcasts and things is just going, this is just getting amazing.

Matt Bowles: It was going good and then from there. How did you sort of develop what you have now? Right? You have all of these people showing up every week to your cryptocurrency lunches. You have clients that you're teaching in different sort of capacities. Can you sort of talk about what your business looks like today?

Isis Love: Yeah. So, I like to say that I'm the one stop shop. So, helping individuals make, manage and multiply their money. So, my services consist of. Because everybody's at different places. Just because you have money doesn't mean you know how to make, manage your money. So, whenever I see, you know, a client or a customer that comes in, basically what I do is take them through evaluation to see where they are. What part of the meal do you need first? Do you need to put extra cash flow into your house? Or you may be a person that has money, you just don't know where to put your money. So, then we'll sit down and we'll talk about forex market, stock market, buying gold, seeing if you're ready for or, you know, an Airbnb business.

Matt Bowles: I want to kind of go through each of these and try to pull out some of your expertise and get some tactical advice for people that are at different places on this. Okay, so let's start maybe at the macro. You teach this concept of the money mindset.

Isis Love: Yes.

Matt Bowles: Which is at the very high level, something that is important to have. And then you can kind of go down to the more tactical specific. So, can you just talk about what, what that is, why it's important, and how folks should start to cultivate that?

Isis Love: Yes, yes. So, a lot of times people repel money from them with their thoughts. And so, from childhood, we've been programmed to think that money is the enemy, that is evil, that it's wrong. So first and foremost, we need to deprogram the mind from the old ways of thinking about money and reprogram it with healthier habits and affirmations and a different perspective to look at money. And even your language with money, helping people realize that your tongue is really like a sword, is really like a pen, and what you speak manifests in your reality. So just teaching my clients how to change their words. So instead of saying you're spending money, you're circulating money, because whatever spends, ends, is done, but whatever circulates will always come back to you and flow.

Matt Bowles: And then can you talk about the budgeting and money management concepts that you teach?

Isis Love: Yeah. So, the concept is basically showing people how to take the money that they already have and bring in extra cash flow with that. Most people don't have a plan. They just go out every month. They just go out and eat all willy nilly. They just go to the grocery store, they don't have a budget, they don't have a grocery list. So, what happens is people get these things called money leaks where they think they don't have money, but because they don't have eyes on their money, they're not sure where it goes. So, what I do is I help people realize, well, hey, look, it seems like you're going to Starbucks every day and your bill is total up to about $10 a day. That's about $50 a week. How could we minimize this and put at least $30 back into your house? And from the money, the overflow that the people have, that's when we start getting into the investing.

Matt Bowles: Okay, so let's then talk about that. Let's say someone has an efficient budget and money management concept and that they are making more than they're spending and the amount that they're making over what they're spending is going into their call its investment bucket. Right now, how do you start in terms of teaching investments? Because you obviously now invest in a number of asset classes. You teach people how to invest in a number of asset classes. So, if someone is at that point where they say, okay, I've got my budget sorted, I'm making more than I'm spending and things like that, now I'm ready to start investing. What should be sort of the first steps for people to decide maybe what they should invest in?

Isis Love: Yeah, I would definitely say figure out what your risk is, tolerance is. That would be one thing. And then also figuring out how do you want your money? Are you looking for something long term? Are you looking for something more short term? Because that also will dictate which plane you should go for. But I mean, I'm a firm believer of everybody should go ahead and get started with cryptocurrency getting their wallet set up. You know, going to a coinbase.com or a crypto.com very easy setup. You know, they'll actually for your name, your personal information. And once you have that set up, you know, at the end maybe I can drop a couple coins, but there's a couple of long-term coins that you definitely want to have in your portfolio.

Matt Bowles: Well, let's drop them right now.

Isis Love: Let's go ahead and drop them right now.

Matt Bowles: I'm trying to pull out as much as I can from you on this episode, girl. I mean. All right, so let's talk about that. Okay, so step one in terms of the onboarding for people that don't own any cryptocurrency at the moment is to set up an account. And you mentioned either coinbase.com or crypto.com and from there once you do that, you can transfer in your fiat money, as they call it, right. Either U.S. Dollars or whatever your local currency is into Coinbase or crypto.com that then allows you to buy cryptocurrency on that platform.

Isis Love: Yes, that is correct.

Matt Bowles: Okay, and then what do you recommend that people buy?

Isis Love: So yeah, so definitely. And like I said, everybody has their own opinion. I'm not some financial advisor, but I would definitely say check out the project Cardano. The ticker is Ada, if you can, you don't have to buy the whole Ethereum or the whole Bitcoin. You can still put money into these projects and still capitalize off of them. I would definitely say XRP. And if I could just throw one sleepy giant out there, two of them, I'll say two of them will be Stellar XLM and Vee chain.

Matt Bowles: Okay, we are going to link all of these up in the show notes.

Isis Love: Yes.

Matt Bowles: And then obviously, as you mentioned, of course not financial advice, any of this stuff could go to zero tomorrow. So do your research and invest at your own risk. But I am very curious in terms of the ones that you are most bullish on and that you investing in the strongest yourself. So, I appreciate you sharing those. So just to sort of recap this a little bit, you do recommend that folks have a position in the top two coins, which are Bitcoin has the largest market cap, Ethereum has the second largest market cap. So you do recommend those two. And then you listed about three or four coins that are going to be a lot less expensive and currently have a much smaller market cap than those two. But you feel based on those particular projects and studying them that they have the upside potential.

Isis Love: That is correct.

Matt Bowles: All right, so we are going to link some of those up in the show notes so you can go and see where Isis is investing her money and then from there, okay, let's say you go to one of those exchanges and you buy some of those coins. So now somebody owns, let's say they buy, they put a little bit in all five or six of those that you just recommended. Now what, do you just hold them or do you then generate yield on your coins while you're holding them? And if so, how do you go about doing that?

Isis Love: Yeah, so that's a good question. So, it definitely goes back to what does the customer ultimately want? Do they want to pull it out or do they want to keep it in? If you do want to keep it in, I would suggest there's different places where you can stake your crypto. So basically, meaning there's a place where you can hold your crypto that's outside of the exchange. Now, some exchanges will give you interest for letting it sit there, but not all of them don't. So, most banks offer what, a 0.1 APY? They don't really offer that much. But you have crypto platforms like Celsius and Nexo that allow you to get 18%, 23%, 50%. And as your money is sitting there, is growing, it's accumulating value. Now, it could be a little risky too as well, because some projects you got to lock your money up for a year, some you could do a month. So, you just want to really check out, you want to read the terms and conditions and you want to see if that sits well with you. But still, Celsius and Nexo are two known platforms, so I feel pretty good with those.

Matt Bowles: All right, we are going to link those up as well in the show notes. So, you will be able to see links to all of the different platforms that ISIS is talking about and using herself to do this. And then the different cryptocurrencies, the different coins can all generate a different amount of yield. So, when someone goes to a platform like Celsius or Nexo, it will say, for this coin, you can generate this much yield. For this coin, you can generate this much yield. And it all depends on which coin you have and how much yield they'll give you. Is that right?

Isis Love: Yes, that's correct. And you may have one exchange that gives something and another exchange that gives something. So, whichever has the highest one, I say put it there.

Matt Bowles: Now, those exchanges are what are called centralized finance exchanges. Right. And then there's also the entire realm of decentralized finance or De-Fi. Do you go into that realm and teach people how to operate in the decentralized finance realm, or do you recommend most people stay with the centralized finance realm with the Nexo or the Celsius?

Isis Love: Well, you know, I use both. To be honest. The centralized is just more secure. You got more of the government; more information is going into it. And of course, we do want to get to a point where we're more sovereign, things are more peer to peer. We don't have to have the government all in our business. So, I use both. But I feel like the more crypto expands, some of the decentralized, you know, some of the De-Fi projects are going to be a little bit more, I don't want to say secure, but more trustworthy, right? Yeah.

Matt Bowles: So, there is basically in crypto a giant spectrum of both risk and reward and all of these types of things.

Isis Love: Yes.

Matt Bowles: And so, you help people to sort of navigate where they're comfortable in terms of some of this risk reward spectrum in terms of what to buy, in terms of where to put it to generate yield and all of those types of things.

Isis Love: Yes, yep. So that's why we definitely do like an intake appointment to really just get these questions asked so we can really put a plan together tailored to you okay.

Matt Bowles: And then can you talk a little bit about what that portfolio will ultimately then look like? Is it a situation where most of your clients will eventually aspire to get to a cryptocurrency portfolio where they're invested in multiple different coins, 5, 6 plus different types of coins, and then they have those invested in some of these yield generating platforms while they're holding them, and then they continue to put money in on an ongoing basis? Is that sort of how most people set it up?

Isis Love: Yeah, I definitely tell people, definitely do what your money can allow, but I would definitely get like a weekly, bi weekly. If you can't do bi weekly, monthly flow of the money just automatically coming out to the coins. So, if you got six coins in your wallet, and let's just say you can only do a hundred a month, split that up between the coins. So, I tell people, whatever extra money that you can get, definitely put it in there and yield as much as you can. But this is where kind of like the trading comes in, because I don't touch any of my long term crypto. It's just long term, but then people can invest and invest and invest, but they still need money to live off on. And so, then that's when the trading comes in. Because with the trading you're putting yourself in position to be able to make money daily.

Matt Bowles: Right. Let's just talk about for the longer term, investors that aren't trying to do this in a professional capacity to generate their daily living income off of trading cryptocurrency, but rather they're looking for the long-term investments in crypto. Do you recommend, because you mentioned weekly, biweekly or monthly investments, do you recommend sort of a dollar cost averaging approach to just buying crypto because it's obviously known for its high volatility, right?

Isis Love: Yeah.

Matt Bowles: Do you recommend continuing to buy regardless of what the market is doing, or do you recommend a strategy that is trying to buy more as it's going down, maybe selling off as it's going up. How do you recommend people handle the volatility?

Isis Love: Well, it does actually involve the trading, what I was speaking about. So first and foremost, always buy the dip when it's low, buy more than what you would normally buy. Now when it's high, depending on which project it is, I will buy a little less, but I will still buy. So, the strategy that I use is buying as much as possible at the dip, still buying when it's high, maybe not as much, and then hedging your money. So back to the trading in essence, because although your portfolio may be looking crazy because of the market going down. Well, when you know how to sell against the market, you're making money on the sale as well, and which puts more money in your pocket to be able to buy the dip more. And then also to speak about long term, there's artificial intelligence that will trade for you long term, where you may not have that time to sit down and learn the skill, but hey, you have a thousand dollars to just put into an account and let the trading artificial intelligence trade for you as well.

Matt Bowles: All right, now I also want to talk to you about NFTs and both the investing side of buying NFTs as well as the creator side of creating NFTs, because I know that you teach people about both. So, can you maybe just start with for people that are not familiar with NFTs, what are NFTs? Why are they significant? And then maybe talk a little bit about investing strategies for buying NFTs and then we'll get into the creation of NFTs for people that that's relevant to for as well.

Isis Love: Yeah. So NFT non fungible token. The best way I like to put it is it's something that has value that you can trade to somebody or exchange to somebody for currency, for money. So, the best way I like to look at it is thought about the auctions that we have. You have an auction and you may have the first ever Mona Lisa painting. Well, that's a rarible. That's the collectible. That's something of value that people will pay cash for. So, in this digital age that we live in, things are really being digital now. With a click of a button, you can have your food delivered to you. So now with the NFTs being digital, it puts artists in the forefront to make more for their projects and to also receive royalties. So, what NFTs is really doing is it's creating a place for people to have ownership of their thing, like actually have ownership, actually have rights to their artwork, to their music, to their photography. Some of the NFTs are just art. Some of them actually have use case. Some of them are actually doing things. Some of them are attached to the metaverse. So NFTs can get very deep. You have something called NBA Top Shot where I brought a moment, I brought a moment, like a WNBA moment. She's making this move, but it's the NFT. It's a moment and so my wallet is attached and then I can go back and sell that moment as well.

Matt Bowles: That's really dope. Yeah. No, I think we should give people some examples of the scope of some of these NFTs. So, I have purchased some NFTs over the last month as well. A really cool one that I purchased, especially because I'm a hip hop fan, is that NAS just dropped his first two NFTs. And what he did with the NFT drop is he was selling 50% of the streaming royalties to a song. Okay. And he did this with two songs. So, he sold NFTs and everybody that bought one of the NAS NFTs received a fractional ownership of the streaming royalties for that particular song. So, it's passive income and you get streaming royalties forever as long as you own the NFT for the streaming revenue from that particular song by Nas. Right.

Isis Love: Wow.

Matt Bowles: Yeah. And so, this is how a lot of musicians now, I think, are conceptualizing this. So, there's a platform called Royal IO, which is where Nas dropped these NFTs. I think he may even be an investor in the platform itself, in the actual business. But Royal IO has raised millions of dollars now, and they're a platform where musical artists can drop NFTs and raise money directly from their fan base.

Isis Love: Wow.

Matt Bowles: And it allows the fans to basically invest in the artist. So, the artist gets all this money up front. Right. And the fans are investing it because they believe in the artist and they own a piece of the rights to their favorite musician's work. And sometimes, I mean, if you think about it, if it were like a small musician or somebody that's maybe it's one of the early albums or something, and you bet on this musician, I mean, Nas, obviously somebody that's extremely established, but if you bet on like an early musician because you know their work, and you're like, this is going to be the next fill in the blank superstar, and you all of a sudden are able to have that NFT in that fraction of ownership in there. So, I think there's a lot of really interesting and exciting places that these NFTs are going. But as you said, it's a digital contract that's stored on the blockchain, which may simply verify your ownership in a unique piece of art. But that unique piece of art may also have a whole series of rights ascribed to it, such as the rights to royalties of a song or the right to admission to an event. Gary Vaynerchuk just launched an NFT called Fly Fish Club, which is. He's part of a restaurant group. And this is the first ever NFT membership only restaurant.

Isis Love: Wow.

Matt Bowles: The only way you can get into the Restaurant is with if you own a NFT, right? Yeah, but it's not like a club membership or something like that where you pay every year and it's that, no, you own it as an asset. You pay one time, you own it as an asset, and then if it goes up in value or you could sell it, any of this kind of stuff. So, there's all of these different, really interesting examples about how different industries are using this NFT technology.

Isis Love: Yeah, it made me think about really quick. When you're talking about hip hop and Nas, maybe think about Snoop Dogg. Snoop Dogg buying his big plot of land in the metaverse and having his mansion passes if you want to come kick it with him. The pass is a NFT, which gives you the credentials and the rights to do certain things. So, yeah, this is a very innovative space.

Matt Bowles: Can you talk a little bit about the metaverse, about this concept for folks that are not familiar with it, maybe they've heard the term. But what is the metaverse and how does that work in terms of buying land and doing these things like that Snoop is doing, for example?

Isis Love: Yeah. So, the metaverse is old, but new and is literally a digital reality outside of the reality that we live in now. The best way I like to say it is like imagine if you were here when God or whoever you believe in first created the Earth. Well, that's what the metaverse is like. We're at the beginning of the new Earth, the digital new Earth. And so, before it's populated and before everybody gets on there, this is why people are in there already claiming their land, claiming, already claiming territory in there. Because you can have two different lives. You can be rich and famous in the metaverse and really broken in in real life. Right.

Matt Bowles: You can be partying with Snoop in

Isis Love: the metaverse, partying with Snoop chains on and everything. Really poor, the outside world. But I mean, there's casinos right now in the metaverse. There's even an NFT that you can buy. And so, whatever the house takes, you take percent of the money that's being made daily. So, there's people in the metaverse meeting up at casinos, playing casino with each other. You even can hire people in the metaverse so you can buy NFT characters that may be bankers or construction workers, and they'll work in the metaverse for you with an hourly range of whatever coin you're getting it from.

Matt Bowles: Now are you buying things in the metaverse now? Are you betting on that as like a long-term investment strategy and looking to build assets there?

Isis Love: So honestly, I haven't brought any land in the NFT space yet. I did just get my Oculus 2 glasses, so just checking it out. Actually, the Metaverse is still pretty much a new space for me as well, so I'm learning and growing from that every day. But there is a couple of projects that I am eyeing, especially with it being at the dip right now. Probably be good to get into some projects, but I haven't brought anything yet. But I do plan on it.

Matt Bowles: Yeah, it's super interesting. Like all of this stuff as soon as I start reading about it, and then you start going down these rabbit holes and then there's like more stuff. Right. So, it's like cryptocurrencies. It's like, oh, NFTs. What are those? Oh, the metaverse. What is that? Oh, and then you just keep going and learning. And it is really remarkable the speed at which things are developing.

Isis Love: Yeah.

Matt Bowles: Both in terms of, like, the decentralized finance space and platforms and things that you can do there. And then the NFTs and then the Metaverse. I mean, it's just remarkable how fast things are developing. It is wild. It is wild stuff, so. All right, Isis, let me ask you one more question and then we'll wrap this up and move into the Lightning Round and let folks know how they can connect with you. When you think back about all of your travels and this places you have spent time and the fact that you are now a location independent digital nomad, what. What impact has all of it had on you? Why do you continue to travel today? What does travel mean to you?

Isis Love: Freedom. I feel like when you're able to wake up in the Rising, I don't really say morning. When you wake up in a Rising and you're able to say, what should I do today? You have total, complete of your time. Where you. Where should I travel today? You don't have to be like, oh my gosh, my alarm clock. I got to get the kids up. I got to go through traffic. It's just. It's just freedom for me to be able to get up and say, what should I do today? I want to travel there today. Just hop on a plane and go, that's awesome.

Matt Bowles: All right, Isis, at this point, are you ready to move in to the Lightning Round?

Isis Love: Yes, I'm ready.

Matt Bowles: Let's do it. Lightning Round owned. All right. What is one book that has significantly impacted you over the years you'd most recommend people check out?

Isis Love: Oh, do I got to do one? Can I throw like a bonus one in there?

Matt Bowles: Yeah, you can do two.

Isis Love: Okay, cool, cool. So first and foremost, would be the Robert Kiyosaki [Rich Dad, Poor Dad](). And then my bonus one would be [The Four Agreements]().

Matt Bowles: Good one. All right, who is one person currently alive today that you've never met that you'd most love to have dinner with?

Isis Love: I definitely will. I'm claiming it. I'm so happy and grateful that I'm having dinner with Oprah.

Matt Bowles: I love it. All right, knowing everything that you know now, if you could go back in time and give one piece of advice to your 18-year-old self, what would you say to 18-year-old ISIS?

Isis Love: I would definitely say kind of like it's like a two-part thing. I would definitely say find out how to get your money to work for you as fast as possible and to make sure that your income always exceeds your expenses.

Matt Bowles: Love that. All right, Isis, of all the places that you have now traveled to, what are your top three favorite travel destinations you'd most recommend people check out?

Isis Love: I would definitely say Guatemala. Any part of Guatemala. Any part of Guatemala is dope. If I can really pick out one, I'll say Antigua and Lake Atitlan and Guatemala. Second place I would definitely say is Johannesburg. Johannesburg, South Africa and then Mexico. Nice.

Matt Bowles: I love that. I've heard amazing things about Johannesburg. I've never been. I just keep going back to Cape Town. I spend months and months there for some ridiculous reason I have no excuse for. I've never gone to Johannesburg, but everybody keeps telling me, like, you, you got to go.

Isis Love: Yes.

Matt Bowles: So next time in South Africa, that is definitely going to be my priority. All right, Isis, I want you at this point to let folks know. Let's start off letting folks know a little bit about the services that you offer and who is your ideal client. What type of person would be a good fit to work with you and what do you offer?

Isis Love: Okay, so I would definitely say my ideal customer will be actually two types of people. The first type of person is somebody that already has money. They're already established, but they just don't know what to do with their money. They're looking for other investment vehicles. They're looking for more ways to have their money multiply. And then my second customer would be somebody that's just brand new, getting started with financial literacy. They didn't, they're not sure how to budget their money or how that even looks.

Matt Bowles: Okay, and for each of those groups, how do you want people to come into your world, find you, follow you, connect with you, and learn more?

Isis Love: Yeah. So, I want to give out my email which is bookwithisislove.com definitely shoot me an email. We'll set up a free consultation for you. The second way will definitely be by Instagram and you can find me under *isis_love511* and lastly my website which is work with isislove.com amazing.

Matt Bowles: We are going to link all of that up in the show notes so you can just go to one place at themaverickshow.com go to the show notes for this episode and there you will find everything we discussed on this episode. You're going to find Isis's book recommendations, her cryptocurrency coins that she's most bullish on and buying herself right now, the platforms that she recommended for crypto for getting started as well as all the ways to follow and contact her Isis. This has been amazing. Thank you for coming on the show.

Isis Love: Thank you so much for having me.

Matt Bowles: All right, good night, everybody.