

**Matt Bowles:** My guest today is Santiago Sosa. He is a location independent entrepreneur and the founder of All Digital Media, an online marketing agency with clients around the world. He is a full-time digital nomad who travels the world with his wife of 11 years and they have now been to over 70 countries together. Santiago is also a long term semi passive investor in a variety of asset classes such as online affiliate sites, Airbnb properties, a co-living space in Medellin, Colombia, cryptocurrency and decentralized finance.

Santiago, welcome to the show.

**Santiago Sosa:** Thanks for having me, man. Super stoked being here. Actually, drinking some good wine, man. Thanks for that.

**Matt Bowles:** Yeah, absolutely brother. Wouldn't have it any other way, man. We actually have a wine today that we have opened from Chile, it's a Carménère. So, we're going to be drinking through this throughout the episode and let's just set the scene a little bit and talk about where we are recording this.

**Santiago Sosa:** Yeah, man. So today we are in Playa del Carmen in Mexico. We just finished a pretty intense week with the Nomad base and enjoying life. I mean, no complaints so far from my side.

**Matt Bowles:** Yeah, man. We were both not just speakers at this conference, but we were actually on the same panel. I was the moderator of the panel on Investing for Digital Nomads.

**Santiago Sosa:** That's right.

**Matt Bowles:** And you were one of the superstar panelists that brought the house down. Can you talk a little bit about, I guess, the conference in general, how that went for you and particularly how the panel was and what people have been saying about it?

**Santiago Sosa:** Yeah, no, that was awesome. So, I actually had a talk about marketing. So just giving people lots of information on marketing hacks and tools that they can use to run either online businesses or careers to help them with that. And then I was asked with you to be part of this super cool panel about investing. I mean, nomads, they're in all kinds of different fields. Entrepreneurs, designers, freelancers, but investing. I think a lot of the people know investing in this community mostly from crypto, but then they're missing out on a lot of other strategies. For me, as we talked in the panel, diversification, it's super important. Through Covid, I learned the hard way that you need to be diversified, so definitely don't put all your eggs in the same basket. So, for me, it's, as you mentioned in the intro again, thanks for that. It's being exposed to real estate. It's being exposed to the regular stock market, crypto for online properties, affiliate sites. So just try to diversify yourself as much as you can. And that was freaking awesome. I think most people loved it. They had a great time. We had a great panel and lots of good info for people to take home and apply.

**Matt Bowles:** It was really good, man. And you and I have actually known each other since 2018.

**Santiago Sosa:** That's right.

**Matt Bowles:** We met on Nomad Cruise 7 that was going from Spain to Brazil.

**Santiago Sosa:** That's right.

**Matt Bowles:** Is where we first saw each other. And then we saw each other again on a subsequent Nomad cruise when we were going from Athens to Dubai.

**Santiago Sosa:** Dubai, of all places.

**Matt Bowles:** Which was the last international travel experience that I had before the pandemic, because I then came home from that at the end of 2019, and then the pandemic hit. So, this group that we're with here is the same community that organized the Nomad Cruise. They're now doing it on land. They're calling it Nomad Base. And there were hundreds of people here for that. In Playa del Carmen.

**Santiago Sosa:** I think it was up to 200. So, it's actually a really great turnout. I think this community is just going to continue growing, especially through Covid. I mean, I had tons of friends that had regular jobs. Now they're working remote. So now, obviously, they're asking, hey, man, what's this whole travel thing? And I keep telling them, hey, man, once you start traveling and you start seeing the world. Something changes in your mind. It's been great to me and my wife so far. We actually brought my best friend on this trip. He never thought about, like, being a nomad, and now he's beginning his journey. He's pretty stoked after having a long office job for many years. Now he's on the road as well. So, it's exciting times, man.

**Matt Bowles:** That's awesome, man. Well, I want to do a little bit of your backstory and kind of talk about that journey that brought you to where you are today. So, let's start all the way back, because you were actually born in one of my favorite cities in the world. Represent, can you talk about where you were born and where you grew up and what your journey was like?

**Santiago Sosa:** So, yeah, I was born in 86 in Medellin, Colombia, which, yeah, as you mentioned, it's becoming one of the favorite places for nomads. Many people tell me it's like the Chiang Mai of Latin America. So just to give you the timeline, born in Medellin. Then I moved to Chile with my parents when I was a baby, lived there for two years. So, I was almost born in Chile. The story goes that my dad was moved from his company to Santiago de Chile. My mom tells me that's not where my name came from. They had already picked the name, but apparently, she was too fat being pregnant with me to fly to Chile. So, my dad actually flew back to Medellin. They had me, and then we moved to Chile and lived there with my parents, obviously, as a baby, for two years. And then the company that my dad used to work for, they move him back to Colombia, but to Bogota. So, I was actually raised in Bogota, which is capital, huge city in Colombia.

So, I have great memories of, like, coming up in Colombia. I love Latin culture. I mean, you know, we're all about family. I come from a huge family. My mom has 16 siblings. My dad has nine siblings. So, you know, I just have great memories of childhood, of huge Christmas parties, lots of drinking and dancing involved, obviously. But around 98 to, like, the year 2000, things were not looking so great in Colombia, unfortunately. We had lots of terrorism groups that were doing all kinds of really bad things, kidnapping people, killing people. So, when I was, like, 14, I went to visit a friend, and I took the bus to my friend's house. And on my mind, I mean, there were no cell phones back then. They probably were, but I didn't have one. And then I was playing soccer at my friend's house. And then I just remember some people coming, screaming, like, calling my name. I was like, yo, what's playing soccer at my friend's house? And they're like, your mom is desperately looking for you for over two hours. I'm like, what happened? And then she goes like, you left the house and a bomb exploded like, half a block from the house five minutes after you left. So, she had no idea where I was for like, two hours.

**Matt Bowles:** Wow.

**Santiago Sosa:** And obviously they wouldn't let her into the crime scene. Whatever. It was super crazy. So that was the nail in the coffin for my dad to say, we need to move away. And so, they decided to send me, since I was the youngest, to the States. Then I flew by myself when I was literally just turned 15 to Miami. I stayed there for like a month, but then I figured I wouldn't learn any English. Obviously, in Colombia, you're taught very basic English when you're a child. And then so I had some other family members in North Carolina, Little town, Greensboro, Middle of North Carolina represent. Yeah, 100%. So, I started going to high school. There's obviously the English was a lot better because I was probably one of the only Latin kids in school. So, I got the real high school American experience there.

**Matt Bowles:** That's awesome, man. Well, first of all, as well, just to give love to your city of Bogota. I think it gets passed over a lot by travelers and nomads and stuff who just go to Medellin. Man, I tell people, do not sleep on Bogota 100%, dude. I mean, I spent a month there.

**Santiago Sosa:** Yeah.

**Matt Bowles:** And it is incredible, dude.

**Santiago Sosa:** The food, I mean, everyone just hates on it because it's a massive city. But if you know the points where you need to go, it's not as big because, I mean, obviously the areas where you go and that are nice areas is not as big. And did the restaurants are freaking amazing. I think obviously they have way better restaurants than in Medellin. I mean, I'm not hating on Medellin's restaurants. They're awesome too. But I mean, Bogota, obviously being the capital, they get the best cuisine. Nightlife is great as well. Obviously, their history, the museums. Yeah, it's a lovely city. I agree with you.

**Matt Bowles:** Yeah. The art and the street art in particular, which just won my heart, man. Candelaria.

**Santiago Sosa:** That's what I was going to say.

**Matt Bowles:** The graffiti and the street art in Bogota is arguably the best in the entire continent of South America. There are a couple cities that would contend for that title, but Bogota is definitely at least top three in all of South America, it's unbelievable.

**Santiago Sosa:** Yeah, no, it's a beautiful city, for sure. I mean, for most travelers that are just starting out, it's not an easy city. Obviously, some smaller cities might be easier, but if you will travel and you want to challenge yourself and you are into culture, you are into history, then it's an amazing city. And I think the Colombian hospitality, you get it anywhere. Most people say like, oh, people are much nicer, I think, to travelers. I mean, Colombians are probably very heart welcoming people anywhere you go.

**Matt Bowles:** Yeah, most definitely man. I tell people to go to Bogota all the time. If you're going down there for any reason, you're going to go to Medellin, you're going to go to Cartagena. Don't skip Bogota.

**Santiago Sosa:** Sure.

**Matt Bowles:** Go there, immerse, spend some quality time, check it out for sure. So, you got to North Carolina, went into high school in North Carolina. And then how was that for you? Because you were just in the process of learning English, transitioning into the U.S. And North Carolina is a very different type of place.

**Santiago Sosa:** Oh yeah.

**Matt Bowles:** Than Miami for a South American kid to acclimate. So, what was it like for you in North Carolina?

**Santiago Sosa:** I mean, in the beginning it was super tough. I remember obviously coming back to the no cell phones back then I came to the States with a little translator book that I carry it everywhere. I remember just my classmates picking it up and just telling me like bad words in Spanish, like *maricon*, whatever. But that was funny, you know? And then obviously the odd kid picking on you, whatever. But then you toughen up, you start learning English. But I think it was great immersive experience of being in 100% American, middle of hard country culture, getting to know the people and actually getting to know like really amazing people still until this day. I remember, for example, my ESOL teacher, Ms. Wilson. Her name I still remember. Dude, she was like the nicest lady ever. I still have this thing coming back to you. Like people around the world like, oh, Americans and this and that. Some of the nicest people I know, they're from the States. I grew up there.

And I'm like, seriously, like, you just have to go, people. I remember in North Carolina, this doesn't happen in big cities, but like you will go to the shopping mall and people just hold the door open for like two minutes and you're still like getting off your car and you're like, no, go in. And they're like, no, I'll wait for you. Or like you're sitting in a traffic light and they wave at you. I'm like, all right, hello. So, yeah, super nice people. But, yeah, I mean, it was that mix of being the strange kid that didn't know the language and being picked on school from also getting the nicest welcoming from teachers. And then obviously other kids that start being super nice to you. I loved it. I mean, I really loved it. I think obviously it's a challenging time because you're 15, you probably your first little girlfriend that you have in Colombia, and the friends that you say that you're going to be best friends forever, which, funny story, some of them still are until today. But then coming back to a completely different culture, completely different country, I think that's made. It's part of me 100%. Obviously, every time somebody asked me, I always say I'm Colombian. But right after I say I'm Colombian-American by now. Yeah, that's probably my best definition.

**Matt Bowles:** And then you've had different experiences in the States and living in different places. So, after North Carolina, you move down to Atlanta.

**Santiago Sosa:** Correct.

**Matt Bowles:** And that is very different type of place than North Carolina.

**Santiago Sosa:** A town, baby.

**Matt Bowles:** And you move down there, you got immersed in the music scene. You were in a rock band that also happened to be at the time when hip hop was just proliferating in the south, in Atlanta. And you sort of wound up there in the middle of all of that at that time. And then you went to college there. So how was the Atlanta experience for you?

**Santiago Sosa:** Dude, I think it was great. I mean, that city owe so much. That's where probably I grew up, being a teenager in my early 20s. And also keep in mind that Atlanta back then was not as big of a place, as international as it's becoming quite lately. So, it still had that feeling of like a smaller city. I mean, it was just vibe everywhere from the black community, from the Latin community, which was super quickly growing. And we're like in the middle of it when I was there. So, I finished high school in Roswell, Georgia, which is a

suburb of Atlanta. And it was great. I mean, I had so much better experience because so by the time I moved to Atlanta, my English was a lot better by now, after spending almost a year and a half in North Carolina.

So, obviously my experience was completely different from being the kid that walked around with the translator, a little book actually being the cool kid that played guitar, that had tons of friends from all over, going to parties, meeting people from all over the world. That's another thing that I really love about the States in general. I think in one class, I had friends from Africa. I had friends from the Middle East. I have Asian friends, obviously, lots of American being African Americans, white kids, everything in between. So that's something that in Colombia, I did not experience at all. Because, I mean, in Bogota mostly, I mean, I was the odd kid in Bogota, being Paisa, being from Medellin. So that was. This strange kid was just being from another city were, like, in the States, you're sitting in a classroom full of, like, people from all over the world. I think that's super amazing and unique experience.

**Matt Bowles:** So, let's talk a little bit about your entrepreneurial journey and how you got into entrepreneurship. So, you graduated from college in Atlanta, and then from there, take us a little bit on your career trajectory and your entrepreneurial journey.

**Santiago Sosa:** Sure. So, thankfully, my family has been like, super into technology. Actually, I remember my dad, he will travel to the States because of his job when I was probably 8, 9 years old. He will always bring the coolest thing to Colombia, whatever was the latest technology. I remember he brought the first CD room or that you needed to install to a PC tower. And I remember all of our frames from the neighborhood. They just have to come and check it out. There's like, dude, you're putting a CD into the computer. What the hell is that? So, thankfully, yeah, I thank my dad so much for all of that because we always had a computer at the house. So, we're always playing with technology. We're always playing with computers.

And my older brothers, they're super into technology as well. So, my older brother started teaching me how to code when I was super young. I remember being 10, 11 years old, learning how to write HTML in Notepad. There was not even Dreamweaver or any of the web design software back then. So, it's like super raw. You have to like, write code to save, then open Internet Explorer, Netscape back, then check it out, then edit and come back on my very first website. Well, my brother bought the domain back then, but since I was super into rock music, I had a domain that was called iniversalrock.com, which I freaking wish I had until today, because I think the idea was awesome. So, I wanted to write, and I started writing the biography of all the bands because there was nothing in Spanish. There were a couple of websites for English bands that you could look at each band's biography. The LPs that were. They were putting out the CDs, so I was doing that, but in Spanish.

So, I was kind of like copying from the English websites, translating it into Spanish and doing all the graphics, obviously that was a project like of my teenage years. But then thanks to that, I learned web design. And while I went to college in Kennesaw State in Georgia for a marketing degree, I did not have one class about design or any of that. But thankfully, my spirit of the web design, it was a huge passion of mine and it's always been. So, all of my friends, they knew I was the web design kid and all throughout high school and college. So, I'll start doing websites for my friends' parents that had, I don't know, random businesses like a hair salon or a moving company. So at the time I was working in high school, I was working like at a restaurant, I was working making empanadas actually at a Venezuelan restaurant. And then my dad, through college, he started importing flowers from Colombia to the States. So, I was the

delivery guy for the flowers. So, I was just driving around in a van taking roses to supermarkets. That's such a cliché for a Colombian. That's funny. Never didn't think of that.

So yeah, so I was selling roses, I mean, just delivery guy for my dad's company, probably making, I don't know, eight, ten bucks an hour, whatever. But at the same time, I always kept doing websites. And back then I was doing websites, three, five hundred dollars. But I remember, man, if I sell one of these, I make two-week paycheck. And then I just started getting more and more requests. So that's where I'm like, okay, I need to like get a little bit more serious. So, I bought the domain all digital media. And then all throughout college I started thinking, okay, I can make this more serious. I started doing some business cards and then I started getting more requests. Back then Craigslist was huge in the states. So, I remember just putting ads on Craigslist and getting tons of calls for doing web design. So, by the time when I graduated from Kennesaw State with my marketing degree, this is 09.

So right after the big recession in the states, lots of my friends were having a really hard time getting jobs. And then thankfully, because everyone that needed like a marketing person, they couldn't like hire a marketer and then like a designer. But then I had like the marketing degree. But I also knew how to use Photoshop and web design. So, I actually got a job at a law firm in Atlanta, Georgia doing their marketing. And do you remember the BP oil crash that happened in the Gulf of Mexico? Yeah. So, he wanted to get leads for that particular case. And so, I put up a Website for him, like BP All Damage claims, I think it was called. And then I just started doing SEO for it, which back in the day was like so much easier than today. So, you do a little bit of copywriting with the keywords and links. And then I remember back in the day, the guy telling me, hey, I'm getting hundreds of calls every day of potential clients, Will you want to come work here with me full time? And then obviously I'm fresh out of college, all of my friends are having a hard time coming up with jobs. I'm like, yeah man, let's do it. So, I started working with the law firm and there's still a great client of mine until today there's more law firm in Atlanta, Georgia and they're like a third family of mine which every time I go back to the states, I have to hang out with them because they're the nicest people ever. And until today, besides doing business with them, it's just good to like go see them. But it's funny, it was my first full time job probably like 15 years ago. And still until today, I take care of their marketing.

**Matt Bowles:** That's amazing, man. So how did you do the transition from your full-time job into the full-time entrepreneurship? Did you just build it up on the side until you had enough additional clients and then you just took the leap and left?

**Santiago Sosa:** Pretty much exactly. So, when I started working full time, the law office, the attorney, he always knew that I had like smaller gigs on the side and everything. And then one day I was just getting too much work that I told him, hey, I cannot be here full time. So, I left the full-time job. But kept in mind I kind of like did not leave. I just transition in to have it remote, still do everything that he needed me to do because he was getting great results anyways, but then started picking up more and more clients. And back then that's when my wife Vicky, she finished her degree on web design as well. So, it was not just me doing websites, but now it was mostly her doing the websites. And then from there on obviously I started learning PPC, social media and all the older online marketing strategies to help online businesses that give us a better base in terms of payments for me and my wife because it's more stable, it's a month-to-month contract, but still you put the cherry on top, which is like the web design or all the one-time projects that you have.

**Matt Bowles:** All right, so let's bring your wife [Vicki](#) into this story because it is an amazing story. You and your wife have been married now for over 11 years and you've been together for a lot longer than that. You are both business partners and you travel the world together as full-time itinerant nomads with no base as a married couple.

**Santiago Sosa:** That's right.

**Matt Bowles:** And it's all absolutely amazing. And I have questions about all of it, but can you just start a little bit with how that all came about?

**Santiago Sosa:** Yeah, sure. So, when I was starting college, I had had a high school girlfriend that I broke up with her after finishing high school and then not very long after with my best friend will always be hanging out, obviously, as kids do after high school. And then one night we're just doing whatever at the house, we're playing PlayStation, whatever. And then he's like, hey, shall we call some people like that I know to come over to the house? I'm like, sure. So, the way the story my wife tells me is that she is with a lot of people and they're going to an amazing Brazilian party. And then this one friend is like, no, let's not go to the party. Let's go to the Colombian party. It would be more fun. The Colombian party was me, my cousin and my best friend playing PlayStation. There's no party whatsoever. So, they show up. My friend, he's a little taller than me, maybe a lot taller than me. And so, the joke we always had when we saw girls is like, okay, you take the tall one, I take the short one.

And so, [Vicki](#), she was with a friend and obviously she was the shorter one. Once they come closer to the house, my friend is like, oh, man, you got the best one, the good looking one. But yeah, long story short, so that day we met, we started, started talking and we really liked each other. So, we met probably twice. And then on the third date, I'm taking her home after eating some ice cream or whatever. And then I remember being in the intersection close to her apartment complex where she used to live with her family. And the light just took forever. And I was going, in my mind, man, she looks super nice. She's like a good girl would be a good girlfriend. I just kept thinking, okay, if I go out with her tomorrow, I call her out, I'm going to ask her to be my girlfriend. And that light, man, took forever. And I just burped it out like, hey, do you want to be my girlfriend on the third date? And the funny thing is that she answered, huh? Which is a very Colombian way of like saying yes, but not yes. You know, it's like, uh, huh. Okay. So, yeah.

And so just like, as a cute relationship, you're in your teens, we never thought much of it. And then it just started getting more and more serious. So, after a few years of just dating, when she was going to go to college, she asked me, hey, can you help me out filling out the paperwork to get an apartment and all of that. I was like, sure. And then after a week, I was like, man, it would be cool maybe if we live together. So, I asked her, hey, do you mind, like, if maybe I move in with you? So, I moved in with her. And yeah, it's been 17 years since all that craziness happened.

**Matt Bowles:** That's amazing, man. So how did the traveling together start for you guys? Can you talk about that?

**Santiago Sosa:** Yeah, for sure. So, to put it in the timeline again. So, we're living in Atlanta, business was doing good, so we moved into a house in the suburbs. Just throwing parties every weekend as you're in your early 20s, that was good fun back then. Our neighbors probably didn't like us too much. And then in Colombia, we have a tradition of very big weddings. And I remember my brother's weddings, they were freaking awesome, but they're freaking expensive as well. And a lot of our friends in the States, lots of Latin

people too, that we hang out back then, they were all spending anywhere from 30 to 50 grand on a wedding. I'm not very much of traditional things when it comes to things like that.

So, I always told her, hey, if you want the beautiful white dress and the big reception and everything else, it's your decision. I don't really care for it, but if you want it, we'll make it happen. And then thankfully she's like, yeah, no, I don't really care for it much. So, I'm like, all right, cool. So, we barely did anything for when we got married, actually, until this day. My dad listens to this. They still always say, oh, you guys never throw a party, or at least a nice dinner. We didn't do anything, just went down the court, signed the papers. And the funny thing is that a lot of our friends that were like throwing the big parties, throwing tons of money at it, they were divorced within like six months to a year. So, when we knew that we weren't going to do like a big wedding, our wedding gift to ourselves was a six-month trip to South America.

And so, yeah, we pretty much put everything in storage that we had in the apartment we took down to Chile, where I had a cousin living in Santiago at the time. And that was our first nomadic experience. I remember the next day off the plane, being in a foreign country and opening up your laptop and you're like, man, I can do exactly what I was doing in Miami from my laptop in Chile, same story when we moved to Buenos Aires, to Montevideo in Uruguay, in Brazil, coming back to Peru and Colombia. Those were the spots that we hit on that first trip for six months until that, that was life changing for me.

**Matt Bowles:** Seriously, when you think back on that trip, what do you think was the impact that that trip had on you? What was the transformative power of that particular first trip?

**Santiago Sosa:** Yeah, 100%. So, I think the biggest thing is that we were living in Miami and now I was probably older, late 20s, where most of my friends had starting to get really good jobs. We're doing quite good at the company. But then, I mean still until this day. I love Miami. It's one of my favorite cities. And I always tell everyone, like, if you've never been like, definitely check it out because there's something for everyone. Most people think of just south beach and what you see on the movie, but there's so much more to Miami. But if you walk around Miami, obviously there's a lot of love for the material things, if you know what I mean. So obviously the nice, cool cars, the lifestyle, the spending, and we did it for a while, going to nightclubs and spending stupid money and doing all of that. And it's fun. I mean, don't get me wrong, we enjoyed it a lot.

But then coming back to the roots, which I call South America obviously, and getting to know places where dude, like, people are humble, they are nice, they don't need much to live a happy life. Just like we're drinking this bottle of wine in Chile. You meet anyone and they always bring wine with them and within two minutes you're already making friends. And it's not about what do you do, how much money do you have, it's about being genuine. And that to me it just changed my mindset. Yeah, obviously we all need an economic means to have a good life, but it's not the end goal, which I think a lot of people are losing themselves. Think social media, it's actually making that worse. Where a lot of people think that their goals should be more money, more things. Where in reality, getting to know people, having these simple experiences that you have when you're traveling, just enjoying the simple moments is where life really happens.

**Matt Bowles:** Well, I want to ask you about your next six-month trip. After you came back from that one, you decided to do another one and to go to Southeast Asia. And I want to ask you about that because with the South America trip there was at least a level of cultural familiarity. You're from Colombia, you lived in

Chile, you had relatives all over the continent, you spoke the language all over the continent, except maybe Brazil.

**Santiago Sosa:** No, I do speak Portuguese too.

**Matt Bowles:** I do speak Portuguese too. Okay, so all right, so there you go. So, you speak all the languages. You're very culturally familiar there. The first time you ever went to Southeast Asia, you went with your wife for a six-month trip through the region. Can you talk about that experience and what that was like?

**Santiago Sosa:** Yeah, but one way ticket from, I remember it was Houston to Seoul because that was probably the cheapest one that we found to Asia. And I just remembering coming out of the Seoul airport and did like Asia is just amazing.

**Matt Bowles:** So, Seoul in South Korea was your first stop on that trip?

**Santiago Sosa:** It was, but it was only because that was the cheapest ticket from the States to Asia anywhere.

**Matt Bowles:** How fortunate though, because what an amazing city.

**Santiago Sosa:** Dude, it's freaking amazing. Like to anyone that hasn't been to South Korea, like super top destination 100%. It's probably not considered Southeast Asia, but still, it's an amazing, amazing country. A little bit more expensive than Southeast Asia, but not ultra-expensive. I will consider it. But dude, like people are super friendly. The drinking culture that I found so funny, I remember walking out, you know, you go out at night and everyone drinking soju, which is the local drink that they all drink and they drink lots of it and they drink soju with beer at the same time. We had met a Mexican friend that we had in the States. He was actually living in Seoul, but he was just like a guy that we knew and then he introduces to all his local friends. And so, one night we just had mad fun going out in the city and I remember walking up early the next day to go do some sightseeing and all the old guys just walking down the street. I'm saying like probably like 6:37am this has to be the safest place on earth.

You see a bunch of 80-year-old drunk dudes just walking down the street, like super drunk walking home. I'm like, man, I never seen anything like that. Like obviously in Colombia, it's super safe if you know what to do. But please don't walk drunk at 6am Anywhere. And obviously you don't see these kinds of things in the States, but that was just one of the many things. So, from there we had our tickets to Thailand. So, we did all the Southeast Asian trail, so Thailand, Vietnam, Cambodia. Then we went to Singapore as well. And we just fell in love with Southeast Asia. Man, the people are amazing. The culture. Back then I started getting more into philosophy, so I was really reading a lot of like philosophy and I'm not very religious. But then I fell in love with Buddhism as well, which I don't really consider it so much of a religion, but more of like a philosophy. And it just resonated so much with me and that we fell completely in love with it.

**Matt Bowles:** That's amazing, man. Well, I know that's also the trip that sort of transitioned you into a minimalist. And I'm wondering if you can talk a little bit about that.

**Santiago Sosa:** Yeah, 100%. So, a funny story that I have, it's me and [Vicki](#) were sitting in a super pretty island in the Philippines, if I'm not mistaken. I think we were in Boracay, which is super pretty spot, and you know, probably just having a beer, watching the sunset. And then I go like, hey, baby, what do you think if we get an email or a call right now and they tell us that like everything that's on storage has been on fire, got flooded, what will you think? And she's like, nothing. And I thought exactly the same. I'm like, what will

happen if like everything that we have, 100%, it's all gone and we could care less for what we thought it was, the nice mattress, TV, whatever we had. And then that's when, like I started realizing that what you have, it's the memories, the people, the experiences that you have, not the material things. I mean, most of the time you can get obviously whatever you need to get by in terms of material things, but there's nothing that will replace the experiences that you have.

Another, like, really good question. That's when I started researching more and getting really into personal development topics. And again, to anyone that's interested in philosophy, I will highly recommend the topic. There is a great podcast, it's called [Philosophize This!](#) I highly recommend it. It goes in a chronological timeline through all the best philosophy schools, obviously from the Greeks and coming back to the more modern philosophies. But it's a great school of thought of just knowing how people think and how people think about the big questions about life in a fast-paced world like the one we're living in today, of social media, of moving fast, of everything needs to be immediate, is like, when do you stop and think? Is what is the meaning of life? What is the meaning of being happy or how do you live a fulfilling life? Nobody talks about these things no more.

And I think that's very deep within each of us to inquire within yourself and experience what are the things that really matter to you? So, this is about the time when we were in Asia. We were living out of a suitcase for six months. And then I started reading all these things. So, it was minimalism, Buddhism, and all these different concepts just like exploding in my head. And I'm like, man, it's crazy. I don't need much to live. We're in a place, especially in Southeast Asia, you could live like a king for not very much and realizing that all you need is just have good experiences in life. And I think it's what a lot of people are lacking nowadays.

**Matt Bowles:** Yeah, man. You have now been to over 70 countries and you have been to a number of places that I have not been yet. And I want to ask you about some of those. I have not been to Nepal. I've been to India a couple times.

**Santiago Sosa:** Okay.

**Matt Bowles:** I've been to Sri Lanka.

**Santiago Sosa:** Amazing places.

**Matt Bowles:** Both of them love South Asia. Oh, my gosh. I just want to go back and spend so much more time there. But I would love to hear about your experience in Nepal.

**Santiago Sosa:** In Nepal, yeah. So, it's a little bit of a personal story. So, I went to Nepal and actually hit those two places at the same time. India and Nepal in 2018. So, at the time I've been with Vicky that 2018, let's say 14, 15 years together, living together, working together 24, seven nonstop. And we got to a point where we were kind of ruining the relationships, especially when you're to trying traveling. There's a lot of stress in all rounds coming in. Work, travel, family pressure, everything else. And so, I told her I think I need some time off. And I asked her, I would love for you to come to India with me. But, like, that is the one place that she's not very keen to go. And I knew that I still want to come back with her. And so, I told her, okay, I'm going to take a month off. I'm going to go to India and Nepal and I'm going to do my biggest bucket list thing, which was go to base camp in Mount Everest. And so, I did. We hugged each other, probably cried a little bit. And then I took myself to India. And dude, I never been by myself for 15 years, which I know for most people that sounds strange, but for me it's crazy. So used to being around people and being around Vicky all the time.

And then I get to Nepal and. And for anyone that's been to Kathmandu, it's a crazy city, but it's freaking amazing as well. And then doing the trek to Mount Everest to me was another one of those life changing experiences, obviously because of what I was going through. But also, I think it's something that I always wanted to do, which is still high on my list of things to do, is to do a vipassana meditation. You know about the silent retreats. But to me, doing Everest in about nine days, which is crazy because they normally tell you should take like 12 to 13. And in my itinerary, I only had like almost 10 days, so I had to like roster it. But it was like a nine, ten-day meditation. I was going with my guide and he barely spoke any English. I didn't take a Sherpa to carry my stuff. I went like super minimalist on the trip. I was really lucky to meet a guy in Kathmandu that was the hotel owner. And he's like, dude, most people take way too much stuff to base camp. Like just carry whatever little things you can on the very top, on the very last town before the cold really starts. You can buy everything. Yeah, you probably pay a little more, but you can buy hat, clothes, jacket if you need to, whatever.

So I went like super minimalist, which was great because I didn't want to have like, to have like two guys just walking with me. And it was just super transformative for me to do a silent walk on the most beautiful place on earth probably for 10 days. And it was just life changing. And then again, it also for a relationship was amazing because I was thinking of all the moments and all the beautiful places that me and [Vicky](#) were going together. And obviously this was just me, which I'm very, very grateful that I did that trip by myself because so the thing that I think change in my mind is that I always used to put people that I love in front of my own happiness. So, I always thought, and I think this is something that I thought ever since I was a kid is like, my family needs to be happy, my friends need to be happy before I'm happy. If they're happy, then I can be happy.

And then this trip was when I realized that, no, it has to be the other way around is you need to be happy, you need to be confident, you need to be grounded, then you can help the people around you. Then once you figure what you want and once you figure the things that make you happy, then you make your loved ones happy. And that was the thing that changed my mind. And then we came back and our relationship has been 10 times better. So that just goes to tell you how life works is when you think you're going through the toughest time at the time, it sucks. It really sucks. But you never know what's coming after.

**Matt Bowles:** That's amazing. And what was the story that you were starting to tell me about when you got to the hotel and they didn't have enough room and you couldn't stay there?

**Santiago Sosa:** That was funny. So, this trek, the Everest base camp is super popular with Indians that are graduating from college. So, at the time when I did the trek, I think that was when all of the Indians decided to do the graduation trip. And so, every place that I was going, it was just huge group of like Indians and they were super cool dudes that I met all throughout the trip. But then I remember getting into a town where the hotel guy goes like, hey man, I'm sorry, but this huge Indian group of people are here on your room that you reserved or that you had in your itinerary. It's no longer available, but if you want to, we have kind of like a library upstairs. But then my granddad sleeps there and I'm like, okay. And it is middle of nowhere in the Himalayas. And I just remember him being like, okay, all right, why not? So, I told the guy, yeah, it's all good, whatever.

Then I just keep walking up the stairs like a four-star little hotel in the middle of the Himalayas. And then I opened the room and dude, it was like out of a movie, A world of Buddhist texts. And I don't know if you ever seen them, but they're like rolls of paper. They're massive rolls of papers. So, their books are not like a regular book. It's like a huge roll of paper. And it was just stack, floor to ceiling stack of these old super

beautiful Buddhist texts. And then I just remember meeting, I don't know, the guy had probably been his late 80s or something, super cute Buddhist monk living up there. And then whatever little English he knew. And then I slept with him for like three nights. And then obviously, I mean, we couldn't communicate much because he had like very little English. But just waking up, because he would wake up like at five in the morning to do his meditations. But just waking up to the chanting of the Buddhist monk at five in the morning in the cold, looking out of the Himalayas, there's no way to pay for that experience. Initially, when you think that it might be a bad travel experience because you're not getting your comfortable room. It ended up being something that I could not even pay for.

**Matt Bowles:** That's amazing. Well, I want to ask you a little bit more about the impact of that trip on your relationship because you and [Vicky](#) have such an amazing and inspiring relationship. Had lunch with both of you this week, and it's really amazing to. To see the two of you together. And you travel the world together full time with no base. You run a business together as business partners. You've been together for 17 years. And I want to ask you for some of the tips for doing that as successfully as you now do it. As you already said, it's not a perfect smooth road the entire time, but the two of you have obviously been able to work on it to the point where it is now something that's really extraordinary and amazing, and you've obviously refined it to a level that is quite incredible. And so, reflecting back on that and everything that you've gone through and worked through and learned and everything, what makes it work and what tips do you have for other couples who want to try to do this successfully and have these things enhance the relationship and not detract from their relationship? And maybe you could speak about two sort of separate things. One is being a business partner with your spouse, and one is traveling the world full time with your spouse.

**Santiago Sosa:** Yeah, 100%. So first, I think you have to understand, and this took me a long, long while, that we are two completely different individuals. Once you've been this much long with one person, your kind of like end up merging into one, which it's nice at some point, but you have to understand that you have different interests, you have different tastes, you want different things. Yes, you do share a lot of things in life, but it's so important for you to have your space. So that would be like, number one. It's to 100% give each other space to follow their own independent dreams. Yeah, I would say most of our dreams are shared, but I still have so many things that I want to accomplish by myself. And she has tons of things that she wants to accomplish.

So, we need to support each other instead of just being jealous. It's like, oh, no, you have to support me and only my dreams or whatever I want to do. But you just have to be and understand that you need to support each other and give space. The keyword will be 100% space. And then again, as you mentioned, for us, that's super important, especially when we are 24/7 by now that we are traveling full time for about five years. We figure many things out. So, for example, we are now starting to stay longer at each place. I give all props to [Vicky](#) because I think I'm super more flexible. I don't care about moving or going from place to place. So, we kind of like put some grounds. So, she says, okay, I want to have a little bit more of a settled life. But I say, okay, I don't want to settle down full time somewhere. So she goes, okay, how about like we stay longer at each destination? I'm like, okay, let's do that.

So, we start planning for things like that. In terms of work, that was the biggest challenge 100% because so when we started, it's impossible for me to be the boss or for her to be the boss. Even though she's always the boss. We all know it. But you know, the funny story I always tell is I don't know, she's working on something and then she, if we are both working on the same client website, for example, and then she tells

me, what do you think about this? And then I go and tell her my honest review. Like just like I will tell anyone, yeah, it looks good, but we're not going on the right direction and I think you should change it and start from scratch. Then she will take it to heart. Not because it was like her coworker, but it's me. And then a few hours later, you know, we're going to bed and then I'm going like, hey baby, we what's up? And then she's like, no, turn around, look the other side. Don't talk to me, I want to talk to you. Which is totally understandable.

So, what we did work wise and it has been working great is we still work under the same company name and everything else. But she's an amazing web designer, e commerce developer and she know a lot about social media. So, anything that's related to those tasks or if we have clients that only need those type of services, then she takes care of those and she manages the designers, the developers and she takes care of those clients. Communications, I don't have to deal with it. And then anything that's kind of like more online marketing strategy related SEO, PPC funnels, things like that I manage or people that work with us in Colombia, then she doesn't have to be involved with those. Obviously, we intercept a lot in the middle. But then it's more kind of like a corporation. Instead of me telling her what to do or she telling me what to do, because that definitely can work.

**Matt Bowles:** Let me delve in a little bit to your area of expertise on the marketing side of things because we have a lot of entrepreneurs that listen to the show, that run businesses. When companies come to you for your marketing services and you assess what that company is doing or not doing in these different realms and you then take the reins, what are you seeing? And the landscape changes so much every year, right?

**Santiago Sosa:** Every couple of months.

**Matt Bowles:** So right now, at the moment, what are you seeing are some of the biggest leverage points on the marketing side of things. And it can be any of these categories, SEO side or the pay per click advertising side or any of these other things. What are some of the biggest leverage points? Where when a company comes to you and you take the reins of their marketing, you say, I think that the lowest hanging fruit, where we can get you the most mileage, the quickest for the least amount of resources and just get some early big wins. What are some of those biggest leverage points that you're seeing?

**Santiago Sosa:** Yeah, it's a great question. So first one is looking at the website. I mean, I would say the website is the hub where everything goes around. And I think a lot of people, most entrepreneurs or small businesses have a website that they put together but they never really looked at it. So, looking at the website from a different perspective, just super easy things as like call to actions are your call to actions on point. Most people forget that your above default once you come into the website. Can you tell what your service is in two seconds. Otherwise, people are going to just click back on Google and go to the next site. So, these are super easy things to look at that you can normally start working on.

Then once you have that settled down, it's okay, where is your traffic coming from? Where are your clients coming from? So, for example, a lot of people don't even know that they're ranking for SEO terms. And there are many tools Semrush, you know, Ahrefs that they can go to these tools, put in their website and they can see which keywords they're ranking for. A lot of times people are like, oh, I had no idea I was ranking for such and such keyword. But now that you do, then you can make a content strategy around it. Then on top of that it's the usual what I tell everyone is everyone wants fast, immediate things, results and everyone's telling you the same thing. Buy my course, pay here and then you get immediate results. And as

I've seen the odd case of that happening. Someone that just gets lucky and those Facebook ads and it just immediately starts getting return on investment. 99% of the times doesn't work like that. You have to put in the work, you have to put yourself out there. You have to put out good content. Being blogs, video, podcast, whatever it is, just keep putting yourself out there. Just keep digging.

And most of the most successful entrepreneurs I know, they've been doing it for years and out of the sudden something just clicks. I've seen it with friends that have amazing YouTube channels. They put out content for many years with barely getting any views, and out of nowhere, one video just goes viral. Same thing for blogs, same thing for like everything. So obviously in terms of strategy, you can sit down and this is what we do every day, helping people coming in, strategizing what is the best channel for you to create the biggest impact in your industry, but at the end of the day is just putting yourself out there and creating great content.

**Matt Bowles:** And that content can be on whatever medium that business feels that they have the greatest strength. So, whether it's blogging, whether it's YouTube videos, whether it's podcasting or whatever it is, the idea is just find the medium or mediums where you have the greatest skill set and put out consistent, high-quality content in those mediums.

**Santiago Sosa:** 100%. And what I will recommend is for people to really explore which channel is where their potential customers are hanging out. Which is what I tell people is like create a Persona. And this is something super basic that most people don't even do is like imagine who is your perfect client and put a face and a name. So, you know, my perfect client is John Doe that lives in Seattle. He's 37, he makes this much. He went to college. Because if you can target the marketing specifically to this person, then you know what message to use. If you're doing paid ads, you know exactly which demographics to use. And then once you have that very clear is pick one or two channels' tops and really go all in. I know people that have, for example, just a Pinterest marketing strategy and they kill it or just on Instagram. I know plenty of people that are killing it on just Instagram. But I've seen so many businesses where they want to do YouTube, they want to do Pinterest, they want to do Google Ads, they want to do blog. And most solopreneurs or small businesses, they don't have the bandwidth to do all at once. I mean, obviously you want to tackle all of them, but I think it's so much better if you just focus on one niche down, kill that one, make it work, get your ROIs and then move on to the next one.

**Matt Bowles:** But the idea is overall to sort of build a brand and then eventually start expanding that out too. So, for example, if you're doing a podcast or you're doing a YouTube show or whatever your channel of choice is, you then want to start building that into a brand and having a brand presence 100% that goes beyond your specific channel and then expands and had to have an SEO strategy, right? Exactly where people are searching for things, can find whatever it is, your YouTube show or your podcast or whatever through your SEO strategy. And then to start expanding your repertoire of marketing strategies too, just so more people can find you and get exposure. Right?

**Santiago Sosa:** Yeah, 100%. And that's what I will argue is find where is your audience and double down on that specific niche on that specific channel. So, for example, I tell you, on one of the many side businesses that I've done throughout the years with Vicki, we started a YouTube channel. And it all started because when we started traveling, we always said, hey, if we ever have kids or grandkids, will it be like freaking cool if they saw or trip to Machu Picchu or whatever. And we have like those super early videos, right? But we never thought much of it. We're just like, okay, we're going to put our fun content there. I

mean, YouTube, it's kind of like a great server to put it. And if somebody else is watches it, then heck, that's awesome.

And then somehow, we just kept putting content. Content. It started like 2014. It's been like good eight years now that we've been putting out content without actually intending it for it to be a business by itself. And then out of the sudden couple of years ago, like traffic just starting to exploding, just keep putting good content somewhere. It's just going to happen that somehow, you're going to get that one video, that one blog post, that one podcast that is just going to explode and go all over the place. But that's the thing. Most people don't want to put in the time. Most people don't want to put in the work. They just want the quick one. Okay, give me the \$100 PPC secret formula. And then I just applied and now I really wish they happened like that, but it doesn't. Obviously, it takes some strategy. I'm not saying that I do apply, for example, a lot of SEO into the videos. So, for example, for YouTube specifically, there is a great tool. It's called Social Blade. So, if you go on Social Blade, you can research any YouTube channel and they actually have it for all social media channels as well. And you can see the metrics on any channel, which videos are performing better. And then if you take that further, there are more tools where you can keep account of what keywords they're using.

And what I would sell in marketing is like, you don't have to reinvent the wheel. You know, mostly everyone is doing what everyone else is doing. You just have to know how to do it smarter. So, there's plenty of tools that I'll be happy to share with the audience in terms of marketing, where they can check what their competition is doing in terms of SEO, PPC, how much they're spending in ads, the copy of their ads, and then you can just pretty much get ideas from them and replicate it and make it even better for your business so you don't have to start from scratch. And most likely if someone is doing it and spending tons of money or resources in one channel, most likely it's because it's working.

**Matt Bowles:** That's awesome. Well, one of the other things that you have done over a number of years is once you built your business and got it to a successful level, that it was throwing off more than enough money to cover your living expenses. And then you had additional money, you started to learn and do deep dives into different investing strategies and different asset classes. And you are now heavily invested in a variety of different asset classes in addition to your business that you still run. And your investments now also throw off passive income to you, creating multiple different streams of income. Can you take us a little bit on that journey and talk about your investment strategy and how you approach deciding on an asset class, researching it and getting involved with it?

**Santiago Sosa:** Yeah, definitely. So, I'll tell you how I got started many years ago and coming back to those early years in Miami when all of my friends have the comfy office job ops, they're all coming back on the weekend telling me, hey, man, I got these super cool stock options from my company and I'm stock options? What the hell is that? And they're like, yeah. And then 401k and all these things. I'm like, 2022. I'm like, I have no idea what you guys are talking about. As an entrepreneur, you don't have any of that. So, I started doing my due diligence. I just went online, started researching, and open up like a super boring mutual fund for myself. And then that was like a black hole. Then I just started researching more and more.

Obviously, I kept my mutual fund going on where like I opened a 401k in the States, started putting some monthly payments onto that account. But then somehow, year after year, I will be more and more and more involved into investing. It just got more and more of my interest. Where I started researching more about stock trading, I learned about forex. Then after a couple of years, I started trying to diversify even more. I found about online properties such as affiliate sites, FBA, Amazon, FBA businesses. So online

properties that are just like any other kind of properties. Then obviously once you start going into your investment journey, you start learning about diversifying and then you go, okay, most people make most of their money in real estate, which I'm sure you know quite a bit about that.

Then with my wife, we're like, okay, we got to pay more attention to real estate. What can we do here? And then it just started growing. It was just a passion of mine that, as you said, obviously my bread and butter and my everyday business is online marketing and I love it. But if listening to a podcast is most likely an investment podcast, if reading a book is most likely about investment, and that's been my journey, just trying different things. It's been trial and error. If I probably try most asset classes out there, I probably lost a lot of money just trying things out. But thankfully you just keep trying things until they work. You just keep going, going, going and you find what works and what sticks and you just double down on the ones that work and cut your losses short. And it's been an amazing journey and I'm so thankful. I mean, I'm not that young still, but I still have a long horizon and I think that's going to really pay out in the future.

**Matt Bowles:** Yeah, man, it was so great to have you on the panel that we did on investing for Digital Nomads. And I think you're able to add a lot of value there in getting people to think about diversifying across asset classes, but also really doing it deep dive and doing your research and doing your due diligence and understanding each of these asset classes, right? And how to get into them with the greatest upside and the lowest risk to do that. And so now you own co living spaces in Colombia and you own rental properties in the United States and you've bought online businesses and affiliate sites and this kind of stuff that you own and you do a lot with cryptocurrency as well and decentralized finance. Can you talk a little bit about how you got into cryptocurrency. And for people that are listening that are maybe not yet into cryptocurrency, I'm interested in sort of having this discussion with a bit of an on ramp for people. And I think your story can be pretty instructive.

**Santiago Sosa:** Yeah, definitely. So, with a couple of friends, we put three people together and we bought a website. And one of my friends goes like, oh, man, we paid so much fees on the wire transfer, now we got to do it all over again for you to transfer me. Why don't you send me the money in ether? And I'm like, what the hell is ether, man? So that was like early 2017. And then he's like, you don't know anything about like bitcoin and ether and blockchain? I'm like, no, man. I had met this super cool guy on the cruise that was all about bitcoin. So, he just kept shouting bitcoin. But other than that, I had no idea. So, he just like quickly helped me. He's like, dude, like, just go on an exchange, I think it was Coinbase, and buy whatever ether and then set up the Meta mask and everything else and just send me the ether and ether back.

Then I think it was like at \$300. I was like, all right, man, I bought it, sent it back to him, and he's like, you see, it took five seconds and he had his money back in. And I was like, holy shit, man, what the hell is this? And so, I kept reading more and more and more. And like the technology, again, a tech guy, he just keeps drawing me in. I bought the book, the bitcoin standard. For anyone that doesn't know much about bitcoin or crypto in general, I highly recommend, because the book doesn't go right away deep into the tech or anything else, but it goes more into the economics of fiat money and the history of it and why bitcoin exists and how we got here, where we coming from. So, I just started getting more and more into the technology. And then I told my friend, hey, man, I love this crypto thing. If you have any more tips, let me know. And then, yeah, sure enough, couple of months later, he's like, man, there's these ICOs that are happening, so they're like new coins that are coming out and you could just put some ether and they will drop the coins onto your wallet.

So, I just started throwing some ether that I started buying into some of these ICOs. But then the crypto Winter came in and then I just quit looking at my wallets, quit looking at crypto for like a whole good year at that time. That's where I started looking more into real estate, into some other investment areas, which at the end I'm very happy I did, because, I mean, diversification coming back to that. But on the crypto scene, just until last year, you started again all over the news. Bitcoin here, Michael Saylor putting bitcoin on their balance sheet, and Tesla taking bitcoin payments and just going ballistic. And then I just open up my wallet again and I'm like, oh, man. Not bad. So that was good. So, thankfully, some of those early ICOs that I did, most of them went to zero, so lost quite a bit of chunk of cash there. But thankfully, the few that paid out, they ended up being some pretty good coins that more than made up for the other ones.

**Matt Bowles:** So, for folks that don't know that acronym ICO, that stands for initial coin offering, and you got into the very beginning of investing in the future of a particular cryptocurrency, and you spread your bets among a lot of them at the very beginning stage, most of them went to zero, were not successful, but a few of them became very successful, yeah, 100%.

**Santiago Sosa:** Just coming back to, like basic investment principles, which I wish I applied more of it. When coming back to crypto. It's one of my biggest things when it comes to investing. It's DCA, what we call DCA in the States, dollar cost averaging. I was just telling a European friend today, he's like, do you guys have Euro cost averaging? What that means is you just keep buying whatever asset class that you want at different price points. So, I had friends, for example, the ones that were like, super believing the crypto thing. I will admit in 2018, I was like, lost all hope and didn't pay attention to it, but they just kept buying. So, the best strategy that I did with crypto, actually, and I think right now, as of January of 2022, with kind of the correction that we're seeing in the market, I think the best strategy is still, until this day, is just put whatever amount you feel comfortable with and put it on an automatic payment. So just go to your favorite broker.

And this is for any asset class. But if we keep coming back to crypto, you could go to Coinbase, you could go to Kraken Binance, your favorite one, and you set up an automatic payment. It could be 50 bucks, 100 bucks, whatever you feel comfortable with, but don't Even think about it, just set it. They all have automatic transactions. You link your bank account and this is what I did before 2018. I put an amount that it was withdrawn from my bank account every two weeks and that's how it started accumulating. So, it went up, it went down, I didn't really care. And then again, I told you, sadly, when the crypto winter came down in 2018, I kind of like pulled out and I just stopped that. But that was the best timing to have continued DCA because then obviously I will have more coin.

**Matt Bowles:** Of course.

**Santiago Sosa:** So just believe, just keep coming back to investment. It's big, good investment vehicles and just stick with it. Stick long term. If you read into crypto and you believe in cryptocurrencies in the tech buy long term, don't worry about the ups and downs in the days, in the weeks. If you believe in the technology, which I believe 100%, I'm sure it's going to be here 10, 20, 30 years from now. I'm not worried anymore about the 10% drops in a day.

**Matt Bowles:** Right.

**Santiago Sosa:** Just keep my same strategy. And the same thing goes for any asset class, right?

**Matt Bowles:** No, I think that's really good tip. So, for folks that are new to trying to get their mind around the stuff significance of cryptocurrency, they can read the book that you recommended, [The Bitcoin Standard](#), we're going to put that in [the show notes](#), read that book and then if they're compelled and they believe in the concept of the asset class and they believe that 10 years from now or 20 years from now, it's going to be a lot more significant and widespread adoption than there is today. And you want to bet on the impact of that asset class over the long term, then you can do exactly what you're saying, right? Just continue to invest a bit of money when the market goes down, that's actually a great time to buy. That's the best time to buy. You're going to be able to get more for your money of the crypto at that time. So that's the best time to buy.

And then you're not worried about whether it's going up or down because you're going to hold it for 10 to 15 years because you're making a long bet on the asset class right now. The other thing that you're doing is you're not just buying this currency and letting it sit there in an account and wait 15 years. You are actually doing some decentralized finance techniques where you're generating yield on the coins while you're holding them. So, they're sitting there, and if they go up in value, you're making money from that, but you're also generating passive income every month. Can you talk just a little bit and give just sort of an overview about the concept of decentralized finance and how you're doing that?

**Santiago Sosa:** Sure, definitely. So, in the terms of decentralized finance, what we call DeFi, there are two different branches. So, we have DeFi on one side and we have CeFi, which stands for centralized finance on the other side. They're pretty much the exact same concept. The biggest difference obviously being that decentralized are not just a company that's registered anywhere. So, it's 100% true to crypto, 100% decentralized. And then on the other side, there are some pretty big companies that are coming out that they're centralized, but they still offer really good things. So, we have companies such as BlockFi, Celsius that offer many different things. So, for example, let's say you have some Bitcoin and ether, as you said, you can have it in your wallet appreciating or going whatever, just keeping the coin. In the meantime, you could put it into either a CeFi, such as BlockFi or Celsius, and then on one side you'll start getting yield.

So, for example, on Bitcoin and ether, you get anywhere from 4 to 7% per year. And then on stable coins such as like USDC, USDT, then you get anywhere from like 8 to 12% a year, which is pretty good. But once you have these coins in these websites, what you can do is then leverage and then borrow money at very low interest rates. The same thing you can do in decentralized finance on websites such as AIF or Compound, where you can stake your coins, get yield, but at the same time, some other people are borrowing your coins. So, you're getting that interest from borrowing. But since you're holding your coins there, you can also borrow yourself money at very low interest rates. For example, people that are putting out their bitcoin, getting cash out at insanely low interest rates and buying real estate with it.

So, this is what I wish the traditional finance system did. For example, you keep money in your bank. The banks are making money off of it because they're loaning it out to people for mortgages, cars, and everything else. And what are you getting? You're getting nothing. Sometimes you have to pay for your bank account, the monthly fee, or if you're getting something, you're getting like a ridiculously 0.01 return on your money, yet they're making 20% on credit cards, 4% on mortgages and so on. So, this is, I think, definitely the future where we get to manage our own finances and we can leverage our own money the way we want to.

**Matt Bowles:** Well, hopefully that will give folks a little bit of an overview and for people that are interested, they can start looking more into this. Start with the book you recommended. We're going to link

that in [the show notes](#) and then go from there down the rabbit hole into all of these other concepts which are quickly and rapidly evolving. I mean, a year from now there will be many more concepts.

**Santiago Sosa:** Is rapidly growing. Yeah.

**Matt Bowles:** And it's just evolving every day. So definitely an exciting space to pay attention to. Let me ask you one more question, Santiago, and then we'll wrap this up and move into *The Lightning Round*. With all of your travel experiences over the years and going to 70 plus countries, why do you continue to travel the world today? What does travel mean to you?

**Santiago Sosa:** To me, travel, I call it sometimes life, university, the times and the experiences that I've had. Sometimes it's funny because I talk in terms of, we because I'm so used to being with Vicky all the time. But like the experiences we've had all throughout. There is no money in the world that will pay for it. There is no school that could ever teach you these things. And it just gives you so much empathy just knowing how small the world is. Like that is my biggest thing. Like you take 10, 12-hour flight and you are literally on the other side of the world where people have completely different cultures. But the more you travel, the more you realize that the world is super small. And I think to everything that's going on today in terms of biases, racism and everything else, I just always tell people, travel. Like seriously, the more you travel, like there's no way you could be racist and travel. You just learn so much from people. The small things. The guy in the corner, they're selling you the pancake that's treating you like you were the nicest relative ever. Just whatever little interactions, there's no money, there's no education, there's nothing that could relate to the experiences you learn on the road.

**Matt Bowles:** That is an amazing place to end this interview. And at this point, Santiago, are you ready to move in to *The Lightning Round*?

**Santiago Sosa:** Let's go.

**Matt Bowles:** Let's do it. All right. What is one book, other than the one that you just named. Because we're going to link that up in [the show notes](#) as well. What is one additional book that has significantly impacted you over the years you'd most recommend people check out?

**Santiago Sosa:** All right, so my first one, it's always [Ego is the Enemy by Ryan Holiday](#). As we spoke early, I've got super into philosophy and stoicism. It's one of my ways of life. Ryan Holiday, super cool dude. He brought 2000-year-old philosophy and made it modern. And something that we all struggle with is the ego. And 100% can recommend the book [Ego is the Enemy](#).

**Matt Bowles:** That's a great pick. And Ryan Holiday has a lot of books that he has written, many of them based on stoicism as well. So, if folks are not familiar with Ryan Holiday, we're going to link that one up in [the show notes](#). A great one to start with. And from there they can go through the rest of his catalog. Santiago, if you could have dinner with one person who's currently alive today, so it's a real possibility that you've never met anybody in the world, who would you pick?

**Santiago Sosa:** All right, if anyone can make this happen out there, let me know. I will totally pick Ray Dalio, man. He's my man and obviously probably one of the greatest investors out there. But more than investing is if anybody wants to watch the YouTube series, he's got called principles. And obviously he did the same title, Booked. It's just an amazing guy. I mean, obviously, probably again, coming back to investment, biggest fan of Ray Dalio when it comes to investing. But then what he's doing nowadays, he's

not only being great at investing, but doing more than that. So, coming back to these principles of what are your life principles? Like, every time I listen to him and I read his stuff, I keep coming back to, okay, if I die tomorrow, what will people remember me for? What are my principles? And that's actually something that I'm working on thanks to Ray. So that's one deal that I would love to have a meeting with.

**Matt Bowles:** Awesome. 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 Santiago?

**Santiago Sosa:** I'll just say believe in yourself. Again, coming back to the whole history that we've been through of moving to a new country, not being comfortable with the language, going very early on to an entrepreneur lifestyle, I have so much doubt, so much freaking doubt always. And life by now my age, it always worked out. And I'm sure it's just going to keep working out as long as you put in the work, you trust in yourself, you put in the hours. You are a good person, you're good to people. Life will work out. So, believe in yourself, put yourself out there, do the things you love and life will happen. I mean, I always say don't just wait anywhere. Like life is not going to come knocking at your door. You definitely have to go and grab it. But believe in yourself. I have so much doubts. So many years and I was thinking, man, what will happen if the company doesn't work out? What will happen if this investment doesn't work out? What will happen if my relationship doesn't work out? I'm still here. Everything's working out so far. Knock on Woody will continue to work out, but just trust in yourself.

**Matt Bowles:** Awesome. All right. Of all of the places in the world that you have now been, what are your top three favorite travel destinations you would most recommend people check out?

**Santiago Sosa:** I will highly recommend Nepal Everest base camp. It's one of the biggest bucket list things that I've took care of and I'm so glad I did. It's an amazing place. It's not only beautiful, but the people are amazing. It's more than travel. It's a whole experience. It's life itself. Like being in the highest mountains in the world for a couple of days, immersed in a meditation and just taking it all in. So, 100%. On that note also, the flight from Kathmandu to Lukla is supposed to be one of the trickiest and most dangerous ones. So, if you are afraid of traveling, that definitely will put you in the edge. It's an amazing hour and a half flight, a very thrilled one. Then I will say Brazil, number two, amazing country all throughout. Love Brazil. Just the music, the people and just the places. Just a tip on the first very trip that we did, we just went to Sao Paulo and Rio, which still awesome places. But I think the essence of Brazil, it's in the small towns that many times and they didn't even like heard of before. There is a very beautiful town in the north of Brazil called Jericoacoara which is just an amazing place.

**Matt Bowles:** You and I were there together in 2018.

**Santiago Sosa:** Exactly.

**Matt Bowles:** Yeah.

**Santiago Sosa:** So that's super high, always on my list. And third, I'll say Vietnam. Right before COVID I was doing a motorcycle trip in Vietnam. We rode from Ho Chi Minh City all the way up to Hoi An and we fell in love with the country. It's an amazing place. The people, just the diversity. It's like 10 countries in one. Big cities, beaches, small towns. You get it all in one place.

**Matt Bowles:** And didn't you do that trip with [David Dang Vu](#)?

**Santiago Sosa:** Yeah, man.

**Matt Bowles:** Who has been interviewed by. On The Maverick Show, by the way. So Maverick Show listeners know [David Dang Vu](#). We'll link his episode. Episode up in [the show notes](#) as well. And he is Vietnamese also.

**Santiago Sosa:** Yeah. 100.

**Matt Bowles:** Yeah.

**Santiago Sosa:** You know what? The funny story is that he's Vietnamese, but he's Vietnamese American, right? So, he is an adult. Had never been to Vietnam before this trip that we did.

**Matt Bowles:** Wow.

**Santiago Sosa:** Which was wild because so he speaks the language. He knows all the food. Like, dude, this trip will have not been the same without David.

**Matt Bowles:** Wow.

**Santiago Sosa:** Because, I mean, it's one thing to travel to a place as a foreigner, but if you ever get to travel with a local, doesn't matter where they're from, it's always a completely different experience. I always say, everyone, like, by now, we're trying to go more to places where we know locals than just trying to hit, like, beautiful places. And, dude, it was such a trip because David obviously speaking Vietnamese, telling us all about the food. But then we will hit spots that me and Vicky had been before. So we went to Da Lat, and then we're like, you, this restaurant and this place, and we need to go. And he's like, dude, these two Colombian Americans are showing me my country, which was just the trip. It was best of times.

**Matt Bowles:** That's amazing, man. All right, Santiago, last question. What are your top three bucket list destinations? These are places you've never been highest on your list, you'd most love to see.

**Santiago Sosa:** I got super into trekking after basecamp, so I want to do now super high on my list. Most of the higher speaks in the world, at least the easy ones, because I'm not like, the guy that's putting on mask and going all the way to the top. I'm just hoping to get to base camp. But, for example, I heard that Kilimanjaro, it's an amazing hike. And Africa, all of it. It's super high on my list. So, Kilimanjaro, probably number one of the bucket place list of places I want to go. We were just in Chichen Itza, which we're sitting not too far from right now. And that made me realize that I only need one more wonder of the world to go. So that's the Great Wall of China. So that will be number two. So, I can say I've been to all grade seven places in the world, which I think some of them are a little cliché, but, hey, you have to go see them all. And then the third one, it's probably one of the hardest ones to go, but still super high on my list, which will be Antarctica.

**Matt Bowles:** Antarctica would be amazing. All right, Santiago, I want you to let folks know how they can find you, how they can follow you, how they can learn more about all digital media and the services you offer. If they're interested from a business perspective in your services or they just want to follow you on social media and learn more about what you're up to, how should people come into your world?

**Santiago Sosa:** Sure, man. So, business wise, you guys can check me out at [alldigitalmedia.com](http://alldigitalmedia.com) my email directly [santiago@alldigitalmedia.com](mailto:santiago@alldigitalmedia.com). Always happy to answer any questions. Business wise, travel investment. I'm open to answer any questions whatsoever. On the other side, I follow the travel side of me,

which is *wonderliv*. So, and that's in [Instagram](#) and [YouTube](#). Okay. Where we upload a lot of our travel footage and that's actually our account.

**Matt Bowles:** Awesome. We are going to link all of that up in [the show notes](#) so you can just go to one place at themaverickshow.com and go to [the show notes](#) for this episode. There you're going to find everything we talked about in this episode, the books that Santiago recommended, all of his social media handles, his website, how to find him, how to follow him, all that kind of stuff. Themavrickshow.com just go to [the show notes](#) for this episode. Santiago, this was amazing brother.

**Santiago Sosa:** Dude, that was awesome. Thanks so much. That was lots of fun.

**Matt Bowles:** Thanks for coming on the show, my man. Good night, everybody.