Matt Bowles: My guest today is Nora Dunn, AKA *The Professional Hobo*. She is one of the original lifestyle travel bloggers, having started her full-time travel lifestyle in 2006 and traveled full-time for 12 years with no permanent base specializing in slow travel. She has traveled through and/or lived in over 60 countries and now maintains a base in Toronto, Canada, from which she takes trips for weeks or months at a time. Along the way, Nora discovered five different ways to get free accommodations and has saved over $100,000 on accommodations around the world. She combines her expertise as a former certified financial planner with her lifestyle travel experience to teach people how to travel full time in a financially sustainable way through her books, video content and personal coaching services. Nora, welcome to the show.

Nora Dunn: Thank you so much, Matt. Much pleasure to be here. I think I need to hire you as my introducer. Like can I take you around with me and just have you like every time I have to go into a room or something, just have you come in and do that because that would be really good.

Matt Bowles: Anytime you need me, I am here for you. Nora, I am a super big fan of your blog and your video content and everything that you're up to. Super excited for this conversation today, but let's just start off by setting the scene and talking about where we are in addition to the fact that we have agreed to make this a wine night and a wine-induced interview. So, let's talk also about what we're drinking. I am actually in Memphis, Tennessee tonight and I have just opened a bottle of Cabernet Sauvignon from Western Australia. And where are you tonight and what are you drinking?

Nora Dunn: I am in Toronto, Canada. This is my home base here where I have been since the pandemic started. This is the longest that I have spent in one place in a minimum of 30 years. Like, I really actually don't know how long. I haven't left the—at least the city, if not the country—in this amount of time. So, this is. We'll check it up to new experiences. And along with those new experiences is a bottle of wine from Pelee Island, which is. I've been having a lot of Ontario wines. You know, I've been trying to do the whole local thing. So, this is a bottle of Baco Noir from Pelee Island.

Matt Bowles: Wow. Very cool. Well, I have a lot of love for your city, I will tell you, because I actually went to high school in Buffalo, New York, which, yeah, you.

Nora Dunn: Got all the snow we didn't have in winter time. I kind of feel for you on this one.

Matt Bowles: Exactly. It's just as cold as Toronto, but with the lake effect snow on top of that. And I spent a lot of time in your city, actually, because one, it's a super cool city and it's a lot closer to Buffalo than New York City is. And number two, because you guys had that 19-year-old drinking age, whereas in the US it was 21. And so, when I was coming home every summer for college and I was 19, I was 20, I was like, Toronto is a really amazing city and we can legally go out to all of the bars and nightclubs in the city. So, I spent many nights on Yonge Street and all over your city going to your incredible nightclubs and all that. So, a lot of very good memories from Toronto.

Nora Dunn: Do you know what's really ironic? I spent my 19th birthday in the States. What? I know, right? It was kind of weird. But my birthday is in the summer and summer is when you go on vacations. And so, the family vacation, we went to Cape Cod and that was where I happened to be for my birthday. So, yeah, it was certainly the definition of irony personified.

Matt Bowles: That is amazing. Well, I want to start off with your backstory in Toronto because you have this incredibly interesting journey. And I want to start before your travel journey because you were an

actress, you were in a movie with Woody Harrelson. Like, you have this incredibly interesting backstory and I would love for you to share a little bit about that and just sort of give that context and how that sort of led up to your entrepreneurial journey.

Nora Dunn: Well, it would certainly be an understatement to say I've led many lives. Let's start there. I tend to, you know, when I'm in conversation with people, I'll drop little nuggets and see what people go with. You know, like I was a concert pianist at the age of 10. I toured China with a ballet as the flautist. When I was 16, I was a professional actor, singer, dancer. I performed in musicals and movies. And the movie reference that you were making was a movie that I was in. It's a DreamWorks picture. It has Woody Harrelson, Julianne Moore and Laura Dern. And I'm a recurring theme throughout the middle of the movie, singing and dancing. And if you watch really carefully, the first time you see me will be on TV in the movie dancing with a ten-foot sandwich. So that happened.

Matt Bowles: So, what is the name of this movie and where can people see this?

Nora Dunn: It's called *The Prize Winner of Defiance*, Ohio. Look for the girl in the green dress. I also have 283 skydives. I informally raced motorcycles. I've had a variety of different careers. I think my career in property management I would refer to as my blue period. And ultimately was the inspiration for me to become self-employed because as I was sitting there in experiencing cubicle life, I was really good. Like I'm very expedient at my work. I was very quick. I would regularly get all of my work done by midday and instead of being, you know, rewarded for being such an expedient worker as I should have been, instead I had to sit there and pretend to be busy. And that was actually more difficult than working was. So, in a fit of utter indignance, one day I said I need to start my own business because that way when my work is done for the day, that I can do whatever I want. Now fast forward a few years. The irony for anyone who's self-employed, you will well know that when you run your own business, your work is never done for the day. So, I still haven't been able to do whatever I want. Well, that's not entirely true. I finally found a business that allowed me to do whatever I wanted. But in between there, I spent seven years running a financial planning practice as certified financial planner.

Matt Bowles: Yes, you did. And you built that business up to a really successful level. And then I want to hear also about the transition from there to the international travel lifestyle and also in terms of, you know, the professionals, I'm interested in both kind of like what made you want to travel the world full time and do the nomad thing and also just from your sort of professional and business trajectory, what was that pivot like?

Nora Dunn: So yeah, you're absolutely right. I did okay as a, as a financial planner. In fact, actually the irony is when I did decide to sell everything, including my financial planning practice, I'd really just reached that tipping point where I'd spent years of blood, sweat and tears building up this practice. Really all I had to do was just kind of put it in coast and I could just sit back and make more money and work less and less every year. And instead, I sold everything. And the reason I did that so that obviously it had to be a pretty compelling reason for me to do that because technically I was on easy street, right? I basically achieved what society would define as success. I was making six figures, I had a sports car, I lived in a nice loft and I did what I wanted. Well, actually that's the rub. No, I didn't. I worked all the time. That's the rub. So somewhere in there, I guess I need to backtrack a little bit to very distinct moment I had in childhood when I was in school and I saw this documentary, it was about Europe. And I'm watching the screen and I'm looking at all these people who are dressed in clothes I don't recognize, living and working in buildings that look completely different from anything I've grown up with. They're speaking languages I don't understand.

And in that moment my nine-year-old self desperately wanted to know how do the children play? I wanted to know what games they played because they were obviously living a very foreign life to what I was living. I desperately wanted to hack into their world. And that little seedling grew over life. And as I became an adult, I wanted to know how the adults played. I wanted to know where they shopped and what they ate and what they talked about around the dinner table and how they lived and worked and went about their lives. And so, I started taking vacations with the intention of cracking the code of these countries I was visiting. And to varying degrees of success really. Actually, no utter success whatsoever. I mean, in Canada, first of all, a vacation for most people is one week and it usually involves going to an all-inclusive resort, somewhere sunny and hot so you can defrost from the winter. So that's not really a cultural experience. But I did venture beyond that to try to have some more worldly experiences. And again, not so much feeling that I was able to really get under the skin of the countries I was visiting. So, my last-ditch attempt, and this was the last traditional vacation I ever took, was to South Africa. I went there for a month now people at home thought I was crazy. What, you're going away for a month. What are you going to do with your business? Is that even responsible? Oh, my gosh. And then I got to South Africa and people would say, oh, so how many months are you here for? There are people who travel for months at a time. No, I've got days, I've got hours left here. Let's go. And it opened my eye to the idea that there was a whole way of traveling, living and traveling that was much more long term. Now, that combined with the fact that even after a month in South Africa, which I thought was going to be long enough to crack the code of the country, I left with more questions than answers. So that was a little disappointing for me because I really thought that a month was going to, you know, again, I would just satisfy this desire to really feel like I knew the place. And instead, I felt like I needed to know more. I knew less when I left the place than I did when I arrived. So, throw in a breakdown, a couple of car accidents, bunch of other little stress related incidents, which were all ultimately born of a desire to. I just had this little voice in the back of my head that said, Nora, there's something else out there for you. You're not doing it. And so, every time that voice kicked in, I would like, try to fill my life with something else. So, I joined Rotary and was doing all kind of charity work and I joined. I became a toastmaster and was doing public speaking. And then. And then I got back into my acting and singing and dancing, and I was doing musicals and I was. That was when I filmed the Prize winner of Defiance, Ohio, and did commercials and everything all concurrent to running a financial planning practice. So, at some stage of the game, I was busy like 20 hours a day. And that bloody voice would not shut up. So, saying, Nora, there's something else out there for you. You're not doing it. So, at some stage of the game, my body shut me down before my mind did, right? I was the sort of person that I will put my head down and bum up and I will go at something until I can't go anymore. And that's exactly what happened. I got two bouts of bronchitis that devolved into walking pneumonia. And I physically had to stop. And that was when I really took stock and somebody who I really cared about took my hands in theirs, and I was just. I was in tears about my life. I didn't want to go to the office and he Said, well, what do you want to do, Nora? And I said, I just want to retire. And I knew I didn't want to, you know, like I had to actually think about what my version of retirement was, because I'm pretty sure it wasn't sitting in a rocking chair on a porch and knitting and gardening through my golden years. So, I thought, well, what would retirement look like? Okay, let's indulge this idea here. Let's retire right now. What are you going to do? I'm going to climb the mountains of the world. I'm going to volunteer around the world. I'm going to satisfy this lifelong dream of cracking the code of countries around the world. And at some point, I realized, can I put in another 30 years of working as a financial planner waiting to satisfy this quote unquote retirement dream or should I just get out there and do it now? And of course, the answer was I took door number two. And that was the impetus for me to sell everything I owned and start traveling on an open-ended ticket. I didn't know where I would go, what I

would do, how I would make money, or even if it was just something I had to get out of my system and then I'd be back to normal in six months. But that didn't happen. I lasted 12 years and I still have a career that allows me to travel whenever and for however long I wish.

Matt Bowles: That's amazing. So let me ask you this. When you decided to transition into that lifestyle and you sold everything you had and you prepared to go and do long-term world travel, how did the business decision happen? Meaning how was it that you came to the decision to sell your practice as opposed to converting it into something that you could continue to own and run with a location independent infrastructure? Like, what was that sort of decision-making process like?

Nora Dunn: Well, in 2006, running a financial planning practice as a location independent business was impossible. We didn't have the technology, nor the means, nor the even social acceptance of such a thing. However, I will say it was funny when I walked into my regional director's office, I sat down with my division director and my region director. I had a little meeting with them, I made an appointment, I walked in and I made my grand announcement that I was selling everything. And my region director said, ah, I knew it. I knew something was up. All right, Nora, he already had an answer for me. He said, all right, Nora, I'll tell you what we're going to do. We're going to get someone to manage your practice for you. And then you can go off and build mud huts and do whatever it is you need to do, and then you can come back and your practice will be here waiting for you. And I thought from a business perspective, that was a pretty tempting proposition. And yet there was some part of me that really didn't want to have the tie. I wanted to have the complete and utter freedom to stay away for as long as I wanted to and to perhaps never come back full time to Toronto. And as long as I felt that tie, that fiduciary responsibility to my practice and my clients, because that's the other thing. I was really, really good as a financial planner, but it was my attribute as well as my downfall in that I would wake up in the middle of the night in a cold sweat on behalf of my clients because I was, you know, when it comes to financial planning, when someone opens up to you about their finances and everything else tends to come out with it. So, I was not only their financial planner, but I was also, you know, part therapist and part sister and part mother and babysitter and business coach and life coach and all these other things. So, I felt really very connected to my clients. But also, I did feel this responsibility and I knew that was going to hold me back from my travels.

Matt Bowles: Wow. Well, I do want to give you a huge amount of props and I want to contextualize this for the listeners as well. The significance of the year 2000, 2006. Because you did all of this before the publication of the book The 4-Hour Workweek by Tim Ferriss, which came out in 2007 and was the book that influenced me and a lot of other guests that have been on this show. I literally read that book the day it came out. I had just recently been fired from my job. I was trying to go the entrepreneurial route and I read that book and that was what for me was like, wow. Location independence, the freedom of mobility. This is the currency that facilitates lifestyle design. Any business that I'm going to be building needs to have this as the foundational infrastructure, which is just as important as the financial plan for how it's going to turn a financial profit. Right. So, for me, that was the book that kind of got me on this path. You started doing the long-term world travel thing in 06, which was before this book even came out. So, I just want to contextualize that for the listeners and just give you props for being an OG in this space in terms of how early you were doing this. And so, with that context, as you set off on this journey. How did you decide on your travel cadence and your locations and all of that? When you first started off, where did you go? How long did you stay? And how did you sort of design your lifestyle out of the gate?

Nora Dunn: Well, certainly, I think it's important to note that I made every mistake in the book because there was no guide. There was nobody. As far as I was concerned, I was the only person in the world to do this ever. Which, of course wasn't true. But because there wasn't even an infrastructure on the Internet, particularly for this, the few of us who were actually doing this didn't even really have a means to find each other. It was definitely an intrepid adventure and one in which I made every mistake in the book and that definitely I hit every bump on the learning curve. But to more succinctly answer your question, because I didn't know what I do or where I would go or how I was going to make this happen, I had this kind of vague notion that I was going to go to Costa Rica and I was going to take an Outward-Bound course that would teach me how to be an outdoor education instructor. Because I thought, I like nature. Nature is good, and most people like nature around the world. Like, maybe this is a skill that I can take around with me, you know, and I can lead groups of, you know, kids and adults and, you know, through the forest and stuff, and that'd be good. Was random. If nothing else, it was random, but some little inner voice, like, for whatever reason, I kept getting click paralysis. You know, I was looking at flights, I was looking at the course, and for whatever reason, I could not just bring myself to actually book it. And my partner at the time got a call from his brother who was in Edmonton, Canada, and said, hey, I'm getting married. Will you come this summer and be in the wedding party? And I thought, aha, there you go. That's where we're going. So, we took the train across Canada and went all around and then doubled back to Edmonton, where we spent the summer. And my partner at the time went to this wedding. So that was my first experience of if, for whatever reason, if you get the click paralysis, maybe there's something to it and there's, you know, some sort of universal opportunity that's going to come your way. And really from there on, my destinations chose me rather than me choosing my destinations. So, for example, I discovered when I was selling my couch, the woman who bought my couch said, so, are you going to do any WWOOFing when you're traveling. And I said, what? She said, WWOOFing. I said, what? She said, woof. It's. It's an acronym worldwide work on organic farms where you volunteer and trade for free accommodation. I'm like, oh, well, my thumbs aren't really green. But when I hopped online to do a little bit of research, I realized there was a whole world of opportunities where you could volunteer and trade for free accommodation. So, one of these little bits of research that I did led to my first gig, which was in Hawaii. I was milking goats in trade for my ferro cement yurt on a cliffside in Hawaii. And then that led to the next one, which was another gig on the other side of Hawaii. I was painting murals in trade for my accommodation. And then that led to another gig in Australia, where I was leading eco-treks on llamas and trade for a free accommodation. And in between there, between Hawaii and Australia, I did all kinds of traveling through Southeast Asia and accidentally started an international NGO, because that's what you do. And it just kept going from there. So, one opportunity just continued to lead to the next to the next, either through an act of serendipity or an act of tragedy or an act of opportunity. It really. One, you know, it's kind of like potato or potato in that sense.

Matt Bowles: That is amazing. And I love the fact that you made the decision to go from an entrepreneur, business owner, financial planner, milk, and go to milking goats into choosing that you wanted to go and have those types of experiences and immerse yourself in those opportunities in those moments. And I'm super curious, like, how was that for you? When you reflect back on those types of experiences now? What was the impact that that had on you, especially in this first year, like this transitionary moment, as you were, you know, doing a total life pivot? How did that impact you?

Nora Dunn: If I think about the Hawaii experience, that first experience I had, volunteering in trade for free accommodation, Hawaii was actually extremely impactful in that I was living on a permaculture property,

and it was completely ecologically sustainable. And it introduced me to the world of. I mean, I had a whole new understanding of how much power is required, you know, how much did the sun need to shine, literally, in order for me to charge my laptop? And what kind of extra charge if I leave my adapter plugged in, how much extra charge does that pull? How can I cook? I mean, just. There were so many different things, and it was one of the most difficult experiences I had as well, because the fellow who ran this property was difficult to live with, shall we say. But there is no denying the fact that I learned an unbelievable amount. So that would actually inform many of the decisions that I would make over the course of the next number of years to the point where we're fast forwarding many, many years and many steps. But if we extrapolate that seed of living in a sense sustainable way forward 15 years to today. I now carry with me everywhere I go a zero-waste kit. I don't generate any single-use waste. Whenever I leave the house. I've got a collapsible coffee cup and a collapsible Tupperware for street food or lake takeout or leftovers. I've got my water bottle when I'm in countries where I can't drink the water. I've got my filters and SteriPENs and I've got my, I've got everything. And it's all very, and you know, my reusable shopping bags, it's all there and it's all very small and compact. And like I said, that's a, that was a 15-year process that got me there. I didn't just decide to do that one day. It started with, you know, not wanting to drink bottled water and then, hey, wait a minute. Styrofoam coffee cups are bad. Which goes back, you know, if I'm talking about Styrofoam coffee cups, I think I just dated myself. But all this to say that was ultimately an impactful experience. And I think we can use that as a metaphor for how lots of travel experiences and really life experiences do plant seeds in us for understanding new ways of being and new ways of living. And in that sense, that was probably one of the greatest gifts I could have received. And right off the bat, no less, because that was the whole idea of what I wanted to, you know, when I said I want to crack the code, I want to get under the skin. Well, much to my own surprise, the travel and the destinations got under my skin just as much as I got under the destination skin.

Matt Bowles: Let me ask you this. The way you described your desire to travel initially and what you wanted to get out of it implies that you wanted to have a very culturally immersive experience. Right? And then a lot of these initial things that you did in exchange for accommodations certainly sound like they got you a lot of that immersive experience. I'm wondering if you now, 12 years into this and you're of course a very well-known travel vlogger and you're in all of these networks with other travelers, whether it's kind of like the professional traveler influencer scene or just other nomads and things like that that are now very socially networked and things like that. And I'm wondering if you can share some reflections that you have on when you travel and especially at this point in your life, the extent to which your social connections and your priorities are still rooted in that local, immersive experience versus the time that you may spend with other travelers and expats, either for professional reasons, because they're sort of in the same circles as you are professionally, or just because there are other interesting travelers that you want to hang out with and stuff like that. And, you know, I would love to kind of have also just sort of your contextual commentary, as you've seen, like this lifestyle kind of really get more popular. And now all of a sudden there's these sorts of nomad or expat hubs that are developing, and there's a lot of travelers and folks that are going to certain places and hanging out with each other, and, you know, how that sort of impacts the travel experience, but how you're navigating that environment and what your travel priorities are, you know, maybe initially and also now, and maybe if that's changed or if it's remained the same.

Nora Dunn: That's an excellent question. And I will certainly say that partly for lack of infrastructure and partly because it just wasn't even on my radar. My first, easily nine years of travel was not to any hub where other digital nomads were. Now, let's get it right. I did start traveling long before the words digital nomad

and location independent even exist existed, much less those hubs were what they were. Perfect example, I was in Chiang Mai, Thailand, in 2008. That was actually where I accidentally started an international NGO, and there was no digital nomad scene there. Now, fast forward 10 years. It is the digital nomad capital of the universe. And I did go 10 years later to experience it as such. And it was bizarre, to say the least. Initially, my goal was to really have culturally immersive experiences. It was to befriend and live with locals, not so much to meet colleagues. And it took me in many different directions. But I will say, at some point, after so many different travel experiences and so many different relationships of all kinds that I had around the world, I started to feel like I had lost the ground beneath my feet. I definitely found myself unable to assimilate all of my experiences. I had no contextual baseline that could help me understand how I was changing and what I was learning along the way. And I was also just tired. Let's get it right. So, after a while, I found myself experimenting with all of these expat hubs. And I guess it started I was house-sitting in Cuenca, Ecuador, which is the darling of international living. So, this is a really big expat hub in that sense. And although I didn't really so much hang out with a lot of expats there, I certainly became aware of that element of the culture. I made some observations, let's just say, and then I started going to these digital nomads. So, I spent some time in Bali, and then I spent some time in Chiang Mai and then Vietnam and a few other places where there were really high concentrations of digital nomads. And in some ways, it was great, or at least for a while it was, because again, I was like, oh, these are my people. And then I kind of realized, no, these aren't really my people. They're sort of my people. But it's very hard for me to articulate succinctly enough for the purposes of this podcast. But I will say I wrote an article called the Irony of Expat Life, and it is full of these observations about marginalization and exploitation versus appropriation and how a lot of expats live and exist in cultures around the world and really the good, the bad, and the otherwise of these kinds of communities and whatnot. So, I do consider myself to be a writer first and foremost. So, yeah, definitely, I consider that to be one of my better observations of expat life around the world.

Matt Bowles: Yeah, I mean, this is one of the reasons that I'm asking you this question, right? Because you've had, number one, 12 years of experience, right. And I feel like a lot of people that are in their first or two or three, you know, might sort of go in one particular direction and then all of a sudden start to reflect on it. Be like, wait a minute, like, if I'm just traveling around the world and I'm only hanging out with other travelers and I'm only hanging out with other expats and just like eating the food in this city or like, whatever, and then I'm going to the nightclubs where I see all other people that look like me and I'm just hanging out in traveling spaces, am I really getting out of this travel? You know, the experience. Experiences that I probably should be getting or would hope to be getting kind of thing. So, I mean, that's why I posed the question to you because I think you're uniquely positioned with all of your different experiences and all of your different social connections and all that kind of stuff to sort of reflect on it. And I think right now is an important time to sort of start thinking deeply about these questions because the digital nomad lifestyle coming out of the other side of the pandemic, I think is going to increase tremendously because of how many people are now able to work remotely and want to sort of be able to leverage that in a way that's meaningful and substantive and be able to travel the world and have these experiences and stuff like that. And so, I think particularly for folks that are maybe at the earlier stage of their journey, I would love any advice that you have or cautionary sort of things just with regard to that in particular. Particular, right. Like the traveler expat social connections versus the local immersion in the cultures and how people should think about that as they begin or continue their world travel journeys moving forward.

Nora Dunn: It's a great question and of course there are as many different answers as there are people who would be looking into this lifestyle or experts advising about this lifestyle. There is a school of thought that suggests that these digital nomad hubs can be good for a variety of things. They can be good for getting ideas about how to live this lifestyle and where to go and things to do and ways to make it work, ways to learn how to balance work and life and travel. Because let me tell you that it's a difficult balancing act all the time and at the best of times. And there's also a school of thought that says even if what you seek to do are these culturally immersive experiences, it's important to check in at these bases for a few different reasons, partially again so you can contextualize your experiences with other people who are having similar experiences around the world. There is a certain networking aspect that comes to it also. These are the places where you're going to be the most productive. Because I'll tell you what, when I was living in the jungles of Peru, I wasn't very productive online. But when I was in a co working space in Ubud, Bali, I was a lot more productive. So there sometimes you need to just buckle down and do a bunch of work. And if you're going to do that, you may as well be in a hub for where you can and you know, where you have good Internet connectivity and ergonomically friendly office spaces and whatnot to do that kind of work. So, I guess the ideal lifestyle would be a balance. It would be nice to have a mix of hopping to some of these hubs and then getting out of them, because it is a slippery slope. You can find yourself it they're comfortable, they're easy to be in, and you can find yourself bouncing from Lisbon to Medellín to Chiang Mai to Bali and over and over again. And then suddenly the question then becomes, why are you traveling if you're just going to those places? I mean, you. It's kind of fun, but there really is That underlying motivation of why do we travel? I think is an important question to continue to ask ourselves. Because I can speak for myself in saying that my motivations for travel changed as the years went by. And it's important to keep checking in on yourself to do that. I was just chatting with a colleague of mine who puts me to shame. Wandering Earl, I don't know if you've heard of him. He has traveled full time for 21 years. 21 Years. So, we did a chat, I had a video interview series and we were chatting on that. And I said, how do you do it? Because most of the people that I know will acknowledge that digital nomad, living as a digital nomad has a shelf life. And most of us come off the road somewhere. Before the 10-year mark, I lasted 12 years. A bunch of my colleagues lasted around or just shy of 10 years. And here's Derek with 21 years. And he said one of the things that needs to happen is that he does need to just take some time to chill out in one place. And often it will be a place where he. There are people that he can socialize with that he's seen in other spots of the world. So again, it's some kind of hub. And get a bunch of work done and then he takes off and does all kinds of interesting travel experiences. But his most important thing and the reason I bring him up is he checks in with himself every few years. He says, all right, how are we doing? Why am I doing this? And what do I need to keep doing in order to keep moving forward in the direction that I want to? And that has informed his travel style and the careers he's had many times over the years. So don't be afraid to change as well and evolve with the lifestyle.

Matt Bowles: I think that's super important advice. And I tell people all the time that there's a big difference between being location independent, which simply means that you have removed the geographic restrictions that confine and limit your choices, and then you have the freedom to choose. Where do I want to be, how long do I want to be there? Do I want to do it this way or do it that way or whatever. And so that might mean you're an itinerant nomad at whatever travel cadence works for you, or it might mean that I say this as well. Like, my first six years of location independence, I was based in Los Angeles, California. I could have been anywhere, but I was based in la. Why? Because I was in a relationship in la. I loved the city of LA and I just sort of chose to be there, but I could have done anything, but I was there. And then my last eight years of location independence, I've chose to be an itinerant digital

nomad. And I also know that I could change at any minute and do anything else because I'm location independent. I think that's the important mindset, is that we want to strive for freedom of choices. And then as our decisions or preferences or whatever change and evolve, then we can change the travel cadence. We can travel slower; we can travel not at all for a while. We can do whatever we want. So, I think that's a super important perspective.

Nora Dunn: Yeah. To that end, two points, one of which is don't feel like it's a failure if you want to come off the road, or you decide that the digital nomad lifestyle isn't for you. But second of all, and this is probably the biggest possible piece of advice I could give to someone who aspires to do this lifestyle is go slow. Go slow. Take the pace of travel that you think you would be able to maintain long term and double it. If you think you could spend a month in a location, you're kidding yourself. You're going to burn out eventually. It might go well for a while, but in the long run, you're going to need to stop for a while. And I mean I really stopped for a while. I created home bases around the world that I stayed in for up to two years. Now, like I said, they're bases. I use them as a base from which to continue to travel and explore. But yeah, I had 18 months in Australia, I had nine months in New Zealand, on and off. I had two years in the Caribbean, I had three months in Switzerland, I had two years in Peru and nine months in Ecuador. These are the main places where I had these bases from which I continued to explore. And they were incredibly important. Had I not had those times where I stayed as long as I did in those places, I don't know that I would have lasted as long as I did.

Matt Bowles: Yeah, I think that's super important advice. And I've done a lot of these different models as well. Right. That sort of hub and spoke model that you mentioned. Right. Like I was in Cairo and Egypt for nine months. And from Cairo as a base, what a great base to go to Istanbul and go to Dubai and go to Doha and go to all sorts of other types of places that are in that region where you can get super cheap, inexpensive flights, go to epic international locations and then have that sort of base there. Right. In an incredibly vibrant city like Cairo. And I know you've done that in a number of places around the world. I want to actually ask you about some of them too, because you've done some pretty interesting things. When you were based in Peru, you were. I got to understand, I got to hear this story. You were a shaman's assistant in Peru. I would love to hear, first of all, how that came about, like how this opportunity presented itself and then what that experience was like for you.

Nora Dunn: I need more wine for this.

Matt Bowles: All right. Yeah. Hey, Gary.

Nora Dunn: Chomping up my wine.

Matt Bowles: I'm going to do the same.

Nora Dunn: All right. So, to go back to what I was saying earlier in that my destinations choose me, and they usually choose me in the form of a unique opportunity. And, you know, for a bunch of years it was an interesting work, trade, volunteer opportunity. And then for a bunch of years it was interesting house-sitting gigs. I actually recently wrote an article. I was commissioned to write an article about my time in Peru. So, it was basically, I arrived to Peru on the wings of serendipity in that, again, it was a friend of a friend who owned a retreat center in the Sacred Valley. And I was, euphemistically speaking, I was a broken woman at the time, Literally, figuratively, physically, emotionally, everything. I was in dire need of some pretty deep healing and also just, you know, a place to chill out a while. So, I booked a month at this retreat center and,

you know, go back a few years. I'd heard of plant medicine before. I'd heard of something called ayahuasca. I'd heard that it was a pretty epic healing experience. I'd read books about it. I was really fascinated with it and I was kind of quietly calling it into my life, but I didn't know how or when or where it would come again. I wasn't going to force the experience, but I kind of knew I wanted to do it somewhere in South America, where it's originally from. So once again, here and I arrive at this retreat center in the Sacred Valley. I'm in love with this place. It was amazing. It's beautiful. It's epic. There's. It's this energetic vortex of healing that's everywhere. And I mean, I consider myself. I'm not woo spiritual, but I consider myself a practical spiritualist, shall we say. But I could feel it. I mean, there was a tangible sense of something otherworldly happening in this place, and I dug it. And it just so happened that the person who worked next door was an ayahuasca. And so, I started working with plant medicine, both ayahuasca and San Pedro. I experienced transformational healing. Eventually, my teacher would come to say, call the Ferrari of transformation. And that's. Yeah, that's what it is. It certainly was for me. Anyway, I experienced some amazing healing. And I also realized I wanted to stay in Peru for a little bit longer. And the person, the shaman who was basically at the helm of most of these healing ceremonies that I was experiencing, we did develop a friendship. And listen, let's just fast forward a whole bunch of months. And one thing led to another to another. And I was subletting a house on his property. We were very close friends. I was assisting him with all his ceremonies. And eventually I became his apprentice. And so, for two years I lived in Peru. I worked as his apprentice. I learned to work with plant medicine. I assisted him in facilitating, I don't know, dozens, hundreds of ayahuasca and San Pedro ceremonies. I studied with his teacher in the jungle. I lived in this tiny wooden stilted wall, less tombo, in the middle of the jungle and drank ayahuasca and had these epic experiences. And it was unbelievable. I mean, this is where I thought my life was going. I had actually this shaman and I made a life commitment to one another. I committed myself to being his assistant and apprentice. And he was helping me get my Peruvian residence. And he was going to will me his whole. If he died before I did, he was going to give me everything. So, it was not a romantic relationship, but basically, we shared the closeness and intimacy of a married couple without the marriage or the romance, shall we say. It was a really, really tight bond. Until it wasn't. Now, there's a lot of reasons why, I can hypothesize why it all fell apart in literally the blink of an eye. But it all fell apart in the blink of an eye and gave me an opportunity to. In retrospect, we can call these things opportunities, right? Gave me an opportunity to put into practice Everything I had learned during this apprenticeship in terms of healing and self-awareness and not choosing to distract myself and numb the pain of heartbreak. Because really, in one fell swoop, I was homeless, teacherless, jobless, you know, friendless, directionless. Because I thought this was it, this is what I was going to do with the rest of my life. And suddenly it wasn't. You know, as I'm speaking, I think, wow, is this some poetry here? Because, you know, with my financial planning practice, I made that choice. I threw the ax down and one day just said, that's it's all done. I'm taking a left turn. And then fast forward, you know, 15 years and I was in Peru and someone else did that to me. And so, then that. That I had that same level of total life change, except it was put upon me as opposed to of being my prerogative. And so anyway, I. I did end up continuing to work with plant medicine. I became a shaman's assistant at a retreat center in Ecuador, where I was. I worked as a shaman, another shaman's assistant, for about six months before I decided to actually leave plant medicine for a while. I actually haven't. That was in 2017. I haven't worked with plant medicine since then. I certainly attribute it to everything. I mean, it's just all of the healing and kind of who I am today, really, and how I deal with situations and how I interact in relationships really is all due to the growth that I experienced working with plant medicine. But I also have a few reservations about plant medicine in general and about shamanism and about in the environmental sustainability of certain types of medicine. And also certainly no small amount of cautionary tales for those

who might be interested in interacting with plant medicine. I think it is amazing, but I also don't think it's for everybody. And I also think it's set and setting is more important than anybody could imagine.

Matt Bowles: I know also that in addition to these extended stays that you've done in creating these bases and things like that, you have also designed some completely epic itinerant experiences, many of which have involved trains. And I am also a big fan of train travel. And I want to ask you about some of your most epic train experiences. But before you talk about specific ones, I'm wondering if you can just share in general, because you wrote an entire book on this. You actually have a book entitled Tales of Trains where the journey is the destination. And I'm wondering if you could just start off by sharing a little bit about what you love about train travel in General, you know, aside from the.

Nora Dunn: Whole nostalgia of I grew up taking long-distance trains to visit my grandparents every summer there's a lot to be said for what we experience in childhood, is planting the seeds for what we will come to love as adults. So obviously that there was a familiarity and almost a kind of nurturing comfort to train travel. But really more so than that, there is. It's everything from the canter of the train to the idea that I can see the world go by, I can understand the terrain between my point of origin and my destination. It's not like plane travel where you climb into some cylindrical tube and you were magically transported to the next place that you're going to know the train. Like I say in my book, the train is the destination, the people you meet along the way. And because there's a whole social component to traveling long distance on trains, watching the scenery go by, the pit stops and the stations that you stop at along the way, all of it combines to be this and then sleeping on trains, spending days at a time on trains. This is. This all combines to put together a whole experience that for me is adventurous and comforting at the same time. It is sometimes a money saving experience, sometimes not. And in every case, I mean, I've got trains left on my list to do, but I've also ticked off a lot of the longest distance trains in the world that you could experience.

Matt Bowles: That's amazing. I want to ask you about some of these because I'm also a huge fan of trains, you know, and I'll go online and look up like most scenic train rides in the world and see what they are. And I'm like, oh, the Glacier Express in Switzerland from St. Moritz to Zermatt is number one. Gotta do that. What do they call it, like the world's slowest express train or something, right? It's like eight hours from St. Moritz to Zermatt, right through the Swiss Alps. It's like bananas, right? Another one that I did was much shorter. It was a shorter ride, but it was rated as one of the most beautiful in the world, which is in Portugal. And you take the train from Porto to Pinhão, I think is the name of the town, and it just goes right along the Douro River, right through the Portuguese wine country. So, you just have hours of just wine vineyards on either side of your train. And it's just like completely epic. So, I'll totally do this, right? Just look up like these epic rides and be like, okay, how can I do a trip that's Going to do that. So, like in Switzerland, I bought like the three days switch Swiss Rail Pass. My business partner and I actually did this together, right? We're like, let's have our annual executive meeting. Instead of doing it like sitting in a room, let's buy a three-day Swiss rail pass, sit in first class on the train and just have our meetings for eight hours a day while the beauty of Switzerland is going by outside, right? So, we did that and just went all the way up, you know, went to Lucerne, took the part of it is like the boat you take across the water and then you go over the Alps into Milan, then you come back up over the Alps, back into Switzerland, right? To samurais. Then we took the Glacier Express out to Zermatt and just like completely insanely gorgeous stuff. So, when I was reading all the things that you've written about trains, I was like, oh, we definitely have to talk about trains. So, I want to start by asking you because you've done some rides that I haven't done. I have actually done in 2019, I did the Trans-Siberian and I didn't do the full version all the way to Vladivostok, but I did the Trans

Mongolian route where it goes from Moscow, goes across Siberia and then goes down to Ulaanbaatar. I did not do the final leg that you did to go all the way to Beijing, but I did the Moscow to Ulaanbaatar route, which was one of the most extraordinary train rides that I have ever done. But I understand that you actually did that as part of a much longer train journey where you actually went from Portugal, where I just did this little tiny quick ride through the Hawaiian country. You actually did the train from Portugal all the way to Vietnam. So, I want to hear about how this came about, the idea to do this and what that train journey was like.

Nora Dunn: So, it started in Australia, just to take you off into left field, where I had actually received a train pass from Great Southern Rail and was able to have some pretty epic train journeys there, not the least. So, my first one was a three-day train ride from Darwin to Adelaide where I brought. I mean, I was like, three days, three days on the train, what am I? So, I'm going to bring. I brought books and I brought my laptop and I brought journals and I brought music and I'm like, because I'm going to get bored. I'm surely, I'm going to get bored, right? Three days on a train. As you can imagine, I disembarked in Adelaide, not having touched A fraction of the things that I brought. And instead, having enjoyed wiling hours away, just looking out the window and meeting all the people and enjoying the whistle stops and the meals in the dining car, and I thought, all right, I'm up my game. So, Level two, I leveled up my train journey and Level two was to take the overnight train from Melbourne to Sydney and then hop on the Indian Pacific, which is three days, four days from Sydney to Perth, and then to hop right back on the same train back to Sydney and then down to Melbourne again. So that was 11,000 kilometers in eight days straight. And my goal was to see If it's possible to get bored on a train. That was Level two. So, Level three was. And this all became part of a book. So, I. I think it's safe to assume I didn't get bored. A colleague of mine was the architect of an idea called the Ultimate Train Challenge. And so, he was designing this and I joined him. It was Michael Hodson of at the time, and he had a website called Go See, right? And Jeanne Mark, who had a website called Nomadic Chick. And the three of us met in Lisbon and we then went our separate ways between Lisbon and Moscow. So, we had 17 days to get from Lisbon to Moscow, all by train, and we met up again in Moscow, and we took the Trans-Siberian from Moscow to Beijing. Longest train ride in the world, 153 hours. We didn't get off. Most people get off somewhere along the way, right, to at least see something or do something. No. Why? Because we were on a clock. We needed to get from Lisbon to Saigon in 30 days, all by train, and that's 25,000 kilometers. So basically, we just had to keep going. So, we got off on Beijing, and hot on the heels of going on the world's longest train ride, we got on the world's fastest train from Beijing to Shanghai, and then a series of very random, odd and exciting trains from Shanghai all the way down to the bottom of Vietnam, where we finished off our trip in Ho Chi Minh City. Now, it wasn't constant trains. I mean, there were definitely times, like we had a couple of nights in Beijing. We may or may not have had a night in Shanghai, one in Nanning, and I definitely took some time in Europe. I definitely did a couple of nights in Switzerland and Prague and various spots along the way. It was a fast pace, 25,000 km in 30 days. You got to keep going. And ideally, this was going to be. This was the pilot project for what was going to be an annual event, kind of an Amazing Race style of event that the public could participate in. Just for reasons that I needn't get into, it didn't end up becoming a public event. So really just what it was just a stunt that the three of us decided to do for our sheer love of trains. And it was an incredible adventure I had. And this is so between my Australian train experiences and the ultimate train challenge experiences through Europe and Asia, that is ultimately what made my book come together. Tales of Trains.

Matt Bowles: That's amazing. The other thing I want to ask you about, that you have done much more extensively than I is train travel in India. India is one of my favorite countries. Each time I go, I'm like, wow, I need to come back here for like a year, you know. You have, though, taken one of the most luxurious trains in the world, the Deccan Odyssey in India. So, I want to ask you about that experience and any tips in

general as well, because that's an extraordinary experience. But any tips as well that you have on train travel through India?

Nora Dunn: Well, I must first say that the Deccan Odyssey, it's an epic bucket list experience. It is amazing. It is. It's the most luxurious train in the world. Although some would say that's subjective. If it's not the most luxurious, it's like second, so be that as it may, it's an incredible experience. And again, it's another one of these experiences where that it is the destination, but that also too kind of like a cruise. It was a really fabulous way of getting from one place to another. So, you know, we would. The train usually moved overnight, getting us from one destination to the next, and then we would have the day to explore the destination. And because of the way the Deccan Odyssey works, they really do all your tours for you and they pull out all the stops. So, it's a very easy way to experience India at a cross section of destinations throughout India and in a very luxurious way. So, if you've got the cash for it's fabulous. I will, however, add that it is not in any way an example of what train travel in India generally is.

Matt Bowles: Right, for sure.

Nora Dunn: Which is a considerably more complex experience, right from booking the tickets to boarding the trains to the experience on the train. To be perfectly honest, it's quite convoluted. When I was in India, after disembarking the Deccan Odyssey, I was trying to figure out how to take some train and it was really. It was hard work. Like, I couldn't. Because you got to. There are certain ways you can and can't buy tickets and you've got to have certain phone numbers or you got to get a local to do something for you or you got it. So, it's not easy to navigate in any way whatsoever. However, anyone I know who's taken Indian trains will generally say it's rewarding. So, where your efforts may be, you know, hugely higher than you ever anticipated them being, so too will your rewards be unexpected in many delightful ways.

Matt Bowles: That's amazing. Well, one of the things that I also have to ask you about because in addition to that book on train travel, you have another book on five ways to get free accommodation. So, we're going to link all this stuff up in the show notes, by the way, so people can definitely go buy these books and check this stuff out. But I am wondering if you can give us a little bit of a sneak preview and break down how in the world you saved $100,000 on accommodations through these five free ways of getting accommodations. Can you share what those are?

Nora Dunn: You know, it's so funny, I was emailing where a reader had emailed me and I guess he was fairly new to my site, so he hadn't really kind of read specifically a lot of the things that I'd done, but he'd seen in my email signature that I had author of How to Get Free Accommodation Around the World. And some part of him had assumed that that meant literally that I stay in sheds. That's how I get free accommodation around the world. He thought that I was living the lowest quality of life, you know, because he said to me, he said, oh, I don't think that your travel is the sort of thing that I like to do because, you know, I don't want to stay in sheds when I travel around the world. And I was like, well, just so you know, I actually tend to stay in multimillion-dollar mansions. But, you know, you wouldn't think. So with a moniker like The Professional Hobo and a book called How to Get Free Accommodation Around the World, you might think that I'm living the lowest rung of life and, you know, milk goating. Milk goating, this wine is getting to me. Goat milking aside, I will say that most of the places that I stayed were places that I would have had no chance of affording, but that afforded me amazing experiences around the world. So, you know, as I talked about a little bit earlier, one of the first forms of free accommodation that I discovered was work, exchange, volunteering and trade for free accommodation, which I did in a variety of ways from milking goats to painting murals, to leading ecotrex on llamas, to designing marketing plans to cooking to

chopping firewood, and more. But then as I was running my business, my online business as a, as a writer and I was writing, I was getting more and more freelance gigs and columns, writing about travel and personal finance, I realized that I couldn't balance my work time with volunteer hours. It was just, it was, I was burning out and I thought, oh my God, I burnt out. I sold everything to get away from burnout and here I am burning out again. So, then I discovered house-sitting. Now, house-sitting is where you take care of other people's homes and often pets in exchange for free accommodation while they are away. And that is great because you enjoy the comforts of home. It's just somebody else's home. And there's usually less work from an hourly perspective than you would be investing in terms of volunteering. Although it does depend on the gig. It's definitely important to make sure you vet your house-sitting gigs very importantly, because if you have to take care of an entire barnyard of animals and a B and B at the same time, it's probably not the house-sitting gig for you. So, I experienced that all over. I house-sat in, I don't know, 10 different countries and probably my best one was in Switzerland where I was, I spent three months in Switzerland taking care of a beautiful three-story house in Zurich as well as their alpine cottage. And I had their car and they told me they're like, spend time wherever you want, go between the two places as you wish. All you have to do is keep the orchids alive, cut the grass and collect the mail. Glory hallelujah. That was the three best months of my travel. But I also did, you know, I took care, I was in Grenada for quite some time, House sitting Panama, really a lot of amazing locations. There are also hospitality exchanges, which is another word for couch surfing. I don't like to use the words couch surfing because that is the name of one specific website that affords you hospitality experiences. It's like calling Tissues Kleenex. Kleenex is a brand name. We're talking about tissues. So, couch surfing is a brand name, we're talking about hospitality exchanges. And this is where you spend a few nights with a local in their home, in their destination. And it's a real cultural exchange, fabulous way of being able to meet people and stay with them around the world. But the golden rule, a good house guest is like fresh produce it goes off after a few days, which means it is not a long-term way of traveling the world. It's a nice way to, you know, spend a few nights here and there, but it's not a sustainable lifestyle unto itself. The fourth way is living on boats. And I lived on boats in the Caribbean, five boats spanning three countries for almost three months, not a night on land. And that was an incredible experience, not the least of which is because I decided to do this because I had a slight ocean phobia. So, what better way to conquer your fears of the ocean than to live on boats? I say yes. I don't know if I actually conquered my fear of the ocean, but it was fun and it was definitely a whole peek into. There's a whole nautical world, there's a very tight community and there's a whole way, I mean, you could live. I realized as I dipped my toe in the water, pun intended, that I could experience. I mean, you could live a life. There's a whole life and lifestyle that can be spent on the water in this way. Whether it's working for cash on boats or working for free passage or, you know, just being an extra set pair of hands-on deck and whatnot. The last form of free accommodation, and this is the last one that I cover in my book, but that I haven't actually personally experienced, is home exchanges. Now, of course I haven't experienced home exchanges because I didn't have a home to exchange. But the principles are similar to house-sitting in that you will be staying in someone else's home while they're gone and someone else will be staying in your home while you're gone. Now, just before you start to think that it's all really complicated and how do you find someone who's going to do a simultaneous home exchange with you? Don't worry about it. There's like a dozen different websites that will hook you up and find different ways you can do three-way exchanges and points-based exchanges that mean that your home can provide currency for you to be able to stay in other people's homes while you travel.

Matt Bowles: That is amazing. We are going to link up your book in the show notes for sure for people that want to get more details on all of these five tactics and how you have done this all around the world. Nora, we are now at the point where we've been drinking wine for over an hour and I wanted to wait until we've been drinking wine for over an hour to ask you this next question. Oh, here we go. I want to ask you about

your tips and advice for dating, finding love and relationships in the itinerant nomadic world traveling lifestyle.

Nora Dunn: You know, it's funny, a bunch of years ago I was doing a radio interview. I was on Rudy Max's World. I don't know the show personally, but apparently, it's got a few million listeners and I was live on the radio. And he said, but Nora, you've been traveling all these years and what about love? How do you find, you know, connection with people? And I said, oh, I've had lots of relationships on the road before realizing that I'd probably just admitted to, I don't know, like a few million people that I'm loose. One of the other things that I like to say to people is, you know, I often, if I'm, if I'm looking to summarize, you know, 12 years of full-time travel, I say things like, well, I survived three natural disasters, I had three tropical diseases, you know, I survived two robberies, I had a near fatal accident, and I've survived more breakups than I would care to admit to. I actually do write about this on my site. I call it my Sordid Attempts at Love on the Road, where I actually do a little breakdown of the major relationships I've had. I don't get into the minor relationships I've had other than euphemistically, each major relationship I had was a huge learning experience. But in many cases, what I found, the common denominator was, is that it's difficult, or at least it was when I was on the road. Difficult to find compatible love. Finding someone with whom you share this lifestyle and who wants to travel the way you want to is difficult. Or at least it was for me. Again, maybe I should have been spending more time in these digital nomad hubs because that was where I might have been able to find someone who did share my lifestyle. Because inevitably I had partners who didn't have the same lifestyle as I did. And it definitely was challenging in every way. But the lifestyle of being a digital nomad, the lifestyle of working online and on your computer, and the lifestyle of being able to go where you want, when you want and how you want, it's a little complex, especially when you're looking at incorporating someone else into that lifestyle. So, it can be challenging at the best of times. You know, I, obviously I'm not married, so I didn't find that permanent love. But I will say that I had so many amazing experiences. Again, these culturally enlightening experiences. I mean, imagine Having partners who have grown up in different parts of the world and with whom you can glimpse into their lives and lifestyles and families and the way they live and they can glimpse into yours. I mean, you want a cultural exchange, there's probably no better way.

Matt Bowles: 100% agree with that. Right. And like, as digital nomads and as people that are location independent, one of the massive extraordinary advantages that we have is that for regular people that live sedentary lives in a fixed location, their dating universe is the human being that are within driving distance of their house. Whereas if you're location independent, your dating universe of prospects is the planet of Earth. So, you can go anywhere and you can date anyone and you can have those experiences with people all over the world. And then also with respect to the traveler circles, right? And now these social networks of digital nomads who are also location independent and the ability to be itinerant and move around with a partner that is also location independent and shares your values and your interest in that particular lifestyle that is now becoming much easier to find, certainly than when you were starting off in 2006.

Nora Dunn: Absolutely. And I will say, though, it does go both ways. So as an example, when I was in Australia, I took a fancy to a lad there. And by take a fancy, I mean I fell head over heels for this guy. but he didn't want to get involved with me. Why? Because I would do what a Professional Hobo does and I would leave one day and there was a part of me, you know, in the throes of infatuation, I was, no, I will stay. I mean, I was ready to throw it all in and live in New Zealand. I mean, listen, if I had a chance to live in New Zealand, New Zealand is an awesome place. But yeah, some part of me said, oh no, I'll stay with you forever. But you know, in the end, I think he was probably right. I would have left one day, I would have, my

feet would have gotten itchy and I would have continued on and I would have tried to bring him with me and he probably wouldn't have wanted to come and it wouldn't have ended well. So, he probably helped us both escape what was going to be a messy breakup anyway. But the upshot of all this was is he wouldn't touch me with a 10-foot pole because I was a traveler. So, there are definitely pros and cons to the travel lifestyle. And definitely, you know, for all the people you will meet who want a piece of you, so to speak.

Matt Bowles: There.

Nora Dunn: Are Also going to be people who aren't going to want a piece of you. And even if we move away from the romantic notion of what that means, I think it's also very important to mention that even if you stay somewhere for a while, how deep is a relationship, friendship and otherwise? Right. Any kind of relationship going to be with local. If they know you're going to leave one day. And depending on the culture, depending on the language, depending on how many barriers there are to getting to know that person, that will affect your ability to have meaningful relationships in that country. So, in the countries where people speak English or where I spoke the language, as in South America, because I eventually became fluent in Spanish to some degree, I was able to make many friendships with people. But I did also ultimately feel that there was a certain arm's length that I was being held at, because why would they bring me deep into their hearts and lives if they knew eventually, I was going to leave one day? Now, in countries where there are more barriers to getting to know someone, as in there are severe language and cultural barriers, as there were in many places. In Southeast Asia, as an example, it was even more difficult to get to know people. You definitely, you get to know them and like, oh, I got to know my fruit and vegetable lady and we joked around with each other every day when I bought my, you know, fruit. And that was really a rewarding experience, that personal connection, you know, and being invited to a wedding and, you know, all these kinds of things. Or as a traveler, these are huge victories, but they're not really deep long-standing bonds, not the sort of bonds that you have that lasts the test of time, really and truly, and that can provide you with that level of grounding that I think is necessary as a bottom-line long term.

Matt Bowles: Well, I want to ask you also about other long-term sustainability pillars for doing this lifestyle for 12 years. Right. Because I feel like a lot of people kind of get excited about it. They see it on Instagram, they're like, I want to do that. And then they go out and they do it for like a year. And really it ends up being more of like kind of a gap year or a sabbatical or whatever. And then like a year later they're kind of back in the office in a cubicle, you know, kind of thing. And I feel like that's the case for a lot of people. So, for the long-term sustainability, and actually a really good place to start, I think, with this, one of the sorts of obvious sustainability pillars, which a lot of people don't pay attention to, which is why they're back in a year, is the financial sustainability pillar and how to financially sustain this lifestyle in a meaningful way. And I know that that is really sort of the niche that you have cultivated in terms of coaching people on how to do that. And I'm wondering if you can just talk about that and maybe share a little bit, if you could, about of your coaching clients. What are some of the themes in terms of the biggest challenges or obstacles that they perceive when they come to you?

Nora Dunn: Right.

Matt Bowles: And they want to pursue this lifestyle and how do you coach them through that? And what are your tips for developing a financially sustainable way to live this lifestyle for many, many years?

Nora Dunn: You touched upon so many amazing things there. One thing that I think is worth noting, and we skimmed over it a little bit earlier, but I'm going to put it out there officially and explicitly right now, is that

the pandemic has necessitated that companies around the world become fully remote, which means that millions upon millions of people now have fully remote careers that will, on the other side of this pandemic, still be fully remote, which will give them the option to take their gigs abroad if they want. So not everybody's going to want to do it, but there's definitely going to be a percentage of these millions of people who are interested in working while abroad, as is evidenced by the two dozen plus visas being offered by countries and they're called remote work visas or digital nomad visas that are enticing remote workers to come and work at their destinations for up to a year at a time. So definitely a huge new interest in. In working abroad as a lifestyle. You know, first of all, I just want to kind of clear up some common misconceptions about the term digital nomad. I might be a bit of a purist in this sense. If you are a digital nomad, you have no home base, right? So, you got rid of the lot. You are nomadic, you work online, you are proverbially homeless, as it were, and you're able to work from wherever and whenever you want. So, some countries are calling them digital nomad visas, but they don't really mean it. They really just want remote workers who are to the strictest definition of the term location independent, which means that their job is independent of them needing to be in any one given location. I say this because one of the common questions that I get from people is, oh my gosh, I want to be a digital nomad. How do I do it? And they're asking me, not as a lifestyle, but they think it's a job. Being a digital nomad is not a job. Being a digital nomad is a lifestyle that is enabled by your ability to work location independently. So, to come back to your question of financially sustainable travel, it hinges on three different pillars. Earning money remotely, which can take many different forms. Spending the money that you earn wisely to make it go as far as possible, and then balancing those two previous pillars to be able to travel as long as you wish. So basically, balancing the money in with the money out to be financially sustainable so you can keep going for as long as you want. That is what financially sustainable travel is. It doesn't mean you have to be a digital nomad. If you don't want to let go of your home, that's okay. And in fact, one of the first pieces of advice that I give newly minted remote workers who are interested in taking their gigs on the road is don't sell everything just yet. Take a test trip, go away for a few months. Make sure you like it. Because like you said, Matt, sometimes people come back and they realize they don't like it for any number of reasons. Sometimes they realize it's not financially sustainable or they had unrealistic expectations of anything from, you know, their quality of life to the speed that they would be able to travel. They might have burnt out easily or quickly. There's also a bit of a paradox with travel and work. You can work and you can travel, but you can't really do both of them at the same time. And I learned this one the hard way. And this feeds into the second piece of advice that I often have for people, is make sure that the foundations of your income, be it an online career or telecommuting job, a freelancing business, make sure the foundations of that business are well established before you travel. Because everybody travels differently. Everybody goes to different locations; they like to see and do different things. Everybody has their own style. And it takes a while for you to carve out your own personal style of travel and for you to learn your rhythm and figure out how to do it. And quite frankly, that unto itself is a job. It's going to be way more time consuming than you expect it's going to be. Which is why, as I said earlier, you need to go a lot slower than you think you need to go, because also you need the time to work. We often think of travel as a vacation, and when you think of a vacation, you're not working. So, you're going to go somewhere and Every day you're going to do a cool activity and you're going to chill. You can spend time at the beach, you can do all these awesome things and then you're going to come home and you're probably going to need a vacation to recover from your vacation, but that's not the matter. But when you're working concurrent to traveling, it's totally different. You have a full-time job now when you were at home. Consider how much time you spend doing touristy things in your home destination. Probably not a lot, right? You might go out once or twice on the weekend.

That's about it. The rest of the time you're just managing the tasks of life. Laundry, you know, eating, shopping, cooking, Netflix. Right. You need a little bit of relaxation time in there as well. So, when you take your gig on the road, plan for that as well. So, in the coaching that I do, it's holistic. Kind of similar to the work that I was doing as a financial planner. Remember how I was saying when someone starts talking to you about their money, everything else comes out? This is like same, same, but different in that we take a look at everything. We have to look at your career, whether it's your existing career or your aspirational career. We have to take a look at your aspirations for travel and what you expect to accomplish. And we have to take a look at what your expectations are as for a lifestyle and how to bring it all together. And that's a very holistic process. So, I end up helping people with anything from, you know, how to structure their bank accounts and do their taxes, to where and how to get their mail, to the style of travel and the sort of things they might want to do to how to manage it all, to how to manage the expectations of your family and friends and stay in touch while you're abroad. It's a full process and it really is different depending on everybody that I'm talking to.

Matt Bowles: That's amazing, Nora. I think all of the stuff that you're up to is amazing. I think your content is absolutely fantastic and I think that your coaching services are extremely important and are going to be in very, very high demand on the other side of this pandemic. And at this point, Nora, are you ready to move in to the lightning round?

Nora Dunn: Bring it on.

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

Nora Dunn: This is probably the hardest one. But the first book that comes to mind is Tales of a Female Nomad. She's one of the original nomads. And it's a beautiful book, very culturally insightful. I'm going to give you a number two because I have to. It's a book by Anthony Bourdain, who I love rest in peace and it's called A Cook's Tour: In Search of the Perfect Meal.

Matt Bowles: All right, what is one travel hack that you use that you can recommend to people?

Nora Dunn: I consistently fly long-haul in business class for less than the price of economy through the judicious use of frequent flyer miles.

Matt Bowles: That is a good strategy. All right, who is one person that's currently alive today that you've done, never met, that you would most love to have dinner with Just you and that person for an evening of dinner and conversation?

Nora Dunn: Well, you know, it's always easy to say the Dalai Lama because you know, he'd be pretty dope to meet.

Matt Bowles: That's a good one. What is one piece of advice that you would give to your 18-year-old self-knowing everything that you know. Now if you could go back in time, what would you say to 18-year-old Nora?

Nora Dunn: Don't listen to the naysayers, you'll be fine.

Matt Bowles: Awesome. All right, of all the places that you've been, Nora, what are your top three favorite travel destinations you would most recommend?

Nora Dunn: people check out New Zealand, Peru and Switzerland.

Matt Bowles: Nice. And last question. What are your top three bucket list destinations? These are places you've never been you most want to go highest on your list.

Nora Dunn: Slovenia, Turkey, Uruguay. And a bonus answer of Reunion and or Mauritius because as long as you're down there, you may as well go to both.

Matt Bowles: Wow. Very cool. I will give you that bonus. Can you let folks know how they can find you and how they can get more information about your coaching services and how they can find your free content as well?

Nora Dunn: Absolutely. The easy place to find me, my online home, as it were, is called TheProfessionalHobo.com there you can access my 800 plus articles on how to do this lifestyle. I don't recommend you trying to figure it out all on your own. I also have a video interview series with ordinary people who have extraordinary lifestyles and remote careers and travel adventures. So, we talk about various ways of living this life and lifestyle. And Matt, I do hope to have you on very shortly as one of my guests as well. So, we're going to do a little quid pro quo on that one. And also, too from there's a various way that you can. I have an online course. It's a two-week email course. It's free. Familiarizes you with the various elements of financially sustainable travel. I also have a checklist that you'll see when you get onto my website. That's 10 crucial things you need to do before you travel long term and if you can't find any of that or really you just want to shortcut all of that and get right to my inbox, there is a contact page where you will find my email address and I will be happy to chat with you further.

Matt Bowles: Amazing. We're going to link all of that up in the show notes along with all of the places that people can find you, follow you, buy your books, check out your coaching services and definitely at minimum check out your free content because your videos are awesome. Your blog posts are awesome. I'm a huge fan of what you're doing, Nora, and I want to thank you so much for coming on the Maverick Show. This was a blast.

Nora Dunn: This was a lot of fun, Matt. I really appreciate the invitation and it has been. Well, I mean I made it through half a bottle of wine so we can't complain, right?

Matt Bowles: I love it. All right, good night, everybody.