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Jason Brown's Capstone Margin Matters

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Margin Matters: How to Live on a Simple Budget and Crush Debt Forever

The debt-crushing, credit-raising Capstone work by 2018 MAPW Graduate **Jason Brown**

What is the name of your book?

Margin Matters: How to Live on a Simple Budget and Crush Debt Forever

What is it about?

Practical budgeting strategies, eliminating debt, and managing expenses to create the most margin at any income level. It also describes how my wife and I erased nearly \$75,000 of debt in 2.5 years. Topics covered include: the psychology of money, the real cost of college, dying with debt, differentiating needs from wants, and why a home is a bad investment. Additionally, the book features interviews with individuals who have demonstrated wise financial choices.

What inspired you to write it?

I've always wanted to share my debt-free story, but the thought of writing a book seemed daunting. My son's birth in 2016 was the catalyst that inspired me to start writing—so he could learn

from my mistakes. Simultaneously, I enrolled in Dr. Richards' technical writing class. Our assignment was to write a "How-To" book. I knew exactly what I wanted to do!

Tell us about the most interesting interview.

I interviewed a friend from a third world country; one of my MAPW classmates, Brody Smithwick, who lived in a tiny home; a young man who invested his entire savings into Apple at age 12 when the stock was \$10—making him nearly a millionaire at 19; and a young couple who paid off over \$400,000 in debt!

What was the most challenging aspect of writing the book?

The logistics of scheduling and conducting the interviews. I wanted to do the interviews in-person because the responses I received were more authentic. Dozens of my interview requests fell on deaf ears which leads me

to believe that many people are not comfortable discussing personal finances.

When can we expect to see it published?

My goal is to have *Margin Matters* completed and published by the end of this year.



Jason Brown is a 2018 MAPW Graduate and currently works as a copywriter.