



## Making Money, Emergency Funds, & How to Stay Motivated: Q&A #6!

Q&A

<https://youtube.com/watch?v=zlgbZxWj2vI>

<https://nerdfighteria.info/v/zlgbZxWj2vI>

### =====Intro=====

(Intro Music)

Both: Hey!

Mike: Let's A those Q's, number six.

### =====Scholarship Applications=====

M: -that's-so-haiven asks:

"Scholarship applications are hard and I'm an unmotivated high school senior. Are there any tips to making them easier/making me motivated/apply more efficiently?"

First, our steadfast advice: have a compelling "why." Why are you doing the scholarship applications? Because eventually they're going to make your life a lot easier, by maybe not having to work through college, or maybe by having more choices after college because you don't have as much debt. Keep that "why" in mind and it should psychologically be very helpful.

Emma: And you know that FAFSA you don't want to fill out? Fill it out. This helps not just with scholarships, but with grants from colleges, private funds, the government, and all of this is money that never has to be paid back. Scholarship search engine and more info in the doobly-doo.

### =====Driving=====

M: deadopinion asks: "How do I drive da car?" You watch da video.

### =====Saving Money=====

E: meggybell asks: "Best thing to do with savings money? Open a CD? (\*gasp\*) invest some somewhere? Let it sit in a savings account? And how many months worth of expenses should I have as an emergency fund?"

M: First, it depends on what you want to do with the money. General rule of thumb, don't invest money that you think you'll need in the next five years. Beyond that, it goes back to your goals and what financial advisors call "risk tolerance". Unlike banks that are very safe, they tend to have slightly better interest rates, but it's still very modest. So if you'd like to learn more about investing, you can watch our video on that very subject. Thumbnail! Thumbnail! Thumbnail, click, click!

E: As for an emergency fund, experts recommend having between three and six months worth of expenses on hand. This means the absolute essentials of expenses, in other words, the minimum you need to live on, which may be less than you think. Check our our budgeting video for more info.

### =====Checkbooks=====

E: singsongrita asks: "Will I ever need a checkbook?"

M: Yes! For instance, you might need to give a cancelled check to your employer so they can do direct deposit, or your landlord might not accept cash and/or credit/debit cards.

E: Now when you open an account at a bank, they usually give you a set of checks, right?

M: Yeah, they do.

E: Yeaah.

M: Yeah, it's pretty complimentary the first time.

E: Okay.

### =====Filing Taxes=====

E: "When do I start filling taxes?"

M: Any time you make \$600 or more from a single source in a calendar year.

E: Nicely done! Teamwork makes the-

M: Dream work.

E: Niiiice.

### =====Favorite Scene to Write, Videos For Your Past Self, Skittles vs Starbursts=====

M: bahitsfullofbees asks:

"Hi! I have some Qs for your Q&A video:

What was your favorite scene to write in your most recently published book?

Of the videos you've made so far, which would a previous version of yourself needed to see the most? Skittles or Starbursts?"

First, I think my favorite scene from Mr. Fahrenheit, which is my next book that comes out April 19th, is probably the climactic battle. It has some of the cooler, um, like most Miyazaki-ish imagery that I've ever come up with, and that was really fun to write.

I think I probably would have benefited largely from the depression video, and Starbursts. Definitely Starbursts. That was easy.

E: That to me is the hardest one.

M: Really?

E: Yes! I love both candies! I would say Starbursts, if I had to pick at the moment, which I do in this moment.

My most favorite scene to write in my most recently published novel "First and Then" would probably- I don't want to spoilers it, but it's a scene towards the end, and it's of a romantic nature.

M: -whispers- I know what she's talking about.

E: I like that part a lot.

M: I do too.

E: Yeah.

M: That was real good.

E: Thank you!

Which How To Adult video would past me need to watch? Umm...



## Making Money, Emergency Funds, & How to Stay Motivated: Q&A #6!

Q&A

<https://youtube.com/watch?v=zlgbZxWj2vI>

<https://nerdfighteria.info/v/zlgbZxWj2vI>

---

that's also hard. I would say for past me, uh, our laundry video would be incredibly useful.

M: Is that the kind of- is that where you found out that "Where's Waldo" is called "Where's Wally" in England and you had a really embarrassing incident where you-

E: I referenced the wrong man?

M: Yeah.

E: In a storybook? A seek-and-find storybook-related conversation?

M: Yes.

E: That is not why, but that too, that could save me from some, some embarrassment in the future.

M: That's what you call a bonus!

### ====Outro====

E: So that's all we've got for you here today. If you have any Q's that you would like A'd in an upcoming Q&A episode, leave them for us in the comment section below. In the meantime, Mike, I've got a question for you.

M: I'll try to A it.

E: -laughs- What's the catchphrase?

M: The catchphrase. Let me answer your question with a question. What isn't the catchphrase? It's the sun in the sky. It's the wind in my wings. It's the Earth that keeps me from floating off into the vast and unknown universe. Emma, what isn't the catchphrase is the better question. And the answer to that is, I don't know. I don't know.

(Ending Credits)