

Book Journeys Author Interview - August 15, 2013

Dr. Angela Lauria with Danny Kofke, author of *How to Survive (and Perhaps Thrive) on a Teacher's Salary*

“Even if I have one person listening, if I’m helping out one person, then it’s great! I mean, I’m helping someone, and that’s what it’s about.” ~Danny Kofke

Angela:

Well, hello, everybody, and welcome to Book Journeys Radio. This is Dr. Angela Lauria, I am the founder of the Author Incubator and creator of the Difference Process Concept for Writing a Book That Matters. And every week, on Book Journeys, we talk to an author about their experience of – of writing their first book, what they’ve learned and what you can learn from them as you’re in the process of writing your book. We have a – an author this week who’s written a couple of books. Danny Kofke is the author of *How to Survive (and Perhaps Thrive) on a Teacher's Salary*, and he is a – also the author of a book called *A Simple Book of Financial Wisdom*. Danny, thanks for joining us today.

Danny:

Hey, Angela, thank you so much for having me on!

Angela:

Awesome. So, I am excited about your book, they’re – they’re great topics, can you tell us a little bit about – on *How to Survive on a Teacher's Salary* and – and your financial wisdom – *A Simple Book of Financial Wisdom*?

Danny:

Absolutely! H – *How to Survive on a Teacher's Salary*, that was released in October of 2007, and that was – I published that – I know we’ll get into that a little bit later, but – it was what – I guess w – referred to, or known as, a vanity press, where I did have to pay a decent amount up front to have that published, but at that time – I’m still a – a school teacher, living off of – we were living off of one salary, a teacher’s salary, and we had two children, my wife would – was a stay-at-home mom, she actually just went back to work last week, as a teacher, so stay-at-home mom – mom for nine years, but – but at the time, when that book came out, there was a study done by the National Education Association, and it said that fifty percent of teachers quit the profession within the first five years, and that was partially due to low pay. And around the same time there was a general social survey that came out that said teaching ranked among the top ten most satisfying careers, and that’s where I just wanted to show my colleagues a different way, ... you know what? I – if you wanna do well on a teacher’s salary, you can. It’s not going to be easy, but here is our story. So, that was kind of the premise for the first book, and like anything, Tracy and I, my wife, we have a different story than anyone else, so – not everyone could relate to that book per se, because some of the things we did – we taught overseas for a couple of years, we bought ... – just little things like that that maybe not everyone has the same advantages, I guess, that we did, or the same – made the same

decisions, so that's when I felt like I really wanted another book, and I had a better book in me, and I didn't just want to narrow to a – a particular audience, whereas my first book was definitely geared towards teachers, so then I sat down a – and – and wrote a book another book, *A Simple Book of Financial Wisdom*, teach yourself and your kids how to live wealthy with little money, and that one was released in September of 2011, and I – I did have some media success with my first book, and because of that I was actually able to find an independent publisher for my second one, which was great for me, because I didn't have to put any money up front to have it published!

Angela:
Nice!

Danny:

So, that was – a – a wonder – yes. It was wonderful for me, because we were still at that point, we were still living on my teacher's salary, so we don't have a lot of disposable income, a lot of it goes towards living, a teacher's salary here, about forty one thousand dollars a year, so there's not a lot left over. So, that was really great for – for us – for our bank account, is that we were able to do that and – for free, so – i – it was just a good experience, a – and with that book, I just felt we had learned so much since I'd written my first book – we'd added another daughter to the mix, so we're raising the family, two kids, still, Tracy stayed at home, but despite that we had no debt except for mortgage, we invest each month for our retirement, we have an emergency fund in place, and I didn't want to just gear it towards a – a particular audience, like I did with my first one. I wanted it to help anyone, from teachers to firefighters to CEO's, whatever, and just give some specific financial tips that can help them improve their – their financial life, and – at that time, when the book came out, beginning of – or – middle of 2011, the economy was still – we – we – we're still – not back to where we were, in the early 2000's, so a lot of people were still seeking that financial advice, and honestly, I felt like I ha – i – i – it's a much better book than my first one, I feel like, and I think that's – any author should go for that. The first book – y – y – you always improve on something from the beginning, and as a teacher, we always want that, too, so – so that was my experience with publishing, and then actually, I do have a third book that i – is currently with a literary agent right now, so hopefully that could fix up pretty soon. It's been with her since January, but it's kind of cool, with my publishing journey, where I first started off where I had to pay a decent amount to have it published, then my second book, I – I – I – independent published, I didn't have to worry about paying anything, and now, with this third book, I was actually fortunate enough to land a literary agent, so it's kind of a – a cool progression since my book was written.

Angela:
And maybe you'll get an advance, yeah, that's great.

Danny:
Right, right, we never know, right, so – yes.

Angela:

So, what would you say are some of the key lessons you learned from writing that first book, the teacher's salary book, wha – what are some of the things that you learned that you think made – that made your progression, like I know, it's not like an overnight success –

Danny:

Mm-hmm.

Angela:

– but you definitely progressed from your first book to your second one, wha – what do you think were some of the lynchpin moments for you?

Danny:

Right. Well, first – it's patience. That – o – o – I guess, first, write it. ... I talked to so many people, and they say they'd really like to write a book, but yet they don't set the time to sit right down and write it. I mean, that's the most important step to any book, is you actually have to write the thing, so ... key ...

Angela:

Got it. Duly noted. (chuckles)

Danny:

Just believe in yourself, and just – m – m – most of us have something to share. Now – like me, when my first book came out, I'm – dreamed of being on Oprah, and making a million dollars, and I did realize my expectations were probably too high. I hope it happens one day, but even with my book, with some of the media success – I've been on national TV over forty times. I've actually been interviewed on over three hundred sixty radio shows, so I have had some national exposure, and it's taken time to build it up, but even saying that, I'm not able to live off my author's salary alone, so I think that's a big thing for me, too, is just realize that, when you are writing the book and publishing it, and I'm not saying that it won't be the next bestseller, and I think everyone should shoot for that, so when you're realistic, most of us aren't gonna be able to quit our day jobs and just live off of being an author. I – I think I read a study that – it's like, ninety-nine percent of books published sell less than five thousand copies.

Angela:

Mm-mmm.

Danny:

I – i – i – it's a hard, hard thing to do, so you do have to look at your primary motivation for writing the book, a – and you know, for me, it was to share information –

Angela:

And what was that in your space? Yeah.

Danny:

It was – I felt like I had a story to share. I felt that information I could share, with my first book, especially, would benefit teachers. I wanted them to be able to stay in the profession, good teachers, to stay teachers so we can have – our – a better country. A – have a better educated force – work force. With my second book, it was to help others that were struggling with their money. So many people were during the great recession, they didn't know what they were doing, a – and I wanted to break it down and say, "It doesn't have to be that difficult," and – the schoolteacher can do it, you can do it, too, you don't need a four-year economics degree to know that you should spend less than you earn. I – i – it's not – so, that's where just – I felt like I had some knowledge to share. For some people, when you write a book – I almost look at it like it's the new college degree, it just kind of gives you credence that you otherwise wouldn't have, and depending on what your profession is – if you're a real estate agent, and you write a book, well, then, you have some natural built-in clients that you can give it to. If you're abl – if you're someone that does some public speaking, well ... a book to sell afterward, you can add a little income, so it's just – you just – you have to be realistic and look at it, but most of us – we have a story to share, we have information or we're able to inform, and if you're serious about writing the book, now, more than ever, even when I wrote my first book, there's so many more options now that are so – it's easy. Even with the Kindle now, you can download it straight to Amazon, you don't have to pay anything and have an e-book, there is some work to be done with the – the formatting and getting the cover, but y – y – it's – it's a lot easier right now than it was ten years ago, to publish a book, so I – I just try to inspire a – authors, or would-be authors out there, that if you really want to do it, you can do it. Yeah, you're gonna have to map out some time, add a lot – and still do have a lot of five a.m. mornings, and up before the family is, ... if you're working on it –

Angela:

Well, yeah, so let's talk about your – let's talk about what your writing schedule has been like. What works for you in terms of being able to produce these books?

Danny:

Right. Right.

Angela:

'Cause a lot of people have ideas for books, but they haven't – figured out how to fit that into their life, so – so tell us about your writing schedule.

Danny:

Yeah, it's just so interesting – when people say, "Oh, I just don't have time, I don't have time," and I kinda say, "Well, we – we have the same amount of time that Einstein did, we have the same amount of time that Beethoven did in the day, we all have the same twenty-four hours,"

so you just have to map it out accordingly. You may not be able to watch TV as much, or – or do some of the things you like and sacrifice for a few months, but it can be done, and – and ... thing, when we think about writing a book, there's this – romantic thing, were you gotta be in a – outdoor café and – in writing it, or cooped up in a cabin – we – we –

Angela:

I always say, "A cabin in Maine," right? (chuckles)

Danny:

Right. Right. I mean, my three books were all written – well, my first book, we lived in Florida at that time, so it was written at my dining room table there, the last two have been written sitting on my couch in the middle of my living room at five-thirty in the morning, before my kids were up, so it's just one of those things that I – I just – I have a nine and a six-year-old, so very busy, very active, but I'm – I'm serious about it, and if you want something bad enough, you can get up before they do and it's amazing that you're nev –

Angela:

So, for you, it's morning, and you write for about an hour in the morning? Is that the –

Danny:

Yes. Yes. I – i – i – it just depends, if I'm really – if I'm working on a book, I'm one of those that hammers it out, I don't just – some people are good at writing for a while and then taking a break, and I think with non-fiction, it's a little bit easier, because we're talking about factual information, and I know with fiction writers, it's that creative vibe, so sometimes you have to wait 'til you – 'til you can come up with an idea, but, yeah, that's kind of the way I do it, I just get up before the family and then I'm not taking away any time for them, and I just get to work on it.

Angela:

And have you tried – did you try writing at other times? Did you try writing at night, did you try writing on weekends – how did you come up with that – that was the time that was most effective for you?

Danny:

I'm just a morning person, and having two young daughters, when the day starts, life happens and it gets crazy, and I know – same with my exercise program, I know I should do it before they go – it's just one of those things that, if I wait to do it until seven o'clock at night, and now, being a schoolteacher, we're back at school, I'm tired, I'm exhausted at the end of the day, so I know, for me, it works best with my schedule. I know some people are better – they're night owls, and that's fine, you just have to find what fits you, a – and that's kind of what I did, and I'm just more of a mor ... (static) and ... –

Angela:

And so, you know what – you know how long it took you, how – how long did you spend on actually writing the book and getting to a finished manuscript?

Danny:

Well, I – I – I mean, I was a – I'm ... say, when I have something in mind, I kinda hit it hard, so my first book, I – I think, when I was a – it was about a month, total, and it wasn't even writing every single day, it was just – there were some days I didn't, and with my second book, I actually – as a teacher, I – over Christmas break, I got up really early during my Christmas break, we had two weeks off, and I kinda handwrote most of it out. Now, there's still some – edits, but the meat of it is kind of what I got done, and that's – for any author, I would encourage to do that. You get it all done, and then maybe take a week break, and that way you're not even looking at it, and then you can go back with a fresh set – pair of fresh eyes and look over it a – and just kinda come up with some other things, but – but for the meat of it, for most of the things I did, it probably took about two to three weeks.

Angela:

That's fantastic. And how – and so, with your first book, you said that you used an author-funded publisher, why don't you talk to us about that process? How did you find that publisher, how long did that take, and what was that experience like for you?

Danny:

... Right. I – it didn't take too long for me, I mean, honestly, I didn't even really think about getting the book published until someone mentioned it, I thought it was just kinda cool to have my words printed out on a Word document, but I looked around and then I realized, shortly after that, that to get into the major publishing houses you have to have a literary agent, and I really wasn't – didn't even, like I said, consider having it published, so I just looked around and there was a publishing company, Tate Publishing Company, a – and they accepted it, but I did have to pay, it was about four thousand dollars up front to have it published, and that's not pocket change, and it – it was a big investment on our part, and Tracy – my wife and I – looked at it almost like starting a business, and it was four thousand dollars, and we had an emergency fund set up, and we felt like this would be a – a good risk to take, (sounds in the background) it's not for everyone – ... school, there's a ... – and ... just was right for us. So, the – the cool thing about – w – with ... or two, there was a way for me to earn my money back, got four grand up front, and if I sold five thousand copies, which I still haven't yet, still working on that, but you get that four grand automatically up front and I kinda looked at it like, some sort of – book was geared towards teachers – let's just say that if there were only a hundred thousand teachers in America, and just five percent bought the book, well, that would be five thousand copies. But – but I have to say, I made my money back for – royalty statements, I ... enough to where incurred that cost back, but it did take a number of years –

Angela:
Mmm.

Danny:
– so you have to be patient, so – I mean, it was – I – I understood, at that point, I wasn't just a schoolteacher, no media, no nothing, so I understood it from a business point of view, they're not just gonna waste money, they can't just do that with everyone, so – so I did. I – I'd recommend, if you have that money, and you want a – a – don't have any problem with the books they publish or anything, so it was – but nowadays, I will say that's a lot of money when you can self-publish for a lot cheaper, so I would probably check all options before putting a huge investment in it because the publishing industry is changing so much, and probably next month it's gonna be different than this month, so it's just really evolving –

Angela:
Yeah, it seems to be moving pretty quickly.

Danny:
Right. Very, very fast.

Angela:
So that was pay publishing company, and they're still around?

Danny:
Yes, they are. Correct.

Angela:
Right. Okay.

Danny:
And then –

Angela:
And then, book number two –

Danny:
Yup.

Angela:
– kinda went a different way. How did that emerge?

Danny:

Well, I actually submitted it with Tate again, but they wanted the initial four grand up front, and I really – I said, “You know, I’ve worked very hard, I’ve marketed myself, I don’t have a PR person, I’ve done – you saw how hard I’ve worked,” and if I’ve made my money back through royalties, I know I’ve made them a lot of money, so I kinda thought, “Maybe they’re just gonna let me – do it for free,” they see how hard I worked but – but no, they still wanted that money, so I said, “Nope, I’m not parting with the money this time.” So, then, I I – looked for some independent – independent publishing houses, still didn’t want to go the literary agent route yet, and then – I actually had three publishing companies – want the book, and I talked with all three, and the one I went with was Wyatt-MacKenzie, they’re a smaller independent press, but it – hit – a wonderful job with it, she helped me create a website and everything, so I have had two wonderful things to say about – Nancy is the owner of Wyatt-MacKenzie, and just a great experience for me. The cool thing is that I didn’t have to worry about –

Angela:

And how did you find those independent publishers? Did you use, like, ... market, or –

Danny:

Well, I just did a basic Google search.

Angela:

Mm-hmm.

Danny:

And I just said, independent publishing companies, and – a bunch came up, and I just wrote ‘em down, wrote down contact information, and then I just submitted my pitch. And I shared all the information I had about the media that I’d been on, and how hard I would market – work to market my book, so – a – and they like it!

Angela:

Yeah, I mean, I think that’s the big thing, is that people don’t realize that publishers care about your book topic, but they care a whole lot more about your marketing strategy, so the fact that you’ve done your own PR –

Danny:

Oh, it’s – yes. Yes. I have realized that, right now, even – okay, thinking ... what I’d – with my media experience, and I’m not huge, but t – t – for myself, this little guy to have been – just this last week, I was on Fox News, I’ve been on *Fox and Friends*, CNN, CBS *Early Show*, so I have some national media exposure. And even with this newest book that I have, it’s with a literary agent, she presented it to a couple of the big houses, and they said that my platform wasn’t big enough. So, it’s just one of the thing – it just kinda opened my eyes to how – i – i – it’s tough, and especially right now, in the publishing industry, they really – they needed others, they can’t take a third – they’re losing a lot of money with bookstores closing and

everything, so it is a very tough industry, so it – I’m saying that, especially for would-be authors out there that really wanna do it, self-publishing – there is nothing wrong with being a self-published author, and it used to be this horrible stigma attached with it, but – you can Google it, there are so many success stories of people that are self-published that have gone on to sell millions of copies and become very, very wealthy and – and acclaimed authors, so – a – and, honestly, being a self-published author, you really probably will make more money. Yes, nice to get an advance if you file with a major publishing house, but – I – I read another stat that – it – I think it was something like, 25% of all authors earn their advance back, so that means 75% don’t even earn out that advance, and for those who don’t know – if you get an advance up front, if I get five thousand dollars up front, say, for a book, I don’t collect any royalty checks until the publishing company has made five thousand dollars. So, they’ve sold enough books (background noises) to where they can pay me, so that’s where some people think, “Oh, it’s great to get that advance up front,” but the really – to me, either way – it doesn’t matter, because ... you’re not getting royalty checks, so e – either way, I think it – it is – as long as you get that book published, I – I think you’re a winner, no matter what.

Angela:

So, when you started, though, with your first book, you didn’t really understand the concept of a platform or the kind of focus you’d need to have on marketing.

Danny:

No clue.

Angela:

So, what were some of the – yeah, so what was the – tell us some of the lessons or surprises, how did you figure it out, and how did you – how did you decide – ‘cause there’s obviously a lot of ways you could promote your book, how did you pick the ways that you picked?

Danny:

Right. Right. Well, I – like I said, I started off thinking I’m gonna be on the biggest news shows, and I slowly realized that wasn’t going to happen, so what I –

Angela:

... “If you build it, they will come” school of becoming an author?

Danny:

Yeah, there you go, I think that – right, everyone –

Angela:

You’re gonna write a great book and somebody’s gonna find you?

Danny:

Right. That's – when you open a big – you think that's what happens, and it does, occasionally, but usually, no, it doesn't, unless it's – *Fifty Shades of Finance* or something, it's not probably not happening –

Angela:

... (laughs)

Danny:

(laughs) So – so what – what I did, I started off small. In many – in many – in midtown we live in, local newspapers, they love running features about people that are doing something cool in the community. Local radio shows, so I –

Angela:

All right, but where do you get that idea? Where did you get that idea, to start going to media?

Danny:

Just - I just – I really – honestly, I don't – I kind of don't remember! I just thought, "Oh, I wanna be able to spread my message" –

Angela:

Mm-hmm.

Danny:

– and I – I'd love to start getting on TV, so that I just – in the year between I signed my contract and the book came out, I just did some research, and I'm like, "Okay, I'm gonna come up with some contacts to e-mail once my book comes out." So, I – I don't know – I guess I just thought it was a natural progression, I mean, maybe I think differently than oth – now that you ask me that – it's the first time someone ever's asked me, and I really don't remember what sparked that. I think I just thought, "Hey, I have this book, I'm gonna have to promote it myself because I don't have a PR person, let's get started!" So, I think that's kind of what I did, I just sat down and – and I looked at – with my book being about finance, I think I set Google search to ... like "radio shows about personal finance," or – or "radio shows talking about money" –

Angela:

Mm-hmm.

Danny:

– and when you do that, you get such a big lift, so that's kind of what I did, I just wrote down all this contact information, and my begin – (lost signal) were very rough, I would say. I – I – and this was something – (lost signal) – I always put a stat in there, and that's – (lost signal). "Did you know that fifty percent of teachers quit the profession within five years?" That kind of

stands out, and that has someone – they wanna read a little bit more. And that is key, I think, whenever you're pitching in – I know most reporters, producers like it via e-mail, and the subject's really important, too, so I put my first book – I think in the subject I put something like "Thriving on a Teacher's Salary," so hopefully they'll open the e-mail, then I catch them with that first sentence, and then they keep reading. Now, granted, my first pitch, when I had no media, or no anything, it was a little harder, because I had nothing to share. I just kinda shared some basic information about me, my book, but the cool thing is, once I started – and that's where the local played in, like – we live about an hour outside of Atlanta, so they have the local ABC, the local NBC, Fox stations, so I started pitching them, and I was fortunate. I got on my first – on television interview, was with the local – the local NBC station, but then they sent me the link. All right, so now, when I'm e-mailing producers I can send a link of me on TV so it's not a guessing game for them and they can say, "Okay, this is how this guy sounds, this is g – how this guy looks, he's not a complete idiot, he may do a good job!" So, that was huge, but i – it all started with me starting off small, and that's – that was big, it just – I – I wanted to start off big, but I think – God had my best intentions in mind, where I had a lot of practice before – into my first major interview – my book came out, like I said, in October of '07 – my first big-time interview was in January of 2010, and I was on *Fox and Friends*. So, in front of over a million people –

Angela:

A – and by that, you mean national? So, you've been doing local stuff for a couple of years, you did a solid three years of doing local media?

Danny:

Right. Right, but it wa –

Angela:

I think people don't get that. Not only do you need the clips in order to prove your credibility to be on national TV, but you need the experience so that you don't ... And it sounds like, when you went on for the first time –

Danny:

The practice – I wasn't nervous –

Angela:

Right. That you ... confidence, and –

Danny:

Mm-hmm. And that's big. Those small radio interviews, people don't look at them, but for me, even if I have – first off, even if I have one person listening, if I'm helping out one person, then it's great! I mean, I'm helping someone, and that's what it's about. For me, for my book, that's what I wanna do to – so, you never try to look at the audience size, but on the – ... on as many radio shows as possible, that just prepares me for future (signal lost) –

Angela:
Right.

Danny:
– national TV. You got three minutes, you got (signal lost)

Angela:
So, w – how did you, since you've done all your own – securing your own media opportunities?

Danny:
Yes. ...

Angela:
What's a – what's a tip you would give to somebody to kind of get the attention of a reporter, to kind of get yourself on a show?

Danny:
Well, first – what's big is, you tied into a recent event. Especially on national media, with the big news shows, they – they want current events, so if my books that come out in the beginning of 2000, when people were buying like there was no tomorrow, the economy was going up, people were buying homes they couldn't afford, just spending money like crazy, no one's going to listen to me. They're gonna say, "This guy's an idiot, I don't feel like saving money, who cares?" But, see, I was fortunate that, when my first book came out, that's when the economy started taking nosedive, and it was – my second book, it was in the recession. So, here it was, here's a real-life example of someone that's raising his family on a teacher's salary, that's saving money, that knows what they're doing, and that the average person can relate to, and that's where I try to tie it in to something that's relevant, as being a schoolteacher. I do that as well. I was actually on *Fox and Friends* a second time, but we're discussing teacher tenure, and it was nothing to do with my book, but cool thing, a lot of times, when you have a book, even when you're on TV and it's not really discussing the topic of your book, they always will say, "Danny Kofke, author of –" and then they show a picture of my book!

Angela:
Mm-hmmm.

Danny:
So, once again, the book is out there, even if I'm not discussing it, so that's where you have to play into recent events, because producers, if they're gonna have you on their show, they either want to entertain or inform their audience. Those are basically the two – two main reasons, and then, when you have some recent newsworthy event, that's when you can really

get in there and then you can tie it locally, so that's where – especially with finance books, for me, a lot of times, too, I'll pitch in January, because that's the biggest month for setting resolutions, and a lot of people set resolutions for handling money better. And, actually, another good month is next month, after Labor Day, once the kids go back to school, parents want to start sitting down and kinda getting back on track again with their money, so you just have to tie it in with a timely topic. Right now, with everything going on – you just try to find something that's timely. There is actually a – a study released yesterday that – in a – average – to – to raise a child, it's gonna cost the average middle-income earner like two hundred fifty thousand dollars from birth to eighteen.

Angela:
Wow.

Danny:
You have something to share with that, then you could tie it in with something recent. So, anything that – you just look for recent events, newsworthy items, if you have something on Benghazi right now, so that's hush, if you can tie it into that. So, it's just – i – it may not always relate to your book, but if you're an expert, like, with me, since I am a teacher, there is actually a testing scandal of – ... public schools here – last year, there were teachers cheating on the – the national test. But since I had been on a couple of shows before, even though I was talking about money, they knew I was a teacher and actually, two shows, two Fox business shows called me and wanted me on their shows to discuss teacher cheating, even though it had nothing to do with my book, they still mentioned I was the author of a book and then mentioned I was a teacher, so you just, like I said, kinda have to look for relevant things that happen in the news and tie it into it.

Angela:
Yeah, I think that's terrific advice, and I think that even authors that are in the middle of writing their book can kind of practice – practice figuring out what those hooks would be.

Danny:
Right. And that's ... and there's a – you know, you can –

Angela:
And so, it's a great exercise that can actually help you write a better book when you realize how you're gonna sell it.

Danny:
Right. Right. You can Google – there's certain things during – there's certain – for magazines and stuff, they pitch certain things in different months, so y – you kind of have to be relevant too. If you wrote a book that has something to do around the holidays, or Christmas, well, then, you start pitching around November and it's timely. You just – y – when you pay attention to what's going on, too, you can tie it around certain things. If you wrote a book for –

a – a graduates, or something, well, obviously, you start pitching that around April, beginning of May, 'cause graduation season's coming up, so, you just have to – to me, kind of pay attention to what's happening in – in the news, too, a – and just try to tie it in as best you can.

Angela:

Yeah. So, you sa – you said the reason that you wrote a book was to help people.

Danny:

Mm-hmm.

Angela:

What – what's the best thing that's come out of being an author, for you?

Danny:

Well – it is – it's cool to be on TV, it's cool – I – I mean, all that's wonderful, but it really is – for me, since my motivation was to help people – one of the things I'll never forget, it was with my first book, and it was like a year after I had written it, I got an e-mail from a college student that said she had read about my book in the paper, went and bought it, and she said that her dad told her never get into teaching, you won't make any money, it's gonna be a horrible life for you, you're gonna be poor, and then she said, "I read your book and I realized, you know what? I love being – I wanna be a teacher, that's my passion, so I'm gonna continue, 'cause I have realized I can do it on a teacher's salary," and then it just – that made me – I – I actually –

Angela:

Wow.

Danny:

– i – i – it made me cry, and I'm, like, wow, that's wonderful, that I was able to help that – that person pursue something that they are passionate about, so, that's kind of, for me – yes, it's nice to have my name – on TV, and it's nice to have a little extra income coming in, but – the – the pri – money only goes so far, and that's the thing – I – if I made a million dollars – at some point it's not – it's not about money. Yes, I guess you could say I'd be a lot happier, I'd have a lot more things, but it really – at the end of the day, when you write a book, to me, the coolest thing about it is that it's going to be around for my great-grandkids that I don't even know right now, they're gonna be able to see it. A – and that's kind of – to me, it's kind of a cool, cool thing, to know that you can leave a lasting legacy for generations to come.

Angela:

Yeah. Yeah, the legacy aspect, I think, is – is a big part of it for a lot of people, but when you start to get those e-mails and phone calls saying, "Your book made a difference in my life," I think that's where it gets really real. So, I like that ... very much.

Danny:

Yeah. And, obviously, Yeah, and I'll just say, for authors out there, too, on the flip side of it, be prepared, because, no matter what, when you put something out there, you're gonna get some hate. It just – a – and ... honestly, I've had people – like I said, all I'm trying to do is help – you wouldn't believe – some of the e-mails I've received, telling me I'm a piece of trash, and I don't know what I'm talking about, and – and crazy, and one lady even looked me up and – and found out how much my taxes were one year, I mean, just – peop - ...

Angela:
(laughs)

Danny:

And maybe, be – because I've written a book about money, people get very defensive about that, but just be prepared to – sometimes, you do get those books that – that are hate mail, and – and – and they just tell you that they – they think you're no good, and you just have to have thick skin, that's what I realized, that I – I know I'm just trying to help people, I'm really not saying anything that – i – is – trying to inflame anyone, I'm not trying to hurt anyone's feelings, I'm just trying to – stating the facts, but people write me and say I'm a liar and there's no way we live off my teacher's salary, and – it's just –

Angela:
Wow.

Danny:

Do we have enough time? Yeah, it's just that – you have to realize that, when you put yourself out there – we live in a society, nowadays, where you can make yourself feel better two ways, you can either go out and do something or you can put someone else down, and, unfortunately, some people like to put others down, so – just be prepared. I don't mean it'll happen to everyone, but in case it does, don't worry about it.

Angela:

... Yup. I think that's – I think that's a great forewarning, and – Danny Kofke, it's k-o-f-k-e, he is the author of *A Simple Book of Financial Wisdom* and *How to Survive (and Perhaps Thrive) on a Teacher's Salary*. Danny, thanks for being with us today.

Danny:

You got it! Thanks so much for having me on, Angela, I enjoyed it.

Angela:

Me, too. We will be back next week with another episode of Book Journeys Radio, where we are changing the world one book at a time.