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How I Transitioned From Vocational Zookeeper To Starting A \$7K/Month Blog About Personal Finance And Budgeting



Steffa Mantilla



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ABOUT

BUSINESS

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UPDATES

SAVE



Steffa Mantilla

Founder, **Money Tamer**

\$7K

REVENUE/MO



1

FOUNDERS

1

EMPLOYEES

Hello! Who are you and what business did you start?

Hi, I'm Steffa Mantilla! I'm a Certified Financial Education Instructor (CFEI) and the founder of **Money Tamer, a personal finance blog**.

I started Money Tamer in 2018 having never run a business before. My goal was to help families get control of their finances, including **paying off debt**, **learning how to budget**, and finding ways to earn extra money no matter whether you're **staying at home** or want to **earn extra money from your phone**.





Become A Money Tamer

Do you want to be completely out of debt and build wealth? Learn how to take control of your money in order to reach your financial goals!

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My most popular products are digital printables that people can download and reprint again and again. The flagship products are the **Budget Binder** and **Christmas Budget Planner** with Cash Envelopes bundle. Both of these have helped hundreds of people track their money, pay off debt, and prevent overspending.

Most Popular Budgeting Printables...



Money Tamer Budget Binder
(66+ Printable Pages)



Christmas Budget Planner +
Cash Envelopes Bundle

Even though I've been building this business from home part-time, I'm already earning \$7,000/month gross income.

What's your backstory and how did you come up with the idea?

I was originally a zookeeper for basically my entire life. By the time I was 9 years old, I was

determined to become a zookeeper and work with carnivores. As you can imagine, zookeeping is an extremely competitive field with hundreds of qualified applicants per job listing. It took a lot of internships, volunteering, long days, and a little bit of luck for me to work my way up in that field.

By 2013 I had finally got my dream job and was working with carnivores. I stayed in this job for 5 years until I had my son. At that point, I was a Senior Zookeeper and had capped out on my upward job mobility. This job wasn't conducive to having a family life either since all weekends and holidays were spent working.

This led me to become a stay at home mom. During my time at home, I started mulling over the idea of starting a blog. I had always wanted to start one but used my job as an excuse to never begin.

The reason I decided to start a personal finance blog was that I'd always joke with coworkers that I'd probably have gone into finance had I not been a zookeeper. During the preparation for me becoming a stay at home mom, my husband and I paid off over \$40,000 in debt. The blog became a combination of sharing my family's debt payoff story and helping other families get out of debt. It's evolved to include more about money management and earning money at this point.

I started creating digital products because I already had the skill set for basic graphic design. I knew how I liked to track my money and none of the budget books on the market were exactly like mine. Plus, I wanted to offer a product that people could buy once and then reuse every year, unlike the yearly budget planners. With these digital binders, you can reprint them year after year and add more pages as you need them.

Since starting Money Tamer, I've become a Certified Financial Education Instructor (CFEI). This has given me the tools to better understand effective teaching techniques for personal finance. Combine that with my decade's worth of operant conditioning training as a zookeeper and you get someone that's able to help people change their bad money behaviors.

Take us through the process of designing, prototyping, and manufacturing your first product.

To design the digital budget binder, it was trial and error. I knew the general idea of how I wanted it to look but didn't know what program to use. I initially started with Canva but I found it clunky. I couldn't easily zoom in and many features I wanted to use were only for the Pro accounts.

“ I've always focused on SEO. My niche doesn't do well on Pinterest. The Facebook and Instagram algorithm changes made it not worthwhile to invest a lot of time there.

Next, I tried PowerPoint but since I use a Mac, it would cause issues with certain design elements. Finally, I tried [Affinity](#) products and loved them. It was intuitive to me and I liked that they were a one-time fee since I was keeping my business expenses lean. I designed each

page in Affinity Designer but had them put together into one book using Affinity Publisher.

The trickiest design was making the cash envelope templates since that required measurements. It took much printing and fiddling with the dimensions before I was happy with how the money fit inside and how the envelopes folded. Below are some samples of the early versions that ended up not working out.



The costs for the digital products side of my business were \$35 each for Affinity Designer and Publisher since I got them on a Black Friday sale. I also have a \$30/month recurring charge for [my Shopify store](#) since that's where I host my digital products.

Describe the process of launching the business.

My initial website was a mess. I think that a lot of brand new bloggers fall into the trap of making a site that covers everything. At first, my blog was a combination of personal finance, food, and parenting. I followed a lot of other mom bloggers and although I didn't have a huge interest in writing about parenting topics, I felt that was what I had to do as a blogger who was also a mom.

ABOUT

PLANT BASED

BABY

PHOTOGRAPHY

TRAVEL

START A BLOG

FOOD, PLANT BASED

Budget Meal: Busy Person Fried Rice

August 27, 2018

I usually make a large batch of plain rice a few time a week. It's versatile enough that I can use portions of it for many different meals. One dish I love to make is veggie fried rice. It's quick, easy, healthy (depending on oil usage) and flavorful. Seriously, this dish is so easy it's difficult to mess up! To make it even easier, you don't even need to prep veggies. I use frozen vegetables. It honestly can't get any easier than this. Prepare The Rice I mentioned above that I like making my rice in an Instant Pot. If you don't have one yet,...

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Steffa

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Welcome! My name is Steffa and I'm the author of Plantsonify. After working at my dream job in a non-profit, I became a stay at home mom after the birth of my son. Creative spirit turned blogger to help others living on a budget and incorporate plant based living.

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I ended up niching down into personal finance completely after about 6 months. I also changed my entire website design and rebranded it. I originally was on the Genesis framework but I have no coding experience. I would have to hire a tech person to change the simplest things like font size and colors. It wasn't sustainable since I wasn't earning much. So I switched over to Astra and have been able to customize my website how I want it 100% by myself.

With my content strategy, I've always focused on SEO. My niche doesn't do well on Pinterest. The Facebook and Instagram algorithm changes made it not worthwhile to invest a lot of time there. All of my posts and even the product names have had keyword research done so that they could have the best chance of ranking organically.

Getting started, I purchased a domain name on Namecheap and used Bluehost as my host for \$2.95/month. My site is set up on WordPress and then I used the free Astra theme. I wrote all my content myself so I had barely any monthly fees.

Starting, I financed the business out of the earnings I made dog walking and pet sitting. I had a few nearby clients that I'd walk their dog 5 days a week and they didn't mind that I took my baby along with me. On weekends I'd cat sit for people on vacation. It was fairly easy for me to find clients due to my zookeeping background so I was able to be picky and only take on clients where I could bring my child as well.

Once SEO started to kick in, I was getting a steady stream of affiliate sales. As those ramped up, I was able to cut my hours pet sitting. Once COVID hit, I was thankfully at the point of self-sustainability since pet sitting has dried up for the foreseeable future.

My biggest lesson learned is to find a trusted mentor to follow. Learn from people who are successful and have a winning track record. Everyone is out to sell you "quick wins" or proprietary business systems but often the tried and true basics still work the best. Also, things will probably take longer to do than you expect which is important to understand so you don't get discouraged.

“ It's better to start out covering a small topic and expand rather than starting super broad. You'll perform better and retain customers if you have lots of posts on the topic they want to read about.

Since launch, what has worked to attract and retain customers?

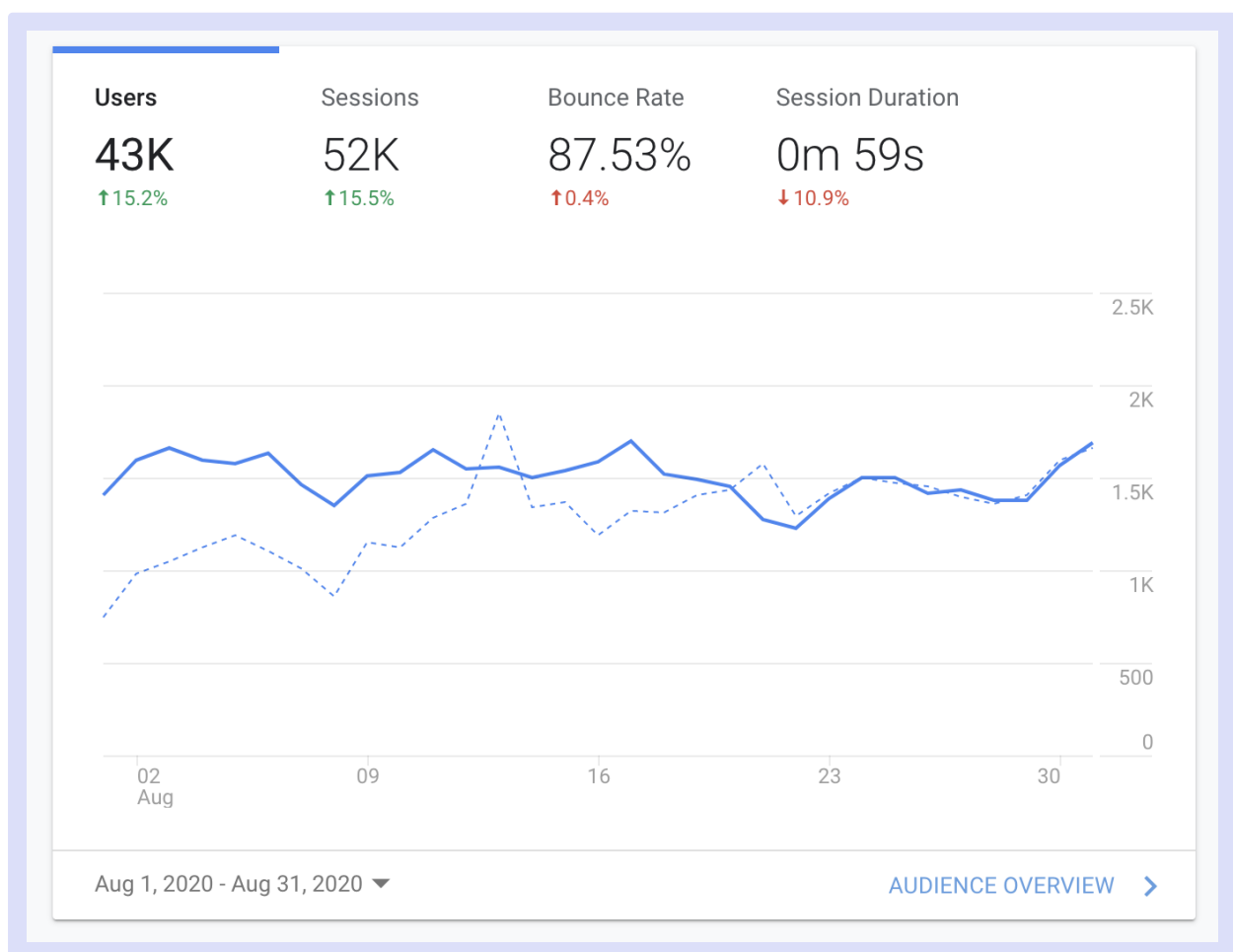
Initially, I focused on the affiliate marketing side of the business. As my traffic grew, I wanted to start collecting email addresses. I took a slightly different approach because I only wanted to email people about a select few topics that are covered on my blog. Instead of having email opt-ins on every blog post, I created two tested and high-converting opt-ins, one for each main category I wanted to focus on.

I chose those topics to focus on based on the digital products I wanted to create. That way it'd be easier to offer an upsell or add-on offers to center around a narrow niche rather than spreading myself too thin. Those viewers would be more open to receiving emails about new products as well.

I also researched to see where there were gaps in the market for products. Some sub-niches don't convert well, especially in the "save money" arena. While I offer information about ways to save money on my website, someone who is looking to save money likely isn't going to spend money on a product.

My goal was to build an email list of people who either purchased one of my products or would likely purchase one in the future instead of the dreaded "freebie seekers" email marketing gurus warn you about. Having an email list of people who have bought from you is a great way to get them to check out new posts since links in an email are free information that provides them value.

Including blog post links in your email is another way to monetize your list indirectly. Earlier this year I hit the 50,000 sessions per month required to apply for Mediavine. I was accepted and now have ads on my site. When people click the link to a post, I now earn money based on advertisement views even if the visitor doesn't purchase anything.



There are ups and downs in traffic due to Google updates but I've found my traffic to be a lot more stable than when I initially tried to focus on Pinterest early on.

How are you doing today and what does the future look like?

Today I'm earning around \$7,000 per month gross income. I'm still a stay at home mom but my

Today I'm earning around \$7,000 per month gross income. I'm still a stay at home mom but my child is now 3 years old. He's super active and takes a lot of my focus since COVID has closed all the programs we used to attend. Because of this, I've been hiring out some tasks like editing and post outlines for the keywords I want to write about.

My basic costs have increased some as well. I no longer use BlueHost and am now on a VPS server which costs \$25/month instead of my original \$2.95/mo. I also hire a tech person to do a lot of the backend website stuff for site speed. That cost was \$1,000 initially and will be around \$300 for checkups every 6 months. I also have a Virtual Assistant I use to gather information for me like finding studies on certain topics. She charges \$15/hr but is on an as-needed basis.

At the time of this article, here is my earnings breakdown:

- 50% of affiliates
- 20% of ads
- 30% of digital products

For 2021, my main focus will be to drastically expand my product offerings. I'm expanding into courses and more downloadable printables. I reason that with my own products I get to keep 100% of the earnings as opposed to a tiny percentage with affiliates.

Once I've tested out my products, I plan to scale by having an affiliate program of my own where others can earn a percentage for promoting my stuff. Ideally, I'd like to have my digital products make up 70% of my revenue which will be in large part due to my continued email lists' growth.

Through starting the business, have you learned anything particularly helpful or advantageous?

I've learned that it's better to start out covering a small topic and expand rather than starting super broad. You'll perform better and retain customers if you have lots of posts on the topic they want to read about. I always got frustrated when I'd get to a blog and find that they only had 2-3 posts on the topic I'm interested in.

“ You don't need to have 10 blog posts, or the perfect theme, or the perfect email opt-in before you go live. Honestly, hardly anyone will see your blog for about 6 months while you're building up content and your posts get indexed in Google.

While learning and taking courses about blogging is helpful, at a certain point you need to just hunker down and do it. It's easy to become a course junkie where you're spending all your time learning new stuff. But if you never stop to implement what you've learned, you'll be in the same spot as you were before.

What platform/tools do you use for your business?

I use [WordPress](#) for my blog because it has the most support in regards to plugins. It also is easy to monetize and has good SEO built-in. I also like that I own my site when using them and

don't have to worry about a company shutting down my blog.

I use [Shopify](#) for the e-commerce side of my blog. I have my store set up on a subdomain of my blog and it integrates well. I like that you can completely customize the look of your Shopify store. I've customized it to look like an extension of my main site.

Now that I've grown, [ThriveCart](#) is what I use for upsells and add-on product sales. It's also what I'll use for my affiliate program. I like that it integrates with course platforms and many other programs. It's expensive but is a one-time fee, unlike other sales cart programs.

[Teachable](#) is the course platform that I'm building courses on at the moment. I chose them because I enjoy taking courses on their platform the most. It's intuitive and I like how all the courses I'm subscribed to are in one location as opposed to different logins per course. They also integrate well with ThriveCart.

[Astra Pro](#) is my website theme. I started out using their free version but upgraded for additional customizability. I can do my entire web design by myself using their templates and blocks. Their theme is very fast which Google has been putting a higher emphasis on.

What have been the most influential books, podcasts, or other resources?

The most influential resources for me have been to get on the email lists of bloggers who share their income reports. Specifically for me, Debbie Gartner from [The Flooring Girl](#) and Carly Campbell from [Mommy On Purpose](#) income report emails have helped me see what was possible. It's given me the confidence that I can do it as well and find ways to scale my business since my time is so limited.

For books, I've enjoyed [Chillpreneur](#) and [You Are A Badass At Making Money](#). Both of these books are about mindset and how we're often the ones limiting ourselves. I think both of these books are essential reads even if you aren't starting your own business.

Advice for other entrepreneurs who want to get started or are just starting?

My top advice for entrepreneurs is to just start. You don't need to have 10 blog posts, or the perfect theme, or the perfect email opt-in before you go live. Honestly, hardly anyone will see your blog for about 6 months while you're building up content and your posts get indexed in Google. I had my blog for an entire year before I started building an email list. Had I started earlier, it would've been a complete waste of time because my blog's focus and direction changed so much during that period of learning.

Don't be afraid to stop what isn't working. When I started, everyone I talked to kept singing Pinterest's praises as a huge source of free traffic. I would spend hours making hundreds of pins and scheduling them. I'd participate in group boards, took pin making courses, and even hired out Pinterest pin design. But guess what, none of this increased my traffic from Pinterest. After analyzing my time, I could've spent that time writing blog posts that would now be bringing in hundreds of visitors every month instead of wasting it making Pinterest pins that did nothing. Focus your effort on what IS working instead of what people are telling you SHOULD

be working.

Are you looking to hire for certain positions right now?

I'm not currently hiring. To give others ideas of jobs that may be useful for entrepreneurs, in the future I'm going to look into hiring a graphic designer for printable design, Facebook ads manager, and copywriter for sales pages.

Where can we go to learn more?

- [Money Tamer](#)
- [Printables Shop](#)
- [YouTube](#)
- [Facebook](#)
- [Pinterest](#)

If you have any questions or comments, drop a comment below!



Steffa Mantilla, Founder of Money Tamer

Money Tamer has provided an update on their business!

3 months ago, we followed up with Money Tamer to see [how they've been doing](#) since we published this article.



Pat Walls, Founder of Starter Story

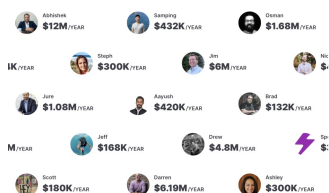
Want to find more ideas that make money?

Hey! 📧 I'm Pat Walls, the founder of Starter Story.

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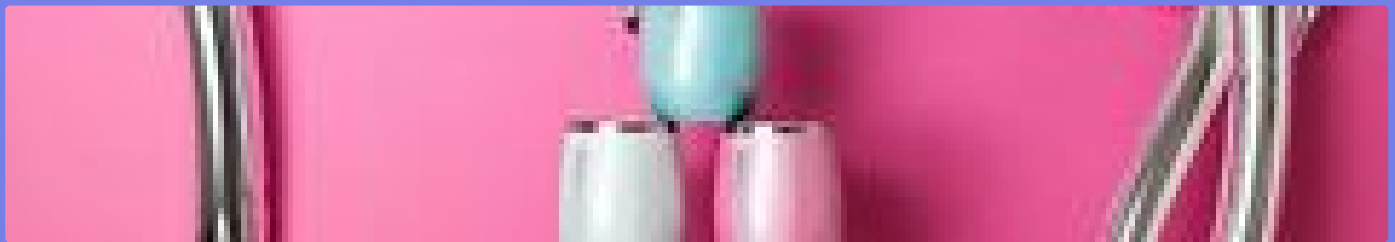
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Building a business is not a game of luck.

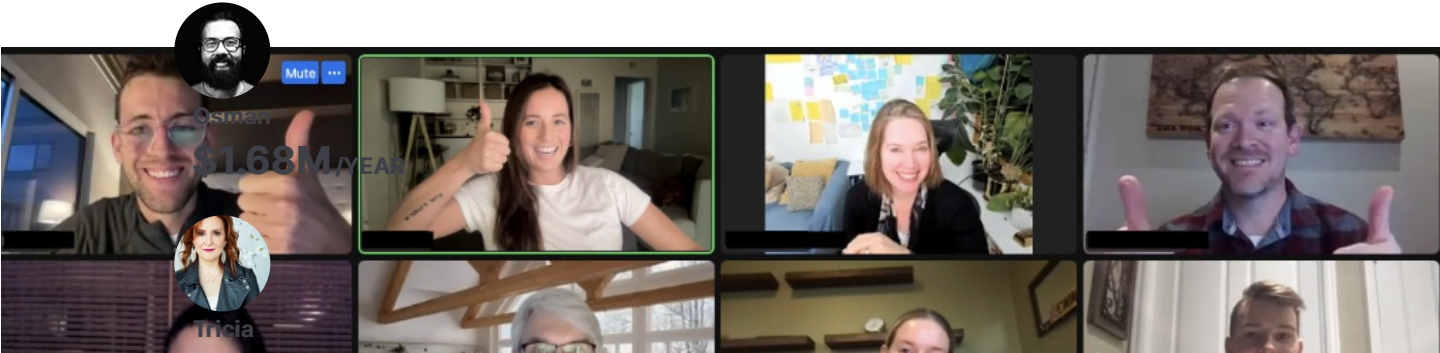
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Love Starter Story's transparency.



John Vang

Be The Match

You can't find this information anywhere else.



Trent Baren

Instagram

So much valuable information.



Bilal Budhani

Entrepreneur

I was hooked on Starter Story as soon as I discovered it. Resonated with me right off the bat.



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Michael

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