

# We Retired Before 35

You *could* hate them, but don't! These women are here to help the rest of us get richer too.  
By Anna Breslaw

The idea of retiring from full-time work while you're in your thirties (or younger!) can sound very one-percent. But the women you're about to meet *aren't* that—they're self-made, and they didn't invent a photo-sharing app or win the lottery either. Instead they micromanaged their budgets and leveraged their salaries into hundreds of thousands of dollars, all finding a way to cash out before their thirty-fifth birthdays. Here's how they did it.

**"I learned the stock market."**

—Tela Holcomb, 33, former government contractor, Las Vegas

When I was making \$70,000 a year as a government contractor, I lived on only \$50,000. I'd invite people over for a bottle of wine to watch *Scandal* instead of going out. I was a single mom and took advantage of my job's flexible spending account, which allowed me to use pretax dollars for child care.

In 2009 I read *The Complete Turtle-Trader* by a Wall Street trader who taught basic investing techniques to random people off the street. Those regular people made \$175 million in five years. I was inspired. So I approached investing as if I were in school, practicing and studying for nine months before finally starting to invest with \$3,000 of the money I'd saved. Since then I've invested another \$70,000 and have grown it to three times

that. My strategy is "trend trading"—I find trends in stocks that occur at the same time each year, due to fiscal policy, changes in the international economy, and general shifts in supply and demand. (For example, I discovered that Amazon stock tends to go up every May, and this year I made over \$900 on that alone.)

My goal was to retire in 2014, but in 2012 I got laid off. I was devastated—until I realized I'd already been matching (sometimes exceeding) my paychecks just from trading. I rolled the \$41,000 from my 401(k) into a Roth IRA so that I could invest that too. (Just be careful if you do this—you will still have to pay taxes and fees on the rollover amount.) Within eight

months it grew to \$97,000. I officially retired at 29.

I'm now based in Las Vegas with my daughter and husband. He works two months out of the year by choice, but I support us financially. My net worth right now is \$600,000, and in two years I'm projecting \$1 million. (Although I'm retired, I teach and give talks on money occasionally.) When I worked full-time, I was too drained to enjoy life outside of the office, and I feel the opposite now. I'll check my stocks twice a day for about 20 minutes, but otherwise I'm free to drop my daughter off at school, take my Yorkie for a walk, and scrapbook.

**TELA'S INVESTING ADVICE:** Create a Paper-Money account on TD Ameritrade, a free simulation of the stock market, and practice on that for a few months before you



**Dream Life**

"I check my stocks every day, but otherwise I spend time with my family, walk my dog, and scrapbook," says Holcomb, left, who retired at 29.

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