

\$13M to \$1.3B in 7 Years: The Math Blew My Mind

The other day, I was wrapping up my post [The Rich Life with Discipline](#), and I casually dropped in a number that even I didn't fully process until afterward:

In 10 years, we've earned \$15.3M in gross income. After taxes and spending, we've amassed a net worth of \$13.2M, up from \$181,364 in 2015. That's a compound annual growth rate (CAGR) of 92.62%!

At first, I was proud. Then I got curious. Then I opened Excel.

Because if you apply that same CAGR to our current net worth of \$13.2M (assume we end 2025 with this for example sake), the math starts to get crazy. Insane, even.

Here's what it looks like:

- End of 2026: \$25.4M
- End of 2027: \$48.9M
- End of 2028: \$94.1M
- End of 2029: \$181M
- End of 2030: \$348M
- End of 2031: \$669M

- **End of 2032: \$1.3B**

Let me be crystal clear: **I don't expect to maintain a 92% CAGR.** That would be delusional.

But seeing those numbers on screen made me pause and ask: *What if compounding isn't done with me yet? (which I'm fairly confident it isn't; see: [Moving The Goalpost From \\$10M to \\$25M](#))*

The Next Chapter After Financial Freedom

We hit [our \\$10M net worth goal](#) faster than expected. We bought our dream property in cash. We turned it into a resort through cash flow. We built and sold a business. And we did all of it with a combination of discipline, intentionality, and a little luck (**the kind you find at the intersection of opportunity and preparation**).

We're entering a phase where **active income goes away**, and our lifestyle will need to be funded by our **assets and passive income**. My final day of service is set for March 31, 2027. From that point forward, we'll be relying on the machine we've built to fund our lives.

So what's next?

Do I really want to be a billionaire?

Do I want to engineer for maximum CAGR?

Or do I want to optimize for time wealth - to fuel my health, deepen relationships, and create epic adventures?

Chasing Billionaire Status—Without Losing My Soul

There was a time when I might've said yes without hesitation. Not for the status, but for the challenge. For the game.

Now? I'm less interested in what a billion dollars buys and more interested in what it costs. [great point]

Because here's what I know: **exponential growth compounds both gains and temptations.** It can amplify your freedom or trap you in a cycle of "never enough." You start playing a game where the scoreboard keeps changing, and all you need is **one more year** and **one more zero at the end of your net worth.**

So if I do find myself staring down billionaire status, it'll be because the **inputs didn't change:**

- Living well below our means
- Investing with patience and clarity
- Building things that matter
- Letting time and discipline do the heavy lifting

Not because I got caught up chasing the scoreboard. [Money was always the means](#), not the end. As a good friend says, "**Money is a great servant, but a terrible master.**"

Wealth Is a Tool, Not the Goal

If the next 10 years look like the last 10, then yeah, the math says I could be a billionaire in seven years.

But let me repeat: **I don't expect to maintain a 92% CAGR - ever!** I may be crazy, but I'm not delusional.

Here's the truth: **Becoming a billionaire isn't the dream. [Living a rich, disciplined, meaningful life is.](#)**

And if I can keep doing that - whether at \$13M or \$1.3B - I've already won.

- Gen Y Finance Guy



Gen Y Finance Guy

Hey, I'm Dom - the man behind the cartoon. You'll notice that I sign off as "Gen Y Finance Guy" on all my posts, due to the fact that I write this blog anonymously (at least for now). I like to think of myself as the *Chief Freedom Officer* here of my little corner of the internet. In the real world, I'm a 30-something former C-Suite executive turned entrepreneur turned capital allocator. I am trying to humanize finance by sharing my own journey to Financial Freedom. I believe in total *honesty* and *transparency*. That is why before I ever started blogging, I decided that I would share all of my own [financial stats](#). I do this not to brag, but instead to inspire motivate, and also to hold myself accountable. My goal is to be a beacon of hope, motivation, and inspiration for *you*, the reader, by living life by example and sharing it **all** here on the blog. My sincere hope is that you will be able to learn from me - both from my successes and my failures! [Read More](#)