

Content Tour

CONTENT TOUR

Let me take you through a guided tour of this [website's content](#).

At the time of writing this, there are well over 250 posts. I want to make you a road map by highlighting the ones I think are most important:

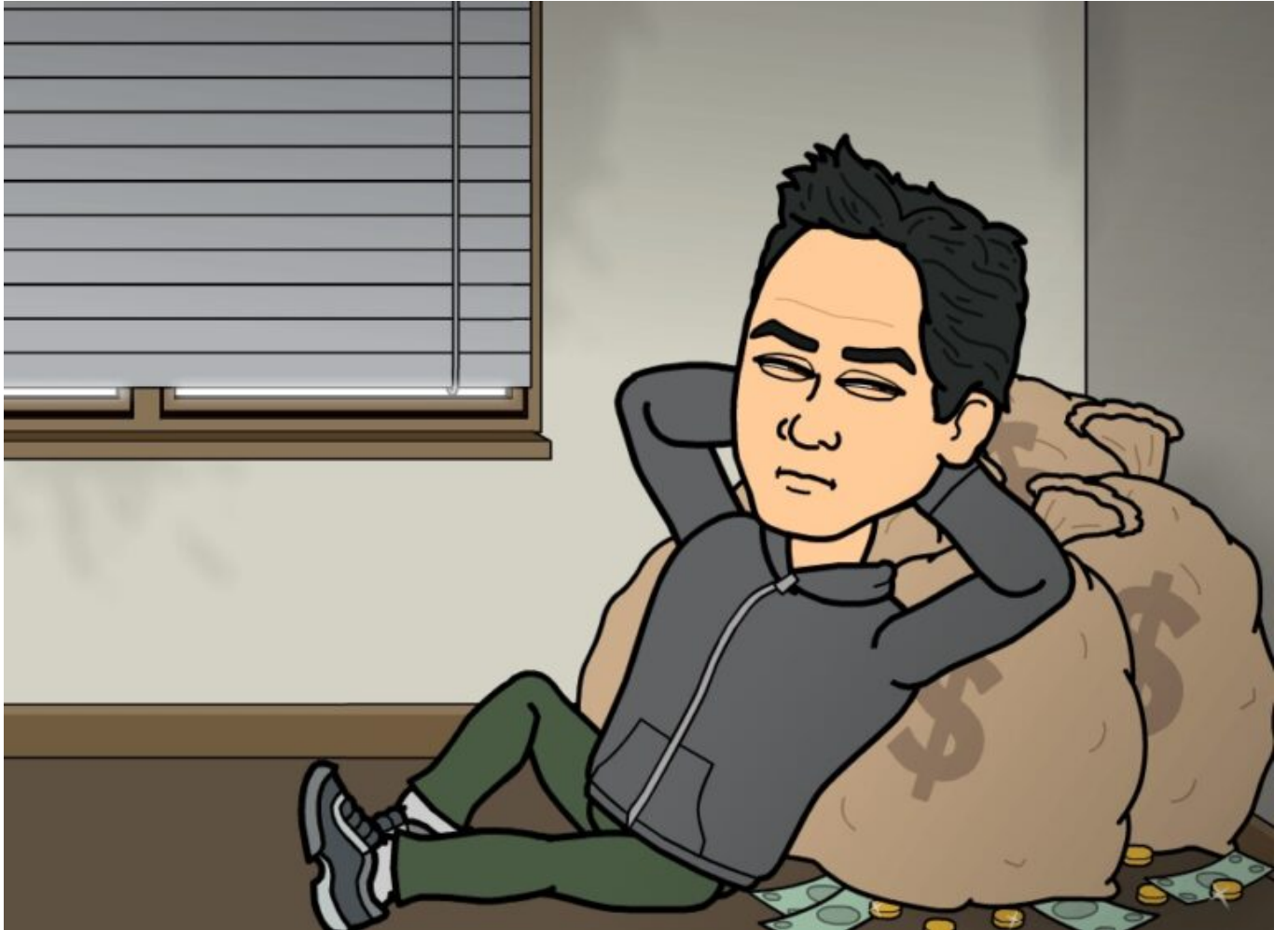


MAKING MORE MONEY
OR CUTTING EXPENSES.













HAPPY HOLIDAYS!

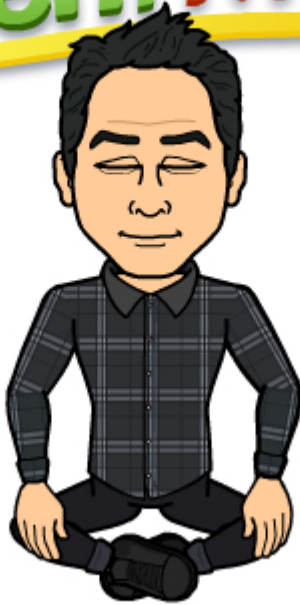


I THINK I KNOCKED
THIS POST OUT OF THE
PARK!!!

KRAKK!



Current Mood



What This Blog is All About - This blog is about **BUILDING WEALTH AND REACHING FINANCIAL FREEDOM**. I'm not interested in clipping coupons or taking away your latte; I'm about **RAPID WEALTH BUILDING**.

From Welfare to Well-Off: My Rags to Riches Story (in the Making) - It doesn't matter where you start in life. What matters is how you play the hand you were dealt. You can stand around and complain how the world is unfair, and yes it is very unfair...but get over it. Complaining and dwelling on your dire circumstances will do nothing to improve your life. Don't waste your time. Choose to be the Victor, not the Victim.

The Freedom Fighter - This blog is written for the Financial Freedom Fighter. Are you interested in Time Freedom, Location Freedom, and Financial Freedom? You're in the right place. Read this post and see if it resonates with you. Also be sure to check out guest posts from **other Freedom Fighters** from on and off the web.

I Make Six Figures But I Hate My Job - Do you like the work that you do? Do you think that more money is the cure? I'm sorry to tell you that it's not the cure for a job you don't enjoy. In this post, I share the steps I took to be the change I wanted

to see in my world. I'm not necessarily telling you to quit your job, but do start giving yourself more options. Use this post as inspiration to optimize your situation.

[We All Make Bad Financial Decisions, But They Don't Have to Define The Rest Of Our Lives!](#) - This one speaks for itself. Let the past be the past, and let's start writing a better future.

[The Financial Truth: There's a limit to how much you can cut expenses, but there's no limit on how much you can earn](#) - Remember, I told you this blog is not about extreme frugality. Instead, the focus is on the income side of the equation, because with income, the only limit is your own imagination and willingness.

[The Universal Rule to Building Wealth](#) - No matter how you go about building wealth, there is one rule that everyone must live by, and that is to live below your means. Simply put, income must exceed outgo if you want to build wealth. In this post, I outline how you can live below your means by expanding those means...no austerity or living like a college student here.

[Anatomy of A Side Hustle: How I made \\$18,000 at an effective rate of \\$100/hour](#) -Speaking of income, it's time for you to get your **HUSTLE** on. A side hustle is anything you do outside of your main hustle (your day to day job) to earn money. I personally think that everyone should have a side hustle, even if only for the tax benefits. The extra income is really nice, too.

[The Email That Led To A \\$60,000 Increase In Compensation](#) - Are you setting yourself up for success? In 2015, I was not happy with my job and believed I was underpaid. I took massive action in changing that, and now absolutely love my job and my side hustles. This email I sent to the CEO shows that when you do the work, you earn the right to make the **ASK**. It's uncomfortable, but **FORTUNE FAVORS THE BOLD**. There are two components to success; 1. Be **GREAT** at something the market is willing to pay for; and 2. Be **GREAT** at promoting that skill. Self-promotion is not easy or comfortable, but it is necessary.

Three Popular Rants - Have you ever had to deal with an **[office time keeper?](#)** You know, that person that has nothing better to do than take note of when people are coming and going, and then reporting it to your manager? It was annoying the first time but almost had me leaving the company when she did it again and my boss didn't back me up. So, I wrote an email titled "**[Dear Boss, You](#)**

Suck.” Oh, did I mention that this was all while I had just gotten done working 90 hours a week for months on end? I also hate **Office Lotto Pools** (please stop wasting your money).

Everyone Has a Number. Mine is \$10M, What's Yours? - Do you know what your Freedom number is? A million isn't nearly as much as it used to be, plus everyone is shooting for that. Remove that imaginary ceiling and shoot for something that will allow you to live life by design. In this post, I detail my own “rough” blueprint of how I plan to get to \$10M. It is still a work in progress and will be evolving over time. Update: [it's going even better than expected!](#)

Wealth Building Made Simple: Make Sure You Get A Little Richer Every Day - I have known since I was a little kid that **I wanted to be rich**. It wasn't until I got to college that **I knew I was going to be rich**. As you can imagine, I started reading all the books filled with all sorts of strategies to accumulate wealth. It was very stimulating to fill my head with all these clever ideas on building wealth. Every day was filled with a new fantasy on how I would build my fortune. But deep down, I knew these complicated strategies were not the only way to wealth, and that it could be simplified. That is when it hit me: the beautiful simple strategy would be to **make sure that (on average) I got a little richer every day**.

Saving 50% of After-Tax Income - The Rule That Now Governs Our Financial Life - This is the one rule that got my wife and me on the same financial page. This is also a vital rule to follow if we truly want to reach our goal of \$10M. I also believe this to be an important rule for anyone to follow that wants to reach financial freedom early in life.

Savings Rate - The Most Important Variable to Wealth Building (and the math to prove it) - When it comes to wealth building there are many variables to consider, but as I have stated in my monthly financial reports many times, **it's the savings rate that doesn't get the attention it deserves**. This is especially true in the short run and when you are trying to accumulate wealth as quickly as possible (20 years or less).

Looking at Savings Rate through the Financial Independence Lens - Your savings rate will determine how long it takes you to reach financial independence. This post helps you translate what your savings rate means in terms of FI. For example, do you realize that if your savings rate is 5%, that you have to work 20 years before you have enough saved to take 1 year off of work? But at 50% you

bank one year off for every year worked.

[The Mortgage Snowball Strategy To Pay Your Mortgage Off In 5-7](#)

[Years](#) - This goes against most of the mainstream financial advice you hear. Plus, people will look at you funny and think you're crazy. At the end of the post, you will find links to two additional posts that expand on this idea.

[My Huge 86,400 Deposit And I'm Going To Spend It All](#) - A post that reminds us of the great equalizer...TIME! Once you read that, check out the post I wrote about my **[Memento Mori chart](#)**. Putting time into further context, this post starts with a reflection on the "**[Tail End:](#)**" how many more winters do you have left to experience in your life? How many more times will you get to visit with your parents? What if you are in the last 5% of the time you will ever get with your loved ones?

[Investing with Options](#) - I think that everyone should learn the **[Covered Call](#)** and **[Short Put option strategy](#)**. Also see "**[How to use options to make money if the market goes UP, DOWN, or SIDEWAYS.](#)**"

[Using Cost of Use to answer the Buy vs. Rent Question](#) - Every personal finance decision is situational...and every situation is different. A vital tool to use during evaluation.

[Start a Blog](#) - This is a resource that I wish I had when I started blogging. I walk you through every step to get your blog up and running in less than 20 minutes. I believe that everyone should build a platform by starting a blog. You will be amazed at what you learn about yourself and your beliefs by putting them in writing for the world to see, and the connections you can make. And of course there is also the opportunity to earn some serious CA\$H!!! Check out my **[6-month](#)** and **[1-year review](#)** to see how this blog started and what I did to grow and monetize it. You might even want to check out **[my 18-month reflections](#)**.

[2 Years of Blogging - 200,000 Pageviews - \\$4,000 in Revenue](#) - If you're willing to play the long game in this whole blogging thing, you can develop an asset that produces real income.

[Earning Your First \\$1 Million](#) - Your first million is the hardest to earn and takes the most time. But your next million and each subsequent million will be easier and quicker to achieve. This is especially true if you focus a majority of your effort on

the income side of the equation instead of the expense side. Mrs. GYFG and I have had a laser focus on building our incomes and that is why in 2018 we are on track to earn \$440,000 and [**plan to be earning in excess of \\$600,000 by 2019**](#).

[**Net Worth Conversion Ratio - A Measure of Wealth Building Efficiency**](#) -

There is a saying that it is not how much you make but how much you keep that really matters in wealth building. I agree. That's why I developed the net worth conversion ratio.

[**A High Income is the Road to a High Net Worth**](#) - In this guest post, I invite [Mr. ESI](#) to show us how a high income (something we focus on a lot around this community) is the path of least resistance (and is the most fun) when pursuing a high net worth. He is not only going to cover the obvious, but he will also give you some concrete tips you can start using immediately in order to grow your career, and ultimately become a high earner yourself.

[**The Reality of The Overnight Success**](#) - From the outside, success can appear to be something that happens overnight, but the reality is that in most cases, the "overnight success" is 10-20 years in the making. Check out [**my own overnight success story**](#), where I spent seven years working 70-90 hours a week to accelerate my climb up the corporate ladder to the C-Suite.

[**Paid Off Mortgage is Equivalent to a...Perpetuity?...Bond?...Dividend Paying Stock?**](#) - There are a lot of haters in the personal finance space when it comes to paying off a mortgage early, especially given the ultra-low-interest rate environment. But this post tries to add a different perspective when evaluating whether to pay off a mortgage early or not. It also compares it to other investments that are somewhat equivalent. On this same note, sometimes it even makes sense to do a [**cash-in refinance to earn 16.5% cash-on-cash returns**](#).

[**Financial Engineering Your Mortgage For Better Than Market Returns**](#) -

Wall Street isn't the only game in town when it comes to financial engineering returns. With the right situation and execution, you can do some DIY financial engineering yourself.

[**Are you Leaving Free Money On the Table?**](#) - There are some very lucrative credit card rewards programs. Here I describe in detail how we were able to earn almost \$6,000 in six months, due to the bonus and rewards on our regular spending. The value is worth even more (50% more) if used for travel. Imagine the

FREE luxury vacations you're leaving on the table by not taking advantage of these kinds of offers.

Using Life Savings to Save a Life - This post will remind you of the human and emotional elements that sometimes come up in personal finance. Most days I truly believe that "*the path is all math,*" but then there are situations that come up that remind me that not every financial decision can be mathematically optimized by the intellect of the brain. Sometimes it's okay to make decisions instinctively guided by the heart. This is my own human story of how I invested \$33,000 of my life savings in saving my brother's life.