



The best money advice I ever got...

The most profound advice I ever got about money was this sentence:
“It is not how much you make, but how much you keep”

Stupidly simple eh?

Up until then, I only focused on income – whatever was left (or not) didn't really bother me as long as I could cover the needs.

I didn't have a plan....kinda just shoveled money to cover the usual suspects:

Food

Housing

Cars

Debts

Add in another 10-15 line items.....

Then as I made more money. Guess what happened? More items magically showed up on the list...

It wasn't before I began focusing on how much I was able to keep, that things really changed.

I combed through my spending looking for more efficiency, I began to assign my incoming dollars for specific tasks and established “operating standards” across

my financial life. I took charge.

While my income stayed the same, my “keep” went way up. Surprisingly my quality of life also went up, because my spending was consciously biased toward things I “loved” instead of things I merely “wanted” or “liked”.

But the real magic happened when I realized what those newfound “kept” dollars could do for me if I likewise began to consciously assign them.

- 1) Pay off debts = Free up time gradually.
- 2) Buy assets = Free up future time.

When you free up time, you can spend it where it matters the most.

- Afford to take the job you'd love, despite much lower pay than the job you hate.
- Semi-retire and just work part-time.
- Travel for parts of the year...
- Care for a family member who needs you.

It is all about what you keep.