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## 5 YEARS TO FINANCIAL INDEPENDENCE

Ever heard of the term: wage slave? What's worse... Is it possible that you live as one without knowing it? You huge house, expensive cars, latest gadget and imported food may give you the appearance of being wealthy. But at the end of the day, you may be just as much of a slave as the fast food grunt. If you couldn't walk away from your job tomorrow without worrying about paying this month's mortgage, you are a wage slave. If you aren't spending less than you make--significantly less--than you will never truly know financial independence. Sure, you're doing well now, but what if something horrible happens that leaves you without work? Your entire facade of wealth will be flushed away and all you will be left with is the unrelenting reality of your slavery. In order to get on the road to independence, you must learn how to invest your money the right way. Many people will take the path most travelled. This path is all about finding the high-flying investments with the hopes of supercharging your net worth. Surely then, you believe, you will have enough to live on for retirement. Stop that. Don't go the way many before you have, because all that has left us with is a social security flying away at a rapid pace. Get rich quick schemes rarely work. When they do, the lucky person is usually so overwhelmed that they end up just as poor, if not poorer, than before they hit the jackpot. Whether it's day trading, penny stocks, the lottery or excessive leverage, leave the addiction behind and start investing smart. Those who live financially independent have investments that give them enough income to survive on. But, more importantly, those that are financially independent learn to survive on the income earned from the investments. You see, investments are tricky and unreliable. It's feast or famine. However, spending is something you have complete control over. Once you learn how to get your spending to a manageable mindset, you will be on a fast track to financial independence. Learn ways to cut your expenses. Try cutting your expenses in half to begin with. This alone will free up loads of money each year, leaving you quite a bit of excess to stash away for savings. Start with a plan and stick to it. Financial freedom requires a lot of discipline, but those who truly want it can have it at their disposal with a bit of work and perseverance.

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