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parent's next level or the next level of media. The fundamentals of money and getting rich are easy: – making more money – saving more money – investing, repeating. But how fast you can make it happen is all about finding your next level. And doing it every day. No, not monthly or annual. Yes, daily. Saving at least \$50 a day helped me achieve financial independence at least 10 years faster. Money is simply a human invention. We incorporate with emotion, meaning and purpose. You can control it or it will control you. It is something to be mastered, used and optimized. It's not something to hold you back. If this is slowing you down, you need to look at the other areas of your life, it's not the money's fault. Something's going on that you need to change. You need to find your next level of money. The more you master the money, the more control you will have over the other areas of your life. The more options and opportunities you will have. Automation is not enough, it's just the beginning, many of the experts out there will say that the key to wealth is automation, but automation is not enough. Automation is the status quo. That's how you get complacent. You're thinking that saving 5% or 10% of your income is enough. It's not enough. It's just the beginning. If you are saving 10%, you need to do everything you can to save 11%. If you want to buy New car you've been dreaming about for years, it's about saying no and learning that just being able to buy something is enough – you don't really have to buy it. It's about spending spending a few overtime on a Saturday morning before everyone else wakeup working on their hustle side. It's about knowing that you need to quit your job because you're unhappy and actually go to your boss's office and do it. It's easy to automate. But the coast won't take you to the next level. Pushing is how you get to financial freedom. How you get to any kind of freedom Financial independence is not built on complacency. It's built on pushing your limits whenever you can. It's about being uncomfortable sometimes. It's about growing, learning, challenging and pushing. And then pushing harder. Of course you can sit down and follow the expert's advice – keep doing that and you can retire in 30 years!. Are you kidding me? If you settle for a status quo, that's cool, but settling for the pattern will affect other areas of your life. I can tell you one thing, it's going to be very difficult for you to get ahead unless you make sacrifices and keep pushing your limits, keep pushing your comfort zone. If you want to be an entrepreneur (are you an entrepreneur?) then stop talking about it, throw away your hustle harder t-shirt and actually get down to work. I had the opportunity to work with many entrepreneurs and the only differences between an entrepreneur and an entrepreneur are two things – start and then continue with that. If you want to start a blog or start making money online, or become a writer, or whatever you want to do. Start doing that, keep doing it, and never get it. You have to push. You have to want it. Life and money are about taking calculated risks It's easy to sit back and play safely. It's connected to our DNA, don't touch the fire, don't peek over that cliff. Fear keeps us safe, keeps us alive. But it also prevents us from living for real, from growing up, and from moving forward. Unfortunately, we live in a world driven by fear. But what really drove humanity forward is the same force that will push it forward – taking calculated risks. Finding your way around the fire and over the cliff. I can say something else I've learned about life and money in the last few years – the more calculated risks you take, the happier you'll be. Whether you're asking for an increase, investing in the stock market, starting a side-by-side mess, leaving your job, making a mini-retirement, whatever it is, taking calculated risks is the smartest way to move forward in all areas of your life. Taking calculated risks is very different from being risky. Don't be. Be strategic. Make a plan, weigh your options, evaluate the implications, evaluate the alternatives. Write down the pros and cons. Do a SWOT analysis (strengths, weaknesses, opportunities, threats) (learn how here). One of the best ways to calculated risks is to develop a set of principles to help you make decisions. Principles give you a framework for making decisions. If you haven't read it, definitely check out Ray Dalio's book Principles: Life and Work – it will help you see the world in a new way and help you make better decisions. It's one of the best books about making decisions I've read. Learn to say yes to yourself and not to almost everything else we live in a world where people are trying to take your money and your time. Can I have five minutes, sir? I got a big deal for you. Meetings, meetings, meetings. Accounts, bills, bills. Etc. etc. etc. But if you want to move forward with money (and other areas of your life), you have to learn to say yes to yourself and not to almost everything else. No one cares about their own time or money as much as you do. Give them both generously whenever you want and protect when you don't. If you let life happen to you, if you coast, then of course you will eat both your money and your time. That's how the world works. If you don't push against the current, you're more likely to get carried away. If you want to get to the next level, you'll need to say yes to things that push you forward and not to almost everything else. Learning to say it wasn't one of the most difficult and important lessons I've learned. And I'm still learning how to do it. Always seek the next level, and push through it if you want to make more money look at the next level. If you want to save more money look for the next level. If you want to be an entrepreneur look for the next level. If you want a different life look for the next level. Although money doesn't solve all your problems, it can definitely buy you more freedom. More opportunities. More time. And remember that money is not the goal, time is. Next Level Money = Next Level Life Next Level Money, Next Level Life Here are some upcoming levels of money While there are many levels of money management and optimization, here are some next steps you can take today, as now, to push to the next level. All this can help you save and earn more money. Start tracking your net worth for free using Personal Capital. Your net worth is more important than your income and is the most important measure in personal finances. Tracking him regularly will not only motivate you, but will help you make better decisions. Increase your contribution by 401,000 by at least 1% today, so every 30 days put an extra \$20 to pay off your credit card or other high-interest debt If you have student loans, see if refinancing can save money (most people are leaving money on the table). Check out some great refinancing rates. Optimize your insurance - the of people is paying a lot for car insurance. The cheapest and best car insurance I've found is through Metromile. Save \$50 more in your IRA today. If you haven't already have Roth IRA, open an Try to make an extra \$20 just to invest Start building your case to raise using that strategy. Evaluate whether you should buy instead of renting. Definitely look at the house hacking. Housing is probably your biggest expenses, so do what you can to live for free Read one of the best money books Assess your travel costs and try to save money on them If you plan to go out to eat, see how to save money by eating out Next time you plan to buy anything learn how to calculate the actual cost Fight lifestyle inflation – stop spending more money even if you're doing more BTW – I I'm opening another private training place and I'm looking for the right fit. If you're interested in working with me one-on-one, schedule some time and let's go from there. And that's just the beginning. There is always more to learn about saving and making money. There's always the next level. Keep looking for him. Keep pushing. What's your next level? Welcome! Ad Practitioners, LLC. collects data to provide the best personalized content, services, and digital ads. We partner with third-party advertisers who can use tracking technologies to collect information about their activity on websites and apps on devices, both on our websites and across the Internet. You can find much more information about your privacy choices in our privacy policy. You can make a data subject request at any time. Even if you choose not to have your activity tracked by third parties for advertising services, you'll still see non-personalized ads on our site. By clicking continue below and using our websites or applications, you agree that we and our third-party advertisers may: transfer your personal data to the United States or other countries, and process your personal data to serve you with personalized ads, subject to your choices as described above and in our privacy policy. this link is to an external site that may or may not meet accessibility guidelines. Guidelines.

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