The long and winding road, a personal finance journey (what I’ve learned so far)

Table of Contents

Disclaimer pg. 4

About the author: Why did I write this book and a little bit of my background pg. 5

Introduction: How to interact with this book pg. 8

Acknowledgements pg. 10

Section I - Foundations

1. Where do I start? pg. 12

2. Budgeting, freedom or straight jacket? pg. 22

3. What are your goals? Think big! pg. 27

4. How much should I pay for that? pg. 32

5. House buying strategies pg. 42

6. Car buying strategies pg. 53

7. Lifestyle creep pg. 57

8. Let’s play offense, career advice pg. 59

9. 4 risks worth taking pg. 66

10. Investing strategies, compounding is the 8th wonder of the world pg. 73

Section II – Intermediate Personal Finance Topics

11. Are you stealing from the future? pg. 82

12. Social Security, will it really help me in retirement? pg. 84

13. Is debt really that bad? pg. 86

14. The F.I.R.E. movement, who are they and what do they believe? pg. 95

15. Top lessons learned from actual millionaires pg. 100

16. Tax strategies pg. 104

17. Insurance, which policies do I need? pg. 110

18. Retirement, are you ready? pg. 114

19. Retirement withdrawal strategies pg. 119

20. Mistakes I’ve made and other blunders you should avoid pg. 123

Section III - Inspiration, Other Topics, and Next Steps

21. What does the Bible say about money? pg. 128

22. Top 10 habits of happy people pg. 130

23. 10 things I learned from millennials pg. 135

24. Top 5 ways to become poor pg. 138

25. How to prepare for a job loss pg. 140

26. Inspirational quotes pg. 143

27. YouTubers and personal finance books I recommend pg. 146

28. Hot takes pg. 148

29. 6 ways to measure financial success pg. 153

30. Is it time for a change? pg. 156

Conclusion pg. 158

Glossary (in alphabetical order) pg. 159

Bibliography pg. 171

APPENDIX

Appendix A Net Worth example

Appendix B Budget example

Appendix C BLS Table by Income (summarized to category view)

Appendix D Simplified Income Statement