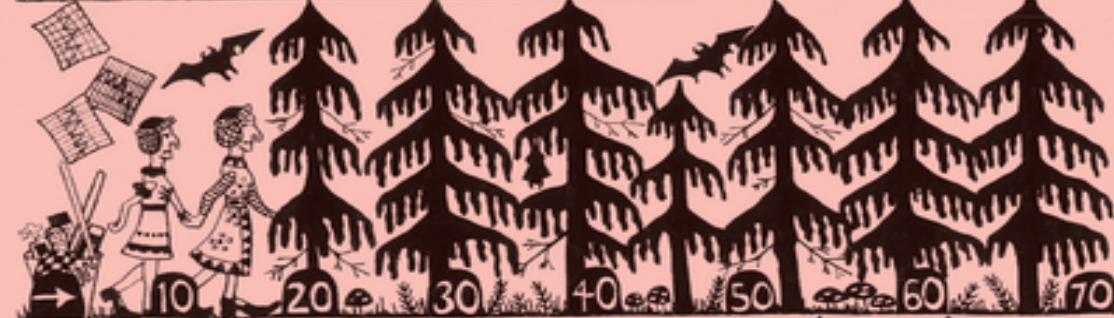
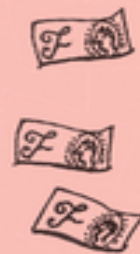




# HAPPY EVER AFTER



BY THE  
SEVEN  
DOLLAR  
MILLIONAIRE



WILEY

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# **Happy Ever After**

***Financial Freedom Isn't a Fairy Tale***

The Seven Dollar Millionaire

**WILEY**

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The world needs to change, we need to change how, when and how much we teach people about money, and it will need a lot of people picking up a lot of books to create that change.

This book alone has already needed a lot of people. It needed my older daughter Aliya asking me “How much money should I save to become a millionaire?” to come up with the Seven Dollar Millionaire pseudonym we now use for all our projects, reading and editing along the way. It needed my younger daughter Maya to make videos for the Indiegogo campaign that enabled us to launch our first title “The Thousand Dollar Journal.” That both of them have now opened savings and investment accounts makes this book a success for my family at least!

It has needed the invaluable support of the organisers, volunteers and students at migrant worker organisations in Singapore, in particular HOME and ASKI Global, to patiently let me teach their existing materials, review them, try out new ideas and provide feedback all the way along, for what worked and what didn't. Thanks also to the international volunteer students at the National University of Singapore who helped test these ideas out, and particularly Dalis Chan for always being ready with an answer or idea.

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Thank you also to the team at Wiley, led by Syd and Purvi, who have guided this along so seamlessly. They have enabled a book that really was initially intended just for my daughter to hopefully reach many more people's daughters, and perhaps even some sons, and for that I am extremely grateful.

And, of course, thanks to my wife, Salina, who patiently believed I was working on a book and not just browsing the internet when glued to my laptop in early mornings and through weekends. Thank you for that, and of course, everything else!

## **Preface: Once Upon A Time ...**

Everything that follows was originally written as a gift to my daughter as she was planning to leave home and attend university halfway across the world.

When she was little, I promised myself I would write her stories, fairy tales of rainbow unicorns, dragons and adventurous quests, but I never did. I was too busy working to write fairy tales. Lots of nights I was too tired – or just not there – to even read stories to her that other people had written.

I was still busy trying to make money as I wrote this, waking up at dawn to write before work, but I did it to help her learn how to make sure she never becomes too busy with work to pursue her own dreams.

She wasn't the only person I wrote this book for. I also wrote it for students I taught at HOME (Humanitarian Organisation for Migrant Economics) and Aski Global in Singapore.

Every Sunday, migrant workers attend classes organised by these and other charities to learn the basics of budgeting, saving and investing. They have travelled thousands of miles in search of a better life, often coming from tiny villages or remote islands with little evidence of modernity, to the world's most advanced and expensive cities. They risk so much: many are women whose jobs require living with a strange family for years. There are far too many horror stories to recount here, but still they come, risking so much in the hope that they will be able to save enough from their higher income abroad to change their families' lives at home.

I wrote this book, a course based on it and a subsequent saving planner called *The Thousand Dollar Journal* to be a guide for them, a route for them to lift their families out of poverty and support them on their road to financial independence.

At all points in between these two totally different readers – a privately educated university student and migrant domestic workers – we live with a poverty of financial education. This is a poverty of knowledge that creates real-world financial poverty as well as other extreme social problems:

1. Fifty percent of all American households have not saved enough for retirement, according to the National Retirement Risk Index, which recommends saving 15% of your income over your life. The US personal saving rate was 2.4% in 2017, one sixth of that requirement.
2. The UK pension fund Royal London calls this problem the “pension mountain” that future generations will need to scale.
3. And it's not just about retirement ... 27% of UK respondents to a survey by ING said they had no emergency savings at all. Zero. That's worse than the US (21%) or Australia (22%).
4. Instead, they have debt, in many cases expensive credit card debt: 40% of US respondents, 30% of Australians and 27% in the UK have credit card debt. Almost half of US respondents said they would struggle if interest rates increase.
5. On top of that, housing markets get ever more expensive, costing 8.5 times the median salary in London, and 12.9 times median salaries in Sydney, according to Demographia (which defines affordable housing as being below 3 times median salaries). If you

are saving 10% of your salary towards a house, that's a good start, but it could still take you 129 years in Sydney (if you don't invest).

6. And what advice do young people receive? "Don't eat avocado toast!" Yes, we're going there.

Hardly anyone I speak to knows the two most important formulas in this book, even though they are pretty straightforward:

- That you can become a millionaire by saving just \$7 a day and investing it for 7% returns.
- That you can build wealth worth 25 times your spending, and then never need to work again.

I don't blame them: the evidence we see around us suggests that the formulas are wrong, because no one lives this way, even though financial independence should be a universal desire.

Without being told that it is possible, and how to attain it, too many of us believe it is impossible and so don't try for it.

The formulas are right though. First, arithmetic doesn't lie to you.

Second, real people are doing this. An emerging sub-culture of FIRE (Financial Independence Retire Early) enthusiasts are proving it can be done: slashing spending, saving the difference to invest, so they can live well and free years if not decades before their official retirement would otherwise start.

We could and should all know how to do this; but we don't.

More than ever before, this information is becoming critical. Young people face a mountain to climb, in the form

of over-inflated property prices and under-inflated wages, and a much lower chance of proper pension provision by their governments than past generations.

They will need the information and skills to be more independent and choose to follow their own path to freedom. They can't be expected to choose a path that they aren't shown and don't know exists, though.

People like the students at HOME want to learn about money, but they have never been taught about it. They desperately want to save and invest, having seen all too closely what poverty does, but as every new dollar of income goes out of the door, they find themselves no nearer to security. Without a plan that has financial security as a clearly defined end-goal, ending their cycle of poverty can seem like just another fairy tale.

I am no different. My own financial education only came about because the job I really wanted – not in finance – fell through, and with a newborn daughter I became a financial analyst by mistake. Many years of working in finance and learning about investing later, it stunned me that the most basic lessons we all need to know about money are never taught to us. The move to near universal literacy has taken 200 years and a huge effort; if we want to eradicate poverty, we need to start making the same efforts about understanding the fundamentals of personal finance.

There are a series of seven stages we all need to go through to achieve financial independence that I call the M.I.S.S.I.O.N. for ease of remembering and to give a sense of its purpose.

Each stage of the M.I.S.S.I.O.N. contains useful information: how to earn more money, how to save more of it and spend less, start investing in and owning assets that could help improve or even save our lives. Put simply: a bit



more money in, a bit less out, the difference saved and invested, and financial independence can be yours. Not immediately, but eventually.

You don't have to shoot for the stars or invest like a hedge fund manager. Saving \$7 every day and investing it for 7% average returns will turn you into a millionaire over your lifetime. Small changes yield big results.

That's where my pen-name comes from. One day, as I was teaching her the huge impact of compounded returns, my daughter asked me a seemingly simple question: "What's the smallest amount of money I need to save to become a millionaire?" I didn't know, so calculated the answer: \$7. A seemingly simple question has a spectacularly impactful answer. Seven dollars of saving and 50 years of investing for 7% returns, and you will be a millionaire. It's within reach of so much of the planet.

The Seven Dollar Millionaire has now become a team of people, including writers, student researchers, designers and illustrators who all want to help people learn how to take control of their lives. In just three words it provides a short-term goal (\$7), an aspirational long-term goal (\$1,000,000!) and a quick glimpse of the power of compounded returns: it's a three-word financial education, and so we use it as the name for everything we do, of which you can see more at [www.sevendollarmillionaire.com](http://www.sevendollarmillionaire.com).

Although you might think that full financial independence might be impossible, or too far away, knowing that end goal is important. Without it, many of us don't have a good enough reason to know why we are saving and investing, and not just spending everything right now. Pensions and savings can seem dull; but freedom isn't.

It's the freedom enough money provides that can enable you to follow paths and choices that then make you happy.

The goal of this book is to help you understand finance enough that you don't have to worry about money. If never worrying about money and being free to follow your best life choices and find fulfillment is your kind of happy then yes, really, *Happy Ever After* starts here.

# Introduction: Are You Happy Now?

Are you happy right now? Will you be *Happy Ever After*?

I hope so.

There's really no reason not to be. We live in a breathtakingly beautiful world full of literally every opportunity under the sun, and have a life that we should use to make the most of all those possibilities, doing things we perhaps never even dreamt were possible.

With all of that potential, I hope it doesn't seem too boring to worry about money.

Unfortunately, it's what most of us do. It's the thing that most regularly gets between our happiness and us. Think about it: right now, if you're young and healthy but not doing the one thing you really want to do or chasing your most important goal, the most likely reason is money.

If you don't learn to get money under control, this will be the case for the rest of your life.

It isn't that money makes you happy: it doesn't, can't and won't. That's just a fairy tale. Spending it might bring fleeting enjoyment, but worrying about not having enough money can last years, sometimes destroying lives and families.

Just trying to get enough money can stop us living the life we really want to live.

- Delaying starting that dream project you've always wanted to try because you have to make some cash first.

- Staying late in the office again so the kids are asleep before you get home.
- Another year gone by, with the only highlight a one-week holiday that you will barely remember in a few years, but which cost a year of “savings”.

Sadly, that's the best of it – the luxury end of the problem. That's for people who aren't in danger of spiraling into poverty, or desperately trying to climb out of it.

- The 59% of Americans who according to a Bankrate survey in late 2019 said they couldn't scrape together US\$1,000 for an emergency – and of course, we all got that emergency in 2020.
- In 2018, the incidence of mental illness in young British people was judged to have increased due to their worries about never being able to afford to own a house.
- Perhaps most shocking of all, in one of the richest and safest countries in the world, old Japanese women are increasingly committing petty crimes, deliberately, to be caught and go to jail, rather than live in poverty outside jail.

Let's not forget the 150 million people on the planet who have left their home countries to find better-paid work, leaving behind families and security to get more money, sometimes taking life-threatening risks to do so.

Yet we can all learn how to build our own financial freedom. Many of us will earn more than enough money in our lives to become millionaires, but we need to know how to do it.

While literacy levels across the world have surged in the last 200 years, from 12% in 1800 to nearer 86% today,

financial literacy rates have stood still or possibly even gone backwards. Charles Dickens's line from *Great Expectations* of “Annual income twenty pounds, annual expenditure nineteen pounds nineteen and six, result happiness. Annual income twenty pounds, annual expenditure twenty pounds nought and six, result misery”, is quoted as much by the financially literate today as it probably was then, and is as likely to be ignored by the rest of the world as it was then too.

The reality is that while the need for financial security is perhaps greater than it has ever been in the modern era, the tools for financial control of our lives are easier to find than ever before.

We can learn how to be in control of money, rather than money being the thing that controls our life. We can spend less money – and spend much more of our lives being happy. While it might not be the most fun thing in the world, we all need to learn the basics of personal finance, how to earn more, save more and invest more so that more of our lives can be free.

So that we can be *happy*, right now, and hopefully *ever after*.

## **Stop Believing In Fairy Tales**

Most people don't really understand money, so instead they believe in fairy tales. They believe happy positive fairy tales – like they'll win the lottery jackpot or a prince will save them – and they believe negative ones – that achieving independence will never be possible for them, or that investing is just gambling, even if they're told how other people do it.

These are all just myths. They have no substance in reality, but because we aren't taught how money really works, we

believe the fairy tales instead.

We might as well be children laying a trail of breadcrumbs in the forest for all the help these stories will do for our finances and our future.

- If we meet the right person, be they prince, princess or pauper, they will take care of our money worries.
- If we buy the magic ticket, in a lottery or the stock market, we will be rich beyond our wildest dreams and never worry again.
- In the magic kingdom we live in, the government will take care of all our needs when we are old or sick.
- We don't need to think or learn about money. We can just spend what we have and everything will work out ok.

There are so many financial fairy tales out there, you could fill a thousand books with them – and still not stop. And yet the truth is so much simpler: if you can understand a few basic rules of personal finance, you can be in control of your own life, working away from debt and towards financial freedom.

And yes, this means you. You might think you have nothing to save, need to keep spending and can't learn to invest, but these are just as much myths as charming princes and talking frogs.

You can do these things. You might not be able to do all of them now, but you can do some of them, and even doing just one of them will build a habit that could grow into the others.

- You can think of one thing you can spend a little less money on. And then you will think of a few more.



- You can find one way to earn a bit more income.
- You can pay some debt down faster.
- Start building an emergency fund that could stop you borrowing the next time you need fast cash ...
- And you could turn that into the beginning of an investment fund.
- And if you really, really can't do it today, then you can learn how to do it today, so you can do it tomorrow, when your circumstances change.
- Or teach it to your children, so they know how to do this straight out of school and don't make the mistakes you know you made.

You can do at least one of those things. You might have to start very small, but that's how worthwhile things begin and where you can make a real difference, for yourself.

That's the real world – where fantasy ends and reality begins – the things that you can do for yourself. I know that's not magical, but that's the way the world works. There isn't a talking frog who can tell us what we are supposed to do every step of the way.

Or is there?





*“This isn't a fairytale, Princess.”*

## ***This Isn't A Fairy Tale, Princess!***

*Once upon a time, in what seemed very much like a magical land, there lived a beautiful princess.*

*Well ... what other kind of princess would live in a magical land except a beautiful one? It wouldn't be a spoiled one or one who had never done a day's work in her whole life, would it?*

*One day, the perhaps-a-little spoiled princess looked out of the window and wondered why all the people were working so incredibly hard, and why they always had been. The farmer was planting his crops and tending his animals. The baker was baking bread and cupcakes. The carpenter was making furniture and helping the builders construct buildings, while market traders were shouting out to passing customers to buy their products.*

*This had always been the way that things had looked out of her window. People were working, doing their jobs, non-stop. It seemed like the people outside worked hard without ever being able to take a break.*

*"Working hard ever after doesn't sound that magical," she murmured, half to herself and half to Charlie her pet frog, who strangely always looked like he was listening.*

*Things inside her father's castle were the same. The cooks were always cooking, the cleaners always cleaning and the guards were always guarding. Even her father, despite being king, still had to do king-type work ... deals with distant lands, managing the treasury and setting impossible tasks for any visiting prince who came to the castle asking for her hand in marriage.*

*"Charlie, it seems that the only two people in the castle who don't have to do any work are you and me," she mused to the frog while still gazing out of the window.*

*"And your days are numbered, princess," croaked Charlie.*

*"What?" said the princess.*

*"Yes, I can talk," said Charlie.*

*"Well, I suppose this is a magical kingdom," the princess mumbled through her shock, although it was what he had said that really worried her. "What do you mean, my days are numbered?"*

*"This kingdom may be magical," said Charlie, "but there are limits. One day soon, when your education is finished, you're going to have to go out into the world and pay your own way. Nowhere is so magical that people don't have to take care of themselves eventually."*

*"But what about the prince? The charming handsome one that will finally pass all the impossible challenges my father sets?"*

*Charlie laughed gutturally, which is the only way a frog can laugh.*

*"Those princes are idiots," he said, "who have never had to do anything for themselves in their whole lives, which is why your father doesn't want you to marry one. He wants you to be able to take care of yourself first, and then he'll know you'll be free to do whatever you want with your life."*

*"But ..."*

*"But what now?"*

*"But what about 'they got married and lived happily ever after?'" she pleaded.*

*Charlie laughed again. "This isn't a fairy tale, princess."*



*The princess looked at the frog for a long time, as it began to dawn on her that she had a lot to learn.*

*“And don't even think about kissing me!” said Charlie.*

# The Chapter 1 Cheat Sheet

At the start of each stage of the M.I.S.S.I.O.N., we'll give you a quick clue as to what's coming up, so here's one for the whole book:

Aim for the **Freedom Formula**, the calculation of how much money you need to be truly free: when you have assets worth 25 times what you spend in a year, you need never work for money again. You can work for fun, but you won't need to work for money: earn a 7% return on your investment, spend 4%, and the remaining 3% should cover inflation. That's it. You're free to do whatever makes you *Happy Ever After*.

Reaching the **Freedom Formula** requires you to complete a seven-stage M.I.S.S.I.O.N. which is an acronym for the following:

1. **Money.** Money is time and energy. Learn how to think about it properly.
2. **Income.** You need to get money into your life, either by working for other people or working for yourself. The more options you have, the better.
3. **Saving.** Save before you spend and you have a chance of being financially free. Separate your money, and increase saving whenever you can.
4. **Spending.** Learn to enjoy spending more carefully: budgeting, negotiating discounts and reducing careless spending. Cutting back on small things can have a huge impact.

5. **Investing.** The magic of compounding will grow your savings faster all the time, just don't be afraid to take some risk.
6. **Owning.** Understand borrowing, equity and real ownership, to ensure you can achieve your Freedom Formula and financial independence.
7. **Now.** The earlier you start, the more compound interest will work for you, and the less you will have to work. Start now. If you like, you can start here, with these investment service providers:  
[www.sevendollarmillionaire.com/start-here](http://www.sevendollarmillionaire.com/start-here).

# **CHAPTER 1**

## **The M.I.S.S.I.O.N.**

I don't know why we're never taught about money. It's so ever present in our lives that it is almost impossible to explain why no one thinks we need to learn about it.

We get an occasional hint of money in mathematics classes; but at no stage of school are we given a basic grounding in how the world outside really works, what makes it work and, most importantly, how we could make money work for us.

This is huge. Our schools don't teach the one thing we know everyone has to use once they leave school – and because parents aren't taught it, they can't teach it to their own children. As a result, children finish their educations and leave home without ever learning how they will make their way in the world.

### **Two Facts About Being Free**

Compare these two sentences:

1. Most developed countries have a retirement age of between 65 and 70 years old, that is getting older all the time.
2. Many people could stop work comfortably at around half that age, after less than 18 years of working and saving.

Imagine telling people these two facts. Which do you think they will agree with, and which one will get everyone arguing with you?