

FINANCIAL FREEDOM

A Proven Path to All the Money You Will Ever Need

GRANT SABATIER

GRANT SABATIER has been dubbed "The Millennial Millionaire" by CNBC. In 2010, Grant Sabatier was 24-years old and had \$2.26 in his bank account. Five years later, he had a net worth of \$1.25 million and by age 30 had reached financial independence. He started a blog to detail his journey and to teach that accepted wisdom about money, work and retirement is flawed. His blog *Millennial Money* now has more than 10 million readers. He also hosts a podcast titled *Financial Freedom* where he talks about personal finance, investing, entrepreneurship and mindfulness. He has been featured in the *New York Times*, *Washington Post*, *NPR*, *Money Magazine* and other publications. He is a graduate of the University of Chicago.

The author's blog is at: www.MillennialMoney.com.

ISBN 978-1-77544-964-5

MAIN IDEA

What's the fastest way to achieve financial freedom? Grant Sabatier went from a net worth of exactly \$2.26 to \$1.25 million in just five years using this 7-step financial freedom plan:



Financial Freedom

- 1 **Figure out YOUR number**
- 2 **Calculate WHERE you are**
- 3 **CHANGE how you think**
- 4 **REPLACE budgets with fast savings**
- 5 **HACK your 9-to-5**
- 6 **START a side hustle**
- 7 **Invest as EARLY as you can**

The ultimate goal and true aim of financial freedom is exactly that – to gain the freedom to do whatever you want with your time. Financial freedom isn't something you can only enjoy in your sixties or seventies once you retire but should be achieved as soon as possible.

"The vast majority of personal finance advice out there is focused on helping you maximize whatever limited money you already have. It's focused on frugality, scarcity, cutting back, and spending less, and doesn't acknowledge that money is limited only if you don't try to make more. Money is unlimited. Time is not. Don't waste time. Make money buy time."

– Grant Sabatier



Financial Freedom

1. Figure out YOUR number Page 2
 Clarify exactly how much money you need to achieve financial freedom as you define it. Everyone has a different definition so be specific about what it means for you.

2. Calculate WHERE you are Page 3
 Analyze what your net worth is as of today's date. Know exactly how far along the path towards financial freedom you really are.

3. CHANGE how you think Page 4
 Radically change the way you think about money by incorporating a new mindset. Use that mindset to make more and save more towards your financial freedom.

4. REPLACE budgets with fast savings Page 5
 The problem with budgets is they encourage a scarcity mindset. Focus more thought and energy on boosting your savings rate. Maximize your returns on your time.

5. HACK your 9-to-5 Page 6
 Regardless of whether you love or hate your job, use it strategically to accelerate your journey towards financial freedom. Know your market value and make what you're worth.

6. START a side hustle Page 7
 It's never been easier to start a profitable side hustle but do it right. Work for yourself and grow your side hustle until it covers all your living expenses and then some.

7. Invest as EARLY as you can Page 8
 Use compound interest to supercharge your progress. Invest as much money as you possibly can and invest as early and as often as you can.