

FINANCIAL FREEDOM

A Proven Path to All the
Money You Will Ever Need



Grant Sabatier

creator of Millennial Money 

Foreword by **VICKI ROBIN**, author of *Your Money Or Your Life*

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CHAPTER 1

MONEY IS FREEDOM

How I Went from \$2.26 to \$1 Million in Five Years

Grant, wake up!” my mom yelled to me from the bottom of the stairs. It was eleven A.M., and I’d slept in—again. Waking up in my childhood bedroom, I felt like I was back in middle school, but I was actually twenty-four years old, unemployed, and living with my parents—a situation all too familiar to millennials like me.

It was August 2010. I’d moved back home two months earlier after being laid off from my job as a researcher at a newspaper. My parents had told me I could crash at home but that I needed to be out in three months and they weren’t going to give me a dime. Every night at dinner, they asked how my job search was going, looking at me skeptically as I tried to avoid eye contact.

The truth is, I’d recently stopped applying to jobs. I’d sent out over two hundred résumés in the past month alone and hadn’t gotten a single call back. You can send only so many résumés into the abyss before it starts crushing your soul.

As I rolled over in bed that August morning, I tried to think about anything other than my current financial situation. In any case, I had an even more primal desire: I was craving a Chipotle burrito. I knew I was getting low on funds, so reluctantly I checked my account balance on my phone. The savings account I’d labeled DO NOT TOUCH right after I’d lost my job had \$0.01 in it. My checking account balance was scarcely better: \$2.26, barely enough to afford a side of guacamole, let alone a whole burrito. I took a screenshot of my account to remember this feeling and serve

FINANCIAL FREEDOM

as motivation for the future. Eventually I hung the picture in my closet as a daily reminder, and I still see it every morning.

The screenshot shows a Citibank homepage with a navigation bar at the top. Below the navigation, there's a banner for 'Citi never sleeps' featuring a person working at a desk. The main content area includes sections for 'Account Summary' and 'Rewards Summary'. The 'Account Summary' section displays checking and savings account details. The 'Rewards Summary' section offers options to enroll in the ThankYou® Network or apply for a credit card with ThankYou® Points.

Open an Account Find Citi Locations Search Help Contact Us Security Privacy My Citi Links

citi Citi never sleeps

Banking Credit Cards Lines & Loans Investing Planning Sign off My Citi

Hello Sabatier You have 0 messages My Home Account Info Payments Transfers Investments Service Center

View the new Citi® QuickTake Demos You'll learn how to get the most from Citibank® Online—pay bills, view account activity, make transfers and more.

Watch demos From Citibank

Last visit: 08/26/2010 Customize this page

Account Summary

| Checking | | On Deposit | Available Now |
|---------------------|--|------------|---------------|
| Checking: XXXXX4510 | | \$ 2.26 | \$ 2.26 |

Savings

| Savings | | On Deposit | Available Now |
|--------------|--|------------|---------------|
| DO NOT TOUCH | | \$ 0.01 | \$ 0.01 |

Rewards Summary

Select an account below to view or redeem points.

thankyou[®] citi rewards Details

Enroll your checking account in ThankYou® Network

Apply for a credit card with ThankYou® Points

Defeated but still hungry, I made myself a turkey sandwich and headed outside to the backyard. It was an unseasonably cool summer day in the D.C. suburbs, the sounds of lawn mowers and neighborhood kids enjoying the last week of summer vacation filling the air.

I threw myself down on the grass, just as I'd done so many times as a kid. As I looked up into the clear blue sky, pierced only by the occasional plane headed to Washington National Airport, I contemplated how I'd arrived at this point. I'd always done what I was "supposed" to do. I'd gone to a top university, worked hard, gotten good grades, and even managed to get a job offer before I graduated. After graduation, I started working for an analytics company and assumed I was now on the path to building wealth and becoming a successful adult. But as it turned out, I was making a huge trade-off.

My first job was located in a sterile office park two hours away from where I lived. The windows in my building didn't open, and the office manager couldn't be bothered to replace the air filters, so the air was always stale. I sat in a four-foot-wide half cubicle under fluorescent lights so bright they were almost blinding. I was so worried about doing a good job

MONEY IS FREEDOM

and making sure my boss liked me that, by the time I got home, I was too wiped out to do anything fun. I'd zone out in front of the TV and overeat out of boredom. I gained twenty pounds, and even though I was tired all the time, I had trouble sleeping because I was too anxious about the next day. At 4:50 A.M., the alarm would go off, and I'd crawl out of bed to repeat the routine once again. As the day wore on, I'd watch the minutes of my life tick by on my computer clock.

"You'll get used to it," my dad told me by way of encouragement when I called to complain. "Welcome to the real world."

I tried to convince myself that this would all be worth it, that every minute I spent behind that desk and every dollar I earned was one minute and one dollar closer to some distant dream future in which I could live the life I wanted to live. But in reality, I was actually just trading my time for enough money to pay my bills. I got paid twice a month and was living paycheck to paycheck. The first check went directly to rent, while the second went to paying off my credit card balance, which always seemed to keep going up. I told myself I would save money at the end of the month, but I actually ended up spending more than I was making. I worked hard all week, so I went out and spent recklessly on the weekend. Work hard, play hard, right? I assured myself I would save money next month. That I would save money when I was making more money. That I would save money when I was older.

Then, just six months after I started my job, I got fired because I wasn't making the company enough money. I later did the math and realized that in those six months, I'd traded 1,400 hours of my life for \$15,500 after taxes. And not only did I have nothing left, I owed \$12,000 in credit card debt.

Over the next two years I bounced between unemployment and a few other jobs, but I still never managed to save anything. I was so worried about money that I started suffering from debilitating anxiety attacks so powerful that my heart felt like it would stop beating and I literally thought I was going to die. I was letting the best hours of my life during the best years of my life burn out with each biweekly paycheck.

It sucked, but I was far from alone in my plight. According to Gallup's annual survey of the American Workforce in 2017, 70 percent of employees

FINANCIAL FREEDOM

in the United States are disengaged at work. Meanwhile, 69 percent of Americans have less than \$1,000 in savings and live one disaster away from poverty, bankruptcy, or crippling debt.

When the Great Recession hit, I lost my job again. By the time I showed up back on my parents' doorstep, after three years in the working world, I had traded 4,700 hours of my life for \$87,000 after taxes. And besides that \$2.26, I had absolutely nothing to show for it. I didn't even have my prized Volkswagen camper van anymore because I'd sold it six months before just to make ends meet.

As I lay there in the backyard, my thoughts of the past turned to thoughts of the future. As I considered my options, I saw the next forty years—the best years of my life—stretched out before me. I imagined myself stuck in another bleak office, in another nondescript office park, in another stifling cubicle. If I somehow managed to save enough of my salary after all my bills were paid, I *might* be able to retire in my sixties.

Given the trends of my generation, however, even that dismal prospect seemed unlikely. Among the 83 million millennials in the United States, the average income is \$35,592 per year, less than half of what our parents made at our age when adjusted for inflation. With an average of \$36,000 in student loan debt, most of us don't get out of debt for years, let alone start to save any real money.

If we look closely at these numbers, it's no wonder we aren't saving enough to retire in even three to four decades. While investment guides generally recommend you sock away 10 to 15 percent of your income (even though, as I'd later learn, that definitely isn't enough), millennials under twenty-five are saving only 3.9 percent of their income for retirement, while older millennials, those aged twenty-five to thirty-four, are saving 5.35 percent. This will make it impossible for most of us to ever retire. Literally impossible!

In case that doesn't scare you enough, who knows how decisions by our government and shifts in the economy will affect our futures? Will Social Security even be around in forty years? Will we be able to afford healthcare as costs go up and as our need for it becomes greater? Inflation isn't slowing down anytime soon, meaning our paltry savings will end up being

MONEY IS FREEDOM

worth even *less* than it is today. What are we supposed to do? Work until we fall down dead at our desks? We are on our own.

I realized that doing everything I was “supposed” to do wouldn’t guarantee anything, even retirement in forty-plus years. What kind of life is that? I didn’t want to spend my days in a job I hated just so I could get by. I wanted to feel passionate about my work and love my life.

I didn’t want to worry about money all the time or depend on a boss who might decide to fire me at any minute, just so I could pay my rent. I wanted to be in control of my own income and time. I didn’t want to put off traveling the world because I couldn’t afford it or I was allowed only ten days of vacation a year. I wanted to be able to have enough time to really explore the world. I didn’t want to spend the most precious moments of my future kids’ lives in an office. I wanted to be there to watch them grow and help them figure out how to realize their own dreams.

And I didn’t want to wake up at sixty-five and realize that I’d traded more than seventy thousand hours of my life working a nine-to-five for . . . what?

I wanted more money. I wanted more life.

I realized that if I wanted something different, I was going to have to *do* something different. So that day, lying in the grass, I set two seemingly unrealistic goals: to save \$1 million and to “retire” as quickly as possible.

I didn’t know how I was going to do it—or even *if* I was going to be able to do it—but I spent the next five years doing everything I could to make it happen. I read every personal finance book and investing guide I could get my hands on. I worked a nine-to-five job for benefits and connections, but then launched two companies and started several side hustles to earn extra income. I saved 25 percent, then 40 percent, then up to 80 percent of my income some months and put that money to work in the stock market so it could grow. And I figured out how I could optimize my lifestyle to maximize my income and savings, and have a lot of fun along the way.

Fast-forward five years later to 2015, and I had a net worth of over \$1 million. I didn’t win the lottery or come into some surprise inheritance. I didn’t strike it rich on some hot new app that I sold to Google for a billion dollars. I didn’t hustle for the mob or rob any banks. I simply learned everything I could, questioned all the popular advice about money I came

FINANCIAL FREEDOM

across, and maximized the value of my time through a combination of personal finance, entrepreneurship, and investing—three things absolutely anyone, even someone with \$2.26 in the bank and a lack of marketable skills, can learn to do on their own.

I'll admit it wasn't easy. In fact, it was the hardest thing I've ever done in my life. But not for the reasons you may think. The strategies I used require some effort and discipline, but they aren't complicated. What made my journey difficult was that it required me to step outside my comfort zone, take some calculated risks, and do things that no one else around me was doing, that no one I knew had done. A lot of people thought I was crazy, and even my girlfriend wouldn't come over to visit my crappy but inexpensive apartment. I definitely made decisions that many people wouldn't even consider. I was living on the edge, but I had a mission and that kept me motivated. I also learned an insane amount about how almost anyone can find ways to save and make more money.

One of the most profound lessons I've learned along the way is that most of the "accepted wisdom" about money, work, and retirement is either incorrect, incomplete, or so old-school it's obsolete. We've accepted this version of the "real world" because it's what others have done for generations, but it just doesn't work anymore—unless you *maybe* want to retire in thirty to forty years. Things have changed, and despite all the pessimism surrounding the financial prospects for so many people today, it's actually never been easier to make more money, manage your own money, and live a life free from the typical nine-to-five. The challenge is in opening yourself up to the opportunity, questioning the advice and example of others, and learning to do things differently even if people think you're crazy.

Most of what's in this book wasn't even possible ten years ago. None of it is taught in schools, and most people you know aren't even aware that it's possible. I learned it only because I made it my mission to do so and dedicated thousands and thousands of hours to learning everything I could, testing it for myself, and making mistakes from which I could learn. Once I realized how much knowledge I had gained, I knew I needed to share it with the world.

In 2015, soon after I reached my goal of saving \$1 million, I started

MONEY IS FREEDOM

MillennialMoney.com to build a community and share my strategies, habits, and hacks to build wealth as quickly as possible. Over the past three years more than 10 million people have visited Millennial Money or listened to my podcast, and tens of thousands have reached out to me directly to ask questions and share their own financial successes. I recently heard from Victor, who was able to get a \$60,000 raise; Mia, who sold her first \$20,000 side-hustle engagement; Eric, who increased his savings rate from 3 percent to 40 percent in two months; and Melissa, who lives for free in million-dollar mansions thanks to information she learned on the site.

Many more have been able to launch profitable side hustles, start investing, negotiate life-changing work-remote opportunities, leave their full-time jobs to pursue their passions. Many have fast-tracked their financial freedom and are now on pace to retire in ten years or less, decades earlier than they otherwise would have been if they hadn't implemented these strategies. While the site has proved to be a great resource, I still get asked all the time "How, *exactly*, did you do it?" The answer to that question is much too long to be explained in a single blog post, which is why I decided to write this book.

The strategies in this book are designed to help you make as much money in as little time as possible. In the chapters that follow, I'll lay out the exact framework and each step I used to go from \$2.26 to over \$1.25 million and financial independence in just five years. I'll show you why you don't really need a budget, why you can keep buying that small-batch coffee even though it costs \$20 a pound, and why you should definitely still go out with your friends or take that last-minute trip to Yosemite.

I'll show you how you can literally live rent free or, even better, buy a home and make money on it each month. I'll show you why spending just five minutes a day managing your own money instead of handing it over to a money manager will help you earn hundreds of thousands of dollars more over the long term. I'll show you how saving just an additional 1 percent of your income can help you to reach financial independence up to two years earlier. And I'll show you how to increase your savings rate so you can "retire" in as little as five years. Most important, I'll show you how to make enough money so you never have to work again—unless, of course, you want to.

FINANCIAL FREEDOM

If you're thinking that this all sounds too good to be true or that you have to be some sort of financial genius to pull it off, don't worry—you don't. I've never taken a business or finance class in my life. Unfortunately, one of the most damaging and popular myths about money is that it's complicated. In large part, this is the work of the financial industry and money managers, who use fancy words, confusing equations, and abstract acronyms to make it seem complicated so you'll pay them a lot of money to take care of it for you. And forget about early retirement—most banks and money managers make money off you only when you're making money and investing it. I've never, ever seen—and I've been looking—any bank or advisor who recommends you save 25 percent or more of your income so you can retire earlier.

Most of the concepts in this book are actually pretty simple, and any math you'll need you learned in elementary school. I certainly intend to cover a lot of ground, but my goal is not simply to give you a laundry list of advice you need to follow. This is a strategy, a blueprint, a philosophy, and I want to help you understand the mechanics behind money so you understand why and how the advice works, and how you can get results quickly.

The more ideas you can implement from this book, the faster you will build wealth, change your life, and reach financial freedom. If you want to be able to walk away from corporate America in five years like I did, the surest way to do so is to follow my example step by step. If you're not quite that crazy, you can pick the ideas that work best for you and still achieve amazing results. Because the strategy employs so many different techniques, it is customizable, scalable, and one you can use indefinitely.

This plan is broken down into seven steps that I will walk you through closely and teach you to use. This plan works because it's designed to maximize all areas of your financial life. Each of the steps builds on the others and the sum of the steps is much greater than each one on its own. If you follow the plan and stick with it, I promise you will end up with more money than you ever thought possible.

Step 1: Figure out your number. While my number was the amount I would need to reach financial independence so I

MONEY IS FREEDOM

never have to work again in my life, financial freedom might mean something different to you than it did to me. *Your number* is how much money you need to reach your financial freedom. Maybe it's how much money you need to get out of debt, cover six months of expenses, take two years off to travel the world, or live the rest of your life without ever having to work again. No matter what financial freedom means to you, the first step is to figure out how much money you need to get there. I'll walk you through the exact process and show you how to get there faster.

Step 2: Calculate where you are today. After you figure out how much money you need, I'll walk you through how to analyze where you are today and explain why your net worth is the most important number in your financial life. I'll also share a simple strategy for how to think about and handle any debt you have.

Step 3: Radically shift how you think about money. If you keep thinking about money the same way you always have, then you won't make as much money as possible. How you were taught to think about money is probably holding you back in some way, so I'll share the eleven different ways I think about money and teach you how to use them to save and make more.

Step 4: Stop budgeting and focus on what has the biggest impact on your savings. While it's important to track what you spend, it's not where you should spend most of your time. Budgets actually reinforce a scarcity mindset and hold most people back from saving and making more money. I'll show you how to calculate and increase your savings rate in order to fast-track your financial independence without sacrificing the things you love. There is a much simpler way to budget to maximize your return on your time.

FINANCIAL FREEDOM

Step 5: Hack your nine-to-five. Whether you love your full-time job or can't wait to get out, you should use it strategically to make more money today and as a launching pad to make a lot more money in the future. I'll show you how to calculate your market value and your value to your company, and negotiate a raise to ensure you're making as much money as possible. I'll also show you how to maximize your benefits, including the best remote-work options possible; increase your skills; find a higher-paying job; and maximize the opportunities to use your nine-to-five to reach financial freedom as quickly as possible.

Step 6: Start a profitable side hustle and diversify your income streams. It's never been easier to start a profitable side hustle and make extra money, but the problem is, most people don't do it right. They spend their time side hustling for someone else instead of for themselves, which means they aren't earning as much money as possible. Or they spend their time trying to grow a side hustle that was doomed from the beginning. I'll show you how to pick, launch, and grow a profitable side hustle so you can make more money in less time and create the money-maker's holy grail—passive income streams that make enough money to cover your living expenses and then some!

Step 7: Invest as much money as early and often as you can. When you invest money, your money makes money and you don't need to trade much, if any, of your own time. While there are an infinite number of ways to invest, the investment strategy in this book is designed to help you achieve financial freedom as quickly as possible by focusing on investments and an investment strategy designed to generate the highest returns with the least amount of risk.

The path in this book and these steps are designed so you can revisit them as often as you need to recalibrate your own numbers as your

MONEY IS FREEDOM

lifestyle and goals change. At first the path might feel unfamiliar, exciting, and maybe a bit daunting, but as you follow it, your relationship with money will change. You'll discover new things about yourself and your life. You'll also start seeing moneymaking opportunities everywhere.

But this book is ultimately about more than saving a specific amount of money or retiring at a certain age. More than anything it's about freedom. When you have *enough* money, you have more space and time to explore the world, to connect, to reflect, to grow, and to feel alive. You have the freedom to create the life you want. A life with more time for the people and things that make you happy. A life with less stress and more options.

A life you love.

“Financial freedom,” of course, means different things to different people, and as I’ll explain, different people need vastly different amounts of money to feel free. I recently met a young couple with two kids living in New York City who think they need \$5 million to be free, but the traveler I met in the Flagstaff, Arizona, train station feels free making only \$5,000 per year. Maybe financial freedom to you means being debt-free, or having more time to spend with your family, or being able to quit corporate America, or having \$5,000 a month in passive income, or making enough money to work from your laptop anywhere in the world, or having enough money so you never have to work another day in your life. Some monks feel free without any money, choosing instead to live within a self-sustaining community.

Ultimately, the amount you need comes down to the life you want to live, where you want to live it, what you value, and what brings you joy. Joy is defined as a feeling of great pleasure and happiness caused by something exceptionally good, satisfying, or delightful—aka “The Good Life.”

While it might sound impossible to figure out how much money you need to live a life you love or how to “maximize your happiness per dollar,” each step in this book is designed to get you there. Once you take the time to figure this out, you will likely find that you need a lot less money to reach financial freedom than you think and that you can reach it faster than you’ve ever thought possible.

While you can determine what financial freedom means to you and set

FINANCIAL FREEDOM

that as your goal, I wanted to break down financial freedom into seven levels that each have a profound impact on most people's lives when they reach them.

Seven Levels of Financial Freedom

1. Clarity, when you figure out where you are and where you want to go
2. Self-sufficiency, when you earn enough money to cover your expenses on your own
3. Breathing room, when you escape living paycheck to paycheck
4. Stability, when you have six months of living expenses saved and bad debt, like credit card debt, repaid
5. Flexibility, when you have at least two years of living expenses invested
6. Financial independence, when you can live off the income generated by your investments forever so work becomes optional
7. Abundant wealth, when you have more money than you'll ever need

(Shout-out to a great writer, and friend, J. D. Roth of Get Rich Slowly, whose levels inspired these.)

As you reach each level of financial freedom, you'll feel more empowered and in control, and likely have less stress around money. You'll also have access to more options and opportunities. You can take more risks that make you more money and your life richer.

Money is no longer some abstract confusing thing that you want, it's something you have and know how to get. Once you know how money works and you've mastered it, you can let it go and come to it on your own terms. Instead of a worry, it becomes an opportunity. Instead of it controlling you, you control it. You have freedom through money.

I worked really hard to get to each level as quickly as possible. The more time you dedicate to the strategies in the book, the faster you will reach the next level of financial freedom. Once I reached one of my goals, my next goal was almost always to double my money. So when I had \$1,000, my next goal was \$2,000, and when I had \$2,000, my next goal was \$4,000. This made it easier for me to set a goal that was tough but achievable. If

MONEY IS FREEDOM

\$1 million had been my only goal, I wouldn't have made it. Set smaller goals along the way and push as quickly as you can to reach them. Celebrate each success in a small way to mark the milestone. No matter how long it takes, just keep at it. Trust me, it gets easier over time and you'll build momentum because of the habits and strategies you used to get to your previous goal. Your first \$1,000, \$10,000, and \$100,000 are the toughest to save.

You can get to level 5 (when you have at least two years of living expenses invested) in a few years with a lot of hustle, but the biggest distance is between levels 5 and 6 (when you can live off your investments forever). This is when you just have to go all out and make, then save, then invest, as much money as you can. You just have to keep at it. The extra time and energy you invest now will expand into freedom.

If you really commit and are willing to make the trade-offs, you can realistically reach financial independence in ten years or less. If you really hustle and get lucky, you might even be able to do it in five years or less. I'll be the first to admit that it was lucky I started investing before a big bull market, but if I hadn't made and invested as much money as I could, then I wouldn't have been able to take advantage of it. While you can't rely on luck, you can rely on the proven path in this book to help you whether luck comes along or not. No matter what, reaching financial independence in ten, fifteen, or twenty years is a lot faster than forty years—or never! That's a ton of extra time to do whatever you want.

For me, financial freedom meant reaching financial independence at the age of thirty so I didn't have to work in a cubicle for the rest of my life. Before I had money, I spent so much of my time anxious and worrying about it that I felt trapped. Pretty much every choice I made was driven by money. Not only was I trapped by what I could or could not afford, but my time was also controlled by my need to make money. I went to bed and woke up at certain times so I could arrive at the office by a certain hour so I didn't piss off my boss, who could fire me at any moment. I loved to travel, but even if I could have afforded a trip abroad, I could go to only so many places with ten days of vacation a year. Money—or my lack of it—was all I thought about.

Once I reached financial independence and had enough to walk away from work forever—even though I have chosen not to—I completely

FINANCIAL FREEDOM

stopped worrying about money. Over time my anxiety started to disappear, which, based on what I've heard from others who've reached financial independence, is common. I'm more present, calm, and happier. I feel more in control and connected with the world and my relationships. I have more time to do the things I love to do, like traveling, writing, playing guitar, and teaching, and because I don't *have* to work, I can choose to do work that I find fulfilling and meaningful instead of just what will pay the bills.

Financial freedom, financial independence, early retirement, whatever you call it—it feels big, open, limitless, just like those summer days as a kid lying in the grass and feeling like the whole world was open and anything was possible.

What does financial freedom mean to you? What would you do tomorrow if you didn't need to work for money? Only you can answer these questions.

I'm only here to teach you how to get there.

Hit me up!

What does financial freedom mean to you? Use the hashtag #financialfreedombook or hit me up on Twitter @sabatier or @millennialmoney, Instagram @millennialmoneycom, email me at grant@millennialmoney.com, or share at financialfreedombook.com. I'd love to hear from you.

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