# “If I won a million”

1,000,000$ is a rather substantial amount of money for most. Winning a million isn’t the most common activity out there. But assuming I did, and assuming I actually got the money without hassle (18-year-old lottery limits, intrusive family/me just giving money to my family, taxes, people who “know” better, etc.), what I’d do with it is probably on the *“boring”* side of the spectrum.

## The boring

It is occasionslly said that it’s best to start investing early, gathering a reasonable budget and just learning is rather valuable, especially in our economic world where inflation can easily devalue the longevity of static cash. Fluid assets are a lot more future-proof.

A million dollars is rather overkill to all invest, especially as someone with no trader knowledge. My go-to would probably be to allocate around 500,000$ to 650,000$ to just diversify, spread out. Invest in some index funds, try to gamble on some volatile market shares; the options are really limitless.

Worst case scenario? I flung half a million dollars, **whoops.** But realisticslly there isn’t much good I would normally do with a million dollars. I’d gain insightful knowledge, that’s the goal.

Best case scenario however, I grow a somewhat reasonably diversified trading portfolio which *can* make me more money. It might not last, but it’s a start.

## The slightly less boring

*Boring stuff aside*, let’s move on to the ~350,000$ I left myself earlier. This is my spending budget, way more than I’m planning to spend, but it’s something.

First order of buisness, I’d focus some nifty upgrades. Buy myself some games, a couple domains (urls for websites; I’m a developer, okay?), upgrade my PC, my home internet, small things which would make me happier, I’m going to estimate way over and say this all could take somewhere around 50,000$ (it really wouldn’t).

I’m frankly not as big of a gamer as I once was, so that’s a big net win; I don’t need a nasa-grade gaming computer.

Some another treat I’d maybe enjoy would be a reasonable laptop (to install [Arch linux](https://en.wikipedia.org/wiki/Arch_Linux) on and enjoy some quality coding time in bed). *Did I mention I’m a huge programmer-nerd?*

Another order of buisness: giving back to people. Don’t get any wrong ideas, I’m only referring to those people I *“stole”* from, namely pirated games. With as much money as I still have left in this hypothetical I’d support people I like, games I played, buy some pateron memberships, etc.

Some in-game skins for Valorant, CS2 and of the same kind are obviously in order, nothing ridiculous, but I gotta spend money in some stupid way, *right?*

After all that, let’s say I have a remaining 200,000$ after investing, buying goodis, giving back, etc. all this will go into savings, simple. I like having some money available to me, *period.*

Thanks for reading my *“ted-talk”*, **money spent successfully**.