---

Title: FINANCIAL INDEPENDENCE... MEH

Date: 2016-2-2

Author: Tyler

---

For the past three years I have focused the majority of my energy onto the goal of achieving financial independence as quickly as possible. Financial independence is reducing your spending to a point where you can save ~28 times as much as you spend every year. You save this money in low cost index funds, real estate, or other investments that can give you an average return. In the 5 years since graduating from Campbell University I have managed to pay off my ~27k of student loans, stock up 35k in retirement savings, and buy a condo walking distance from my current job. Over the past year however I have become more complacent with my situation in life. I try my "best," but the fire to improve is gone. I have a calm that comes from "in 20 years this will all be behind me. This calm has lead to a decreased desire to learn, and an increased desire slow down, and watch TV.

Although I have enjoyed the internal feeling of "I see the light at the end of the tunnel" I don't believe it is what is best for me, or what will get me there fastest. I am instead going to stop my focus on financial independence, and instead focus on building, and with building will come knowledge.

*The person who dies with the most toys will be second to the person who lives with the most knowledge.*

I seem to accomplish a moment of satisfaction when I build something... Could be anything, but the act of creation seems to give me happiness. The hard part is that most of the time it's a lot of work, but that seems to make all the difference. So new life goal: Learn to enjoy extra work because it helps me build things.