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**A BETTER PLAN:
SPEND TO LIVE
SAVE TO WEALTH**

**A Real Life Guide to Building Wealth from Nothing
and Living a Life without Financial Fear**

By Case Lane

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The Better Plan Story

Welcome to A Better Plan and your new life! This book details a direct, real life method for building your wealth. The approach requires your dedication and discipline. We believe if you are holding this book, you are one step towards your goals. Be strong and stick with the objectives.

Throughout the book, we will follow one Better Planner from 9th grade, but also cover all stages of life, big decisions and the financial situation you may already find yourself trying to navigate. Keep reading to find the practices applying to you.

The book is set-up with an overview of Better Plan strategies for a time frame in life, followed by typical questions asked by people in different situations.

At A Better Plan, we have a worldview and believe you can learn money management changes by looking at examples from around the world. We will admit many of the examples are based on the life of a typical North American who has access to investment and tax strategies. But we firmly believe these ideas are for everyone. The need to secure your financial future is universal and so are the Better Plan practices.

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After making every financial mistake throughout my life, when I finally paid off my debts, bought property and started investing money, I decided to put together the advice I wish I had received at a much earlier age. Money is one of the great stressors of our modern lives. Yet sadly, regular people do not receive financial education, and if you do not know how to handle money you face a constant battle to stay ahead. This book is about having the information and the tools you need to implement the changes to be financially free. Even though I wish someone had told me all this at an early age, I also believe you can start any time to put these practices in place. Even if you're older, you can have these ideas in your head and set yourself on the road to wealth. I hope this book helps you and I look forward to hearing your Better Plan stories.

PRE-INTRODUCTION – WHAT ARE WE DOING?

On the western edge of the Caspian Sea lies Baku, Azerbaijan a dusty, fast-paced city where today a lot of people are earning a lot of money. The capital of this former Soviet republic is growing rich on oil and you can see evidence of new wealth everywhere. But Baku is also a city where people look to make a deal and you may not always feel the price paid is in your favor. Just a generation ago, I could imagine everyone in Baku was conforming to a particular financial order, effectively limiting their growth and opportunity under relentless government regulation. Today, the local citizens are free to pursue economic advancement, they are pinpointing opportunities to make more money. Our example of this rejuvenation came when our semi-English speaking rental car driver - you do not want to drive yourself in these streets - handed us over, car and all, to a non-English speaking driver halfway through his \$100 payday. The excuse was unintelligible, but the lesson was he probably had another job, and another \$100 to earn elsewhere, simultaneously, along with the \$100 he was receiving from us. This is how wealth grows where money seemingly did not exist before. People begin to focus on their own economic advancement by taking multiple jobs, squeezing every dollar out of a situation and expecting cooperation as they go along. Our driver knows the next person he deals with may end up ripping him off, but he'll be prepared for the next one. After all, if everyone is making change in a similar way, the new approach becomes the norm.

So, as we look around and ask ourselves what we are doing about our own financial advancement, we question anomalies. How is it possible that well-paid senior executives who earn over \$300,000 a year, and the cleaning staff who empty the trash in the executive offices in the evenings, earning about \$15,000 a year, have exactly the same lament, about money? No one seems to have enough. They are worried about running out. They want to figure out how to get more. They wish they did not have to work. Everyone is repeating the same mantra. The cleaning staff earns 95% less than the executives so you would think they have a claim on the money discussion, after all they have mortgages, car payments and kids in school. But the executives have the exact same bills, with more zeros attached – bigger houses, fancier cars, pricier schools. No one is simply money-worry free and enjoying life. No one is pursuing his or her true dreams or career goals and no one is particularly happy. Okay, the cleaning staff may be happier because they trade great gossip about everyone in the building, which makes for some laughs as they do their rounds.

But in general, we are anxious. The looming question is - what kind of a society have we produced were end-to-end on the economic scale everyone is worried about the same lack of money? What is it about the choices we make and how we look at our time on earth that leads us to such a constant state of instability and concern? You would think within the overall rise of civilization, we would have come up with an approach to money that feeds our eternal happiness, but we are not even close. We no longer club each other over the head, defecate in the street or grunt to communicate (okay, not everyone), but we certainly have replaced those limitations with a restraint tied to our fear of being unable to pay our bills.

Our constant fear is self-imposed, created by a debt-driven culture emphasizing achieving society's coveted goals over having the ability to pay for them. Beginning with student loans, through home mortgages and ill-managed so-called retirement funds, we are stuck in a decision spiral designed to manage our expectations and opportunities. We continue to perpetuate this

same struggle year after year even though we do not have to approach our lives and our decisions as if we had no choice.

A Better Plan: Spend to Live, Save to Wealth is a self-help money guide for modern advanced societies, adapted from observing how most humans on earth manage their survival. All over the world, people are born with no government assistance and have to use supportive societal expectations and strong family ties to approach their fiscal needs from a self-help perspective. For people in richer countries who believe they are entitled to avoid this individual responsibility, it's time for A Better Plan.

Being a rich country on paper, in terms of goods and services produced, is not the same as being rich in personal security. Most people around the world can only spend money on their basic life necessities. Their discipline comes from circumstance. Better Planners approach spending the exact same way, forcing a circumstance that allows all extra cash to be put into savings to be used to build lasting wealth. If you spend only to live, with all of your most basic needs met, you could accumulate significant savings, even if your earnings are relatively low. The example, the proof, for implementing A Better Plan is already being played out in every corner of the world. This book provides guidance from the example set by fellow humankind, which are the options those in less wealthy countries are forced to select as they move through life. This is not random or speculative, these activities are happening right now and working.

We can retrain ourselves to follow the A Better Plan approach of spending on life survival and saving to a wealth that takes us exactly where we want to go over a time period we define. Along the way, we impose our own rules, tied to our own accomplishments and focus our attention on achievements that leave us stable, secure and free to manage our personal and professional lives with our own definition of success.

This may seem obvious, but when you live in a culture that does not support those goals, the objectives become nearly impossible to achieve. This outcome is what I've learned while studying, observing and talking to people all over the world. These are my conclusions. I did not go back and apply anthropological theory to the sight of Jordanian fathers taking their children to the Dairy Queen in Amman because, as we find out in every economic crisis, the theorists can be wrong. Nor did I seek historical context for the money-changer who handed me fake Chinese yuans on the banks of the Yangtze. Traders have done similar shady deals since before the beginning of recorded history. I opened my eyes and ears and observed. I asked people questions about their culture, about their families, education, employment and finances. I wanted to know how they made money decisions and why. There is a reason we think the poor people are so happy when we travel around the world, I wanted to know what it is.

Growing up, I received no financial advice, and I often ended up in debt. Everyone around me seemed to accept these outcomes because that's how people live. Being anxious about employment and income is the common state they are all in. Their attitude reflected a belief in a status quo with no alternative, as if no one knew about saving over spending and studying over partying. A Better Plan: Spend to Live, Save to Wealth is the advice, the book, I wish someone had given me. If I had received this book in high school, I would have reached comfortable millionaire status much earlier, enjoying work I did not have to do, and riding through economic downturns with personal indifference. Over time I made the changes I saw playing out all over the world. I have absorbed what I learned and my observations and discussions led to these A Better Plan conclusions about life management. Do not accept the path recommended to you by

society, just because everyone else is doing it. Forge your own, using A Better Plan as a guide to the ideas of your global brethren and for support in making decisions to help change your life.

DISCLAIMER

This book is a guidebook of ideas designed to help people save and manage money. This book reflects my observations from all over the world. References to specific places are illustrative. I am not commenting on the merits or drawbacks of any people, culture, nation-state, or region. The stories are composites from people and travel – no one example depicts any one person living or dead.

The math used in the book should be correct but the actual numbers are illustrative and not expected to define a specific situation. Wherever you are in the world, you may pay more or less for purchases, or in interest payments, and have additional expenses, taxes and other obligations. The Better Plan scenarios are to be viewed and understood in the context of the book. Most references to taxes and related examples reflect United States federal tax information. No other information is specific to a location.

Use your own numbers in the practice spreadsheet available at <http://www.readyentrepreneur.com/home/a-better-plan/> to determine how the Better Plan ideas may apply to you.

REAL INTRODUCTION – EVERYONE ELSE IS DOING IT

A classmate in Mexico City once asked me why Americans say they cannot *afford* to have children.

“Because some people can’t afford children...financially,” I authoritatively answered.

He looked at me surprised. “What does having money have to do with having children?”

What indeed?

My classmate was wondering why anyone in a position to have children, that is anyone who is married, would ever put a qualifier on this most natural step in human evolution. To him, procreating was a given outcome and parents would do all they could to feed, clothe and educate their offspring. Having money could not possibly be a consideration at the point the decision is made to have children. I understood the question he was asking and why he was asking, but I was at a loss to explain our reasoning about children and money to him.

How could I explain to him that we have evolved a culture, invented a society, determined a path to success, directly linking all of life’s most important passages to money. He was not asking his question because all Mexicans think all Americans are rich. He was asking because he did not see the correlation between having money and having children. How could I articulate the idea of children being our God-given extensions of our love and commitment to humankind being superseded by a consideration of how much child-rearing may cost? Actually how much one

could spend to give kids a lot of stuff to presumably make them happy. All of our hopes, fears, questions, steps and stages in our lives are tied to money. We care about the economy because we care about money. We worry about having children only because of money. We don't think twice about whether or not we are mature enough to nurture and impart wisdom to another human being, but we fret endlessly about money.

We worry about earning money, keeping money and having money available for future use. We make so many decisions – marriage, children, education, food, transportation, shelter, travel – on the basis of money. Yet we know so little about earning, keeping and having money available when we need it most. We do not seem to understand how to manage financial accounts, hang on to cash, or keep currency close to us. We give large amounts of money to strangers without proof of their ability to use it for a stated purpose, then lament when those transfers are lost. We also use more money than we actually have available to us. Sometimes for practical reasons, sometimes out of societal or family peer pressure, but always because we are making a decision based on the question of money.

Yet some people never worry about money. That is to say, they do not pass every day wondering if they can pay their bills or send their children to school. The reason they do not worry is they have carefully built a financial safety net that is not tied to the vagaries of any one economic upheaval (yes, we admit if every form of finance collapsed over night - property markets, banks, investments, currencies, commodities - then yes there would be no financial safety net. But at that point you would not need one because the world would be in chaos and Armageddon would reign).

The Money Comfortable are not talking about having six months living expenses tucked away for a rainy day (although that's a good idea). They are talking about a focused, systematic, educated approach to managing their future that has never failed them. They can accomplish this only because they ignore the societal pressure to follow the conformist road. This is not just your basic spend-what-you-earn approach. This is a stand-up and ignore what-everyone-says-to-spend-your-money-on approach.

Let's go back a few millennia. Scientists tell us our human biology is based on the once known daily activities of ancient man. Ancient man roamed around the land looking for food, and when he found sufficient nourishment, he consumed all available, storing the excess as fat for the days when there was no nourishment available. Now, hundreds of thousands of years later, we are cautioned against over-eating because ancient man evolutionized a slow metabolism. If you keep eating, without walking around all day, you will get fat. Somehow, we get that, thanks to evolution. But we did not get another type of storage for famine process that would save us from suffering a long slow drain of our personal resources to avoid homelessness, starvation, nakedness and shame. We did not get the ability or the inclination to hunt and gather knowledge and money in a fashion capable of tiding us over when the resource was scarce. Evolution found our bodies a convenient place to store excess food, but could not develop a brain trigger to hoard pick axes, rocks, slings, furs and fire starter against the ravages wrought by unpreparedness, poor choices and peer pressure.

Nor did post-industrial evolution, in an era of rising prosperity, give us the internal personal equilibrium required to choose self-discipline over self-indulgence. We evolved into separate mental beings, measuring ourselves against definitions of success we dislike, yet are set on achieving for the sake of claiming we got there. Ancient man had no choice but to live within

his means even in times of plenty. They were always prepared for the day the good times would fade away, there was no safety net, so there was personal responsibility and supportive society instead. Now we assume everyone's tax dollars should be directed to correct our bad decisions. We leave little room for true emergencies, sudden deaths, natural disasters or legacy mediocrity.

[How did we get here?](#)

In this our day, surrounded by conveniences delivering plenty to our door, we have given ourselves a checklist for success living that is almost beyond our capability to control. The definition of success is created by our culture, but the means to achieve these accomplishments are hardly rolled out over a level playing field. Yet, somehow this reality does not matter. We want to achieve as success is defined by society, regardless of our talent, inclination, interest or desires. We do not want people to think we are lazy, uneducated or poor, in other words, a loser. By measuring exactly where we are and what we have achieved at particular points in our lives, we can lay claim to society's definition of success and live almost in a suspended state of inaction. If you are not college-educated by 22 years old, a homeowner by 30, married with children by 35, and set to retire at 65, somehow you have missed out on the way things are supposed to work. Regardless of what you actually achieve before you die, you have already been measured and forced to explain yourself and been found wanting. People feel sorry for you. We put up with this miscalculation, only because the idea appears to surpass the alternative. We could devote years of work and sacrifice to building a manageable foundation upon which we would achieve every dream we have ever had, or we could go shopping.

This is not exactly a personal finance book even though there are many personal finance tips provided. This book does not presuppose any particular faith or belief system, although you may find a spiritual edge. This book is a reflection on how to avoid living the perceived social and cultural requirements leading us into debt and despair. Our resultant stress exacerbates an already challenged health care environment and our despondency plays out in violence, isolation and exaggerated joy. We work just as hard to demonstrate happiness as we do to propagate rage. Every day that goes by, month, and year, we extend the struggle instead of reversing it, and we extend this disequilibrium to the next generation. We do this because we assume we are supposed to, we assume our behavior is normal. Our society will not criticize us even if we cannot pay our bills. In fact, others may emulate us instead. We do not want this form of existence, yet we maintain it.

[So what would happen if we rejected it?](#)

What would happen if we decided to pay cash for a college education, postpone marriage and children and paid off our mortgages early? What would happen if we used our youth to travel the world, experimented with multiple careers and sampled months of leisure at a time, and repeated the pattern again every decade? What would happen if we stayed at home with our parents until we were 30 years old, avoiding all expenses as parents continued to provide food and shelter so we could expand our knowledge and savings accounts? What would happen if the corporate world could never encourage 20-somethings to stay with their company? What would happen if everyone knew how to fix a broken kitchen pipe, wire a light socket or change the spark plugs on their car? What if everyone was interested in the geography of the country, the history of the world and the mathematical equations defining the utilization of energy? What if

education and saving were considered the paramount pursuits of young adults, fully supported by family, friends and a society applauding their dedication and focus?

And what would happen if you were not a young adult, no longer had your parents, are deeply in debt and functionally under-educated, yet you decide you would rather have A Better Plan than continue with your struggles another day? When you are sitting in traffic, tired and frustrated, you are already thinking this is no way to live. So what would happen if you said you were no longer going to live this way?

Instead of questioning the society we have backed ourselves into, we battle on. We look at our financial statements, our children's faces, our neighbors' pristine yards, and we battle on. We get up in the morning, go to work and hope we are not about to hear the negative announcement that management promised would never come. We commute home thinking of what to make for dinner, we watch some TV, we play with the kids, we read for ourselves, we fall asleep, we battle on.

In our society, we as human beings have this designed life exactly as we have evolved it. We have created this structure and struggle. Our ancient ancestors simply walked the earth looking for food, avoiding enemies, and developing living agreements for security and prosperity. We as 21st century humans have created this heartbreaking struggle for modern day survival that drains our energy, frightens us and discourages us into drugs, alcohol, anger and despair everyday. The question is why?

We tell ourselves we need to save for something called retirement, we invest our funds in instruments we do not understand then watch as the accumulation disappears. We tell ourselves we hate commuting but we have to live in the suburbs for safety, schools and familiarity. What would happen if we just decided this is not how we are going to live anymore? What if we just simply changed the way we live our lives? Instead of encouraging our children to go into debt right after high school, why don't we have them work and save for their post-secondary education? Instead of being scared about this thing called retirement why don't we learn to manage our money so recessions never affect us. Instead of wishing we were in a safer net, why don't we just get there?

Along the way we may find our personalities changing too. If we are no longer stressed, worried, drained and afraid, we are likely to be friendlier, calmer, and happier. No more road rage, no more angry stares, no more evil office colleagues and nasty neighbors, no more suffering.

Let's take a look at the steps to having A Better Plan for living your life. You can start anytime as the chapters are laid out and you can modify any of guidance to suit your nature and individual circumstances. But keep the core fundamentals in mind. You want to be financially comfortable, educated, safe and happy, could such a desirable outcome really be that hard?

Here's how A Better Plan unfolds:

- ❑ An endless learning foundation
 - In high school, learn as much as possible about everything, including financial management. Figure out your first career and your back-up skill.
- ❑ Commitment to saving – Save to goal

- Between high school and college, save for college. Do not pursue advanced education without your own money and do not graduate in debt
- A stake in your community
 - After college, save for a home, you will want to own real estate
- No regrets, no missed opportunities
 - Stay single and childless and do everything you've ever wanted to do, travel the world, go on to graduate school, date a lot of people, do not get married
- Engagement with others
 - Only when you're a mature, satisfied adult and not a day before, start a family. Find The One and get married and have kids, if you're so inclined
- Confidence in security
 - Own your home, have no mortgage, you already have rainy day and your do-not-need-to-do-formal-work savings
- Gratitude and appreciation
 - Enjoy the years when you no longer have to do formal work and are completely out of debt. You have nothing pressing you've always wanted to do, now you can give back, read every day, relax knowing this is the way life should be

Now how do you make these outcomes happen with all the pressures from family, friends and society to do everything their way?

[Before We Start](#)

Throughout *A Better Plan: Spend to Live, Save to Wealth* there are examples of hourly wages, annual salaries, tax effects, investment returns and other financial minutia. All or none of these details may apply to you. The idea is to understand the concept. You can ignore the details, unless of course you want to read the fine print at the back of the book. For example, if we are talking about working an extra job, whether you're earning \$5 an hour or \$25 an hour, is not the point. What you are trying to do is set a goal so you can move forward through your plan. Maybe you have to work at a second job longer to hit your goal, but the key is your objective, not the specific dollar amounts you will note are stated in the book.

We pre-suppose no particular geography in your Better Plan. Sometimes you can accelerate your goals if you move to a lower cost location. That's up to you. Again the key is the goal. We are not really concerned about how long it takes, only that you get there.

If you think a particular part of *A Better Plan* does not apply to you, read on. We try to cover various financial circumstances even if we start with your typical teenager living at home. Either way everything we suggest may apply to you in some way so stick with us to read what might work.

We are also not interested in your age as the number of commonly understood, human calculated years you have been on earth. For commonality, *A Better Plan* is laid out via familiar stages of

life like high school, college and parenthood. Those are like chapter headings. You can do any of the suggested A Better Plan activities whenever you're ready and you can accomplish all or none of them. The familiar stages are provided as reference points. We do not want you to believe any amount of time has already passed you by. Set your goals and move forward. Every year that goes by from the day you were born is just a measure for how much time you have been on the earth, which is not the same as your age. Your age is how you feel and how you behave, and the figure is really up to you. Do not let statements like you are too old, or too young, interfere with the goals you have set, stay focused, always. This is where you stop listening to society, family and friends and begin emphasizing the activities that make you happy and empower you.

Your mind is the most powerful tool you have. Your mind can overcome anything. As you work on setting up your Better Plan, do not let your thoughts waver into negativity. Believe in yourself. We know the saying can be considered a cliché, but you may wish to consider that a saying with so much staying power probably works. Let your mind stay on A Better Plan. Think about the goals you're setting and your road to getting there. Remember if you are spending only to live, and saving the rest to achieve your goals, you are in lock step with most of the world's people, doing what they're doing. Even if everyone around you is doing something else, you are the one who is actually doing something real. The more you think about the activities in this book, the more possible your dreamed of outcome becomes, and the more likely you are to successfully accomplish your Better Plan.

Okay, with this entire preamble in mind, we are going to start in high school but remember you can be at any stage in your life, living anywhere and ready at anytime to begin A Better Plan.

SECONDARY OR HIGH SCHOOL

High school, secondary school, such a fun time, right? All those parties, hook-ups, experimenting with every drug, and what about alcohol? Does the preference you display at cocktail parties today come from trying different hard liquor in high school (no more vodka for me)? What about the tricks played on teachers and not to mention the awkward kids? Those years were a riot, right?

Or, were those years, by the time you came to the end, a gigantic waste of time?

We know we said not to say anything about time. But here is the one point to be made that plays out over your entire Better Plan. High school is typically four years of your life. Today's average American life expectancy is 78.7 years¹. If you are male the average is around 76 years, and for females around 81 years. Every year, our average life expectancy can be extended by technology, health care, improved diets and safety standards; or shortened by our lack of exercise, horrible eating habits, pollution and recklessness. Either way, on average, less than 5%² of all the time you will spend on earth, will be spent at high school. Yet if you make a

¹National Vital Statistics Report, Volume 64, Number 11, September 22, 2015, "United States Life Tables 2011" Published by CDC National Center for Health Statistics, Department of Health and Human Services

² In North America, high school may be from 9th or 10th to 12th grade. For a person living for 79 years, 3 years is 3.8% of that time, 4 years is 5%

wrong choice during those three or four years, as so many of us do, the consequences disproportionately affect the next 77%³ of the time to come. That's right, more than three-quarters of your life is ahead of you after high school. But if you make one wrong move in those four years, you could be messed up for the future and even the time that has already passed by. These are the last years to be called juvenile, the last years before you can vote, go to war, drink legally, and have a life already pre-defined for you by our society and the state. Yet the realization does not seem to frighten us too much, we party on.

Some of us manage to party and still make good choices, largely because we have good habits and higher goals. Some of us know how to study, so we can get the grades we need and be accepted into our preferred post-secondary institution, which is apparently what we are supposed to be doing. In Japan, university entrance exams are so competitive high school students study on Saturday. While there is no shortage of pink-haired, mini-skirted teenagers hanging around Roppongi Crossing in Tokyo on Friday night, there is also no shortage studying all over the country to ensure their future. Some of us do not get the message, or we hear the news much later, hopefully when we are ready to hear it.

Following A Better Plan, what should you be doing in high school to set yourself up to make the right choices that will bolster, not destroy, the rest of your life?

Your number one consideration with all of those four years is you should be learning. We know, how obvious, but we mean really learning. You should actually pay attention in class, not just repeat by rote the ramblings of your teachers. You need to figure out what your first career will be and determine a back-up skill you can always count on to make and save money so you can live the life you want to live, not the one, society would hand to you. You actually need to start focusing right now, on the adult life you want, not the juvenile life you are about to leave behind.

Just starting High School

You're about to enter Grade 9 or 10 and you're really only concerned with the hotties who will be sitting next to you in class. That's okay, as long as you keep the following in mind.

1. When selecting classes pick one in every subject and everything you are interested in. Don't worry if this means you'll be at school and in class all day, continuously, because a full schedule is actually the way you want to operate. Take every elective you can fit in. If you're really focused, do the International Baccalaureate program, study languages, a musical instrument, advanced sciences, everything. Unfortunately, most of us realize only in the years after high school, the true importance of education. And we by education, we mean real education - knowledge, understanding, thinking, debating, reflecting, questioning - not the boring teach to the test nonsense so many have to endure. Unless you come from one of those educated and nurturing families, many of us fail to realize why we need to learn anything. Yet as adults, we cling to our secondary school time by constantly finding ourselves whispering, "What does that mean again?" "How does that work?" "Where is that from?" "I know I must have learned it in high school."

³ If a high school student graduates at 18 years old and lives to be 79 years old, that's 61 years which is 77% of 79 years.

You know in the movies when disaster is about to strike and wipe out the world, and they round up all the smart people to put in a cave so when civilization has to be rebuilt, society will have people of knowledge who know what to do. Wouldn't you want to be a real-life version of one of those people? Why are people afraid of being educated? Are you remotely curious about how the television works? What about your computer? Or refrigerator? Or your car? Why are two nation-states always in the news fighting some war? How did taxes come about? Why is the grass green? How does global warming work? Honestly, not studying and learning may seem easier, but you do not want to be one of the stupid people left out of the cave. You have no doubt heard about kids in China and Korea who study harder than anyone and are leading their countries to unprecedented growth and success. In Thailand, even the cashiers at McDonalds are bilingual. How many languages do you speak? You want to be able to compete, to avoid unemployment, to at least have one profession that appeals to you. You'll want to be able to keep up with everyone around the world. If you start now, you'll be curious as an adult. You'll want to be a lifelong learner. Take the time in high school to start accumulating knowledge. We have to change the schoolyard perception equating educated people with nerds or snobs who simply do not fit in. Educated people avoid the unemployment line. Start with yourself, reject the idea you should dumb-down, and instead learn, learn everything you possibly can.

2. Add extracurricular activities, like sports or the arts, if you can get on a team, any team, join. If you're not on the school team, you can definitely play intra-mural or organized neighborhood leagues, anything, open to everyone. You'll exercise, have organized events on your schedule, learn teamwork, maybe travel at least around the region, get to know kids at other schools. If not sports, how about chess, singing, dancing, drama, computers or the car club. You want to spend as much time at school with your school friends as possible. You'll meet and get to know a lot more hotties if you actually spend your time at school. You'll also really figure out who's who. Maybe the kid next door who you've known since first grade is not committed to an education the way you are, you may have a lot more in common with the one sitting next to you in chemistry class. We're not saying give up your old friends, just get to know everybody else.
3. Do outside activities, let the school structure drive you towards Junior Achievement or Habitat for Humanity or the United Way. This is the time to volunteer. When you're out of high school, you might think giving back is inconvenient and time-consuming. But if you did spend some time volunteering during high school, you might actually have found the experience fun and could continue with those activities as an adult. Volunteering is not only a worthwhile pursuit, the experience teaches you about what is really going on in the world. You can understand the plight of the homeless, unsupervised children or the hungry. Remember these learnings for the day you become a taxpayer. You will know first hand how your hard-earned money is being used in your community. Plus you'll meet even more people, whom you may want to know in the future.
4. Outside of school you may have activities related to your faith, community recreation center or family-related obligations. Spend time on all.

Why are you doing everything, like some super annoying mega-geek who's trying to beef up a resume for college? Because you want to learn what you like, whether these experiences help with your first career or back-up skill or not, you really want to know what works best for you.

You also want to discipline yourself. This busy schedule means you will have to manage your time, keep a day planner and schedule weeks and months ahead. Do you know why we do not go to school during the summer months? Because back in the day, you were needed for work in the fields. This old layover from our agrarian economy provides an excuse to have a lazy summer (we no longer work the fields but we get the time off from school anyway), and do nothing because the decision has been made to close the schools for the summer. In the colder climates, you appreciate having all this time to enjoy the warmer weather, who wouldn't? But really you should never take this time off. Catch-up on any studying, reading or extra-curricular activity you want to do to prepare for the next school year. Keep yourself busy all the time, keep your schedule on overdrive. This is a crucial habit you'll want to carry with you all the way through your life. These are the years you learn to get organized, we will come back to this time and again. Remember this is a life-long plan designed to make sure you avoid being broke, insecure and unhappy.

When your classmates make fun of your tireless efforts and want you to come out and party, tell them you're on a Better Plan, you're going for wealth and security and they can join you or leave you alone. We know the statement will be embarrassing because no one is living life on these terms, and people will think you're wasting your youth. But remember those four years are not supposed to be about partying. You need to set-up a foundation for your future. Partying is the real waste of youth and the people making fun of you will know that when they're unemployed and depressed.

You may notice we do not say, get a job. This is one of the sad tenants of our current way of living, high schoolers feel they have to get a job. The reason they're working is not at all what it used to be. In most of the developing world, able-bodied children over the age of five, work in the fields, factories, or family restaurant because they are needed, they have actually been born for the labor they provide. While we may still have teens who have to support elderly parents who can no longer work, to pay rent after being thrown out by wayward parents (or behavior), or to save for college (but hold that thought), the reality is most high schoolers have a job simply to earn money to spend. And what they're spending money on is not life's basic necessities.

We also did not say buy a car. A vehicle is literally a killer in high school anyway, you do not want to go to high school funerals. Better to ride a bike, especially if your parents went out of their way to live in the safe suburbs, ride a bike to school. That's a healthier lifestyle and cost savings rolled into one. Or take the bus, after a few years with A Better Plan, you will never have to ride the bus again, so you might as well try public transit now and cross the experience off your list. There may be some locations where if you're running around doing all these activities you will need a car, especially if you are busy at night. In that case, see how much you can carpool or borrow your parents' car. Maybe you can avoid buying a car, but contribute to gas instead. Or have a trade-off where if you're taking the bus someone will meet you at the bus stop at night. Use the safest and least expensive mode of transportation that works best for you.

Your goal during these high school years is not to spend money at the mall. Your goal is to accumulate knowledge and good time management habits. That's why A Better Plan encourages you to have an over-scheduled life full of classes, studying and extra-curricular activities.

Maybe if you are working with the homeless, you really will not feel you need 20 pairs of shoes. Or maybe you will not have time to go to the mall to hang out and buy smoothies and coffee by the gallon. If you're wondering when you'll have fun, you'll find out in all the examples we've just given. You'll have fun playing sports, running activity clubs, volunteering in the community – you'll have a tremendously good time. We know only the over-achievers and annoying do-gooders pursue this kind of schedule, but what you're trying to do is avoid having to answer to those people in the future. You really want to be one of the people who is in charge, at least of yourself. If you do end up answering to one of the do-gooders in the future, you want to feel comfortable knowing you can walk away at anytime. You won't be afraid to speak out for fear of losing your job. We'll cover more on the working life compromise later.

When high school is over, you want your fantastic memories of time spent being active and accomplishing your goals. You want organizational skills, you want to have tried every subject to know what you really want to do in life, and you want to be focused, so you are prepared for the next four years.

Who in the world does this?

Well everybody! Outside of North America, primary and secondary education is taken very seriously. By that we don't just mean everyone is forced to go to school, in fact, in most places it's a privilege to go to school. In the emerging markets, attending school is genuinely the key to earning or holding prosperity, rich families and poor focus their children on attaining educational goals. In Kano, Nigeria, I saw high school students participate in the care and upkeep of their school building and grounds to support the cost of their education. In their uniforms, clean blue shirts and pants or skirts, they swept the hallways, emptied the trash and wiped down the boards. Most were not eager to do the work, not because it was a chore, but because they would rather be studying. When they were done, they ran back to their books. If education is a scarce, costly service, people take it seriously and are grateful to dedicate all of their time to maximizing the opportunity to learn.

In the European developed countries, the school structure emphasizes ongoing accomplishment and an entry to university or trade school and a secure future. There are idle high schoolers everywhere in the world, but in general, the message from society is to use the high school years effectively and make sure you will be prepared to move on to a post-secondary education. While this overall principal may be true for Americans, the actual structure available, in the average public high school, does not emphasize the message. Only overly dedicated and original teachers, the ones you see in movies, change the game for an average public school student. That's why they make the movies, those teachers are an exception.

Given society is not being completely attentive to the critical importance of a solid public school education for everyone, it is up to you, the student, to swoop past them. Build your own curriculum through extra-curricular activities and an over-scheduled work ethic, and your results might match those of the up-and-comers around the world. Do not let anyone tell you to slow down or relax, but stay focused on the subjects and activities you are interested in, even if no one else is doing it.

Save to Goal

While there is no A Better Plan provision for working during high school, you're likely to do find a job anyway, especially during the lazy summer. So this is also the best time to start Saving towards your Goals. A Better Plan starts in high school, but really the first day you receive money for no defined purpose, you should plan on saving, not spending.

Here we will begin accumulating your wealth. Throughout A Better Plan, we will state the level of wealth you should have if you have followed the book's advice.

Birth to 9th Grade: A Better Plan is going to assume the total value of the money you received from your parents, extended family and occasional neighborhood jobs, totaled, on average, \$100 a year. Better Planners always recommend during the time you live at home, starting from birth, you save 90% of any money given to you or earned and use those savings to begin building your savings and investment portfolio. Since you save in a basic savings account, you can assume a 1% interest rate. When you enter 9th grade, you already have a savings account worth approximately: \$1,345.

Now the math...here's a word about numbers. All you need to know are the basics of mathematics – addition, subtraction, multiplication and division – and we know you learned this in school. The key to all saving is something called “The Time Value of Money.” This basic idea says a dollar today is worth more than a dollar tomorrow. The reason this is true is because of interest paid on savings. Financial planners assume the dollar today is in a bank account paying interest or invested in an interest bearing type of security. Every day a dollar is earning interest, it is worth more than a dollar. Are you with us? The calculation goes like this: if you have one dollar, 100 pennies, and the bank is paying one percent interest a year, you will receive one cent for your dollar during the interest time frame. At the end of the year your \$1.00 is worth \$1.01 and you did not have to do any work to earn the additional one cent. If you leave the dollar with the interest earned in the account, and the bank is still paying 1% on the new total at the end of the second year, your original \$1.00 is now worth \$1.02. And so on. So if you can save larger amounts, at higher interest rates, you can build your savings without even trying. For our newborn receiving an annual gift of \$100 from birth to 9th grade, the total amount of money given is \$1400, the amount saved (\$90 out of \$100 for 14 years) is \$1,260 but it's worth more than \$1300 at 9th grade because of the interest. The interest is cumulative. Interest is paid on top of interest earned, that is how you will grow your savings. Basic saving and interest earning is the slowest way to get rich, but also the most time-tried, reliable and accessible. Everyone can do this, you don't need anything more than to keep paying in to saving and investment accounts paying interest.

However you should also be aware of the erosion factor on your money called inflation. If the value of all goods and services, costs more each year, your dollar is buying less than it did the year before. If you are earning 1% interest, but inflation is 3%, your dollar can purchase the equivalent of what you could buy with 98¢, the year before. This is hard to avoid as basic savings accounts rarely pay more than the rate of inflation. So you would have to cut spending or increase earnings to keep up and ensure you have enough for spending in the future. This erosion is a literal interpretation and can always be challenged by reality because although prices do increase over time, your spending requirements also change. For example, you may not need to drive your car as often when you are no longer doing formal work and commuting every day. So you may not have a monthly gasoline expense, which could help make up part of whatever factor inflation played in your Better Plan. Or once you own your home, you do not need to buy

another more expensive one, twenty years later, instead you might sell and have lower shelter costs. Even within cities, prices of basic commodities like food and clothes vary widely depending on the neighborhood. Not to mention the effect of seasonal sales and special offers. Companies are invented every day with the sole purpose of delivering the same service more cheaply than their competitors. Salaries also increase, many companies provide “cost of living increases” at the same rate of inflation to ensure your salary does not erode. Just because inflation is more than interest earned in savings accounts, does not mean that during your lifetime, the true value of your money will erode away and you will not be able to buy basics like food and clothes. Given these factors, we will stick with a traditional savings plan with conservative interest returns and not calculate the impact of inflation.

This basic math is critical to understanding how you’re going to accomplish your goals. But we will not dwell on the numbers. Throughout A Better Plan, if you want the detailed calculations and assumptions we are using, download the Better Planner’s Calculations Spreadsheet at www.readyentrepreneur/betterplan. But remember, as mentioned before, these are sample numbers used to illustrate a point. The numbers are not the discussion, the figures are only used as an example of possibilities under certain circumstances. A Better Plan dialogue will build on this concept through your plans.

Okay where were we? Oh yeah at 90% of your income! That’s right for every \$100 you obtain, put \$90 in your savings and spend the remaining \$10 only. This assumes your parents are still providing you with food, clothing, shelter, bus fare and school supplies. And if they’re not, you can save 90% of the balance left over once you meet those basic needs. This is where you start spending only on what you need to live. We know everyone hates the 90% suggestion – you, your parents, everyone. Having only 10% of a typical teenager’s income as spending money is social destruction. You can rarely go to a movie. You will have nothing to buy alcohol, and what about those fabulous new jeans, jewelry or video games? Well what about them? Do you really need all of that stuff right now? You can buy everything you want over time, that is, save for discretionary expenses out of your 10% spending money. You do not have to deny yourself, you only have to change your habits and manage a more limited amount of cash for a longer stretch of time.

Your Better Plan in life is to provide yourself with a guaranteed, stable financial cushion. You are not interested in struggling and living hand-to-mouth as an adult, especially if you are already aware of the limitation through your parents. You want economic freedom so you can make your own choices about how you want to live. You know your Better Plan is a long road and will require saving, so for all of those things you want to buy – you have to ignore your shopping desires and put the money away. Even if you feel people are making fun of you and think you’re a nerd, stay focused on your plan. Ignore them, go to the library, and concentrate on the life you are preparing for yourself. Better yet, start the A Better Plan (ABP) club at school and surround yourself with people who are focused on saving to wealth. Be the ones who are frugal and determined. Tell people you are going to pay cash for college and be debt free, you will own your home and you will do everything you have ever wanted to do all through your life. More than anything A Better Plan requires internal discipline, you have to fight peer pressure and probably even your own family. Do not give away your money when people ask for a loan, even if the beggar claims they are facing disaster. Never lose sight of the goals you are really trying to achieve. One day you will be able to help everyone, but you have to get there first.

Stay strong, you'll see the movie one day. The key right now is to save cash, you are focusing on the rest of your life not just instant high school gratification.

But, you ask - 'what if I get hit by a bus tomorrow?' You would have missed out on the fun while studying and volunteering instead of partying. Actually you are not going to miss much. Of course, go to parties in high school, but make sure social events are scheduled into your time along with everything else you like to do. Avoid buying alcohol, the heavy drinking inherent with teenage partying is not just regrettable behavior, you are also wasting your money. What do you have to show for taking a case of beer to a party? Other people will be drinking away your hard-earned money. If you're not in classes all day, where else would you be, at home watching TV? Playing on the Internet? If you think about it, even with taking every academic class you can, participating in cultural or sports activities and volunteering – what could you possibly be missing? You'll be with friends and teammates. After the game or the youth mentoring, you can still go and spend some time at the party. You can study during the week and leave Saturday afternoon for mall trolling. Spend your 10%, you've earned the money, but spend it well. If your friends think you're a boring loser for following A Better Plan, remember where you're going and how you're going to live. They won't think you're a loser when they are laid off during a recession, and you are relaxed at home catching up on all those movies.

9th Grade to High school graduation: You have a very busy schedule, but occasionally do an odd job for the neighbor or work in retail during the holiday season and we concede, have a summer job beginning in 11th grade, your junior year. So for Grade 9 and 10, let's say your earnings are now about \$250 a year and in grades 11 and 12 it's \$1000 a year, after tax.

At the end of high school your account is around: \$4,000.

Remember the amount of money is nothing compared to your goals and you already feel like you're working yourself to death. So what's the point? Well you are working to death, so you might as well find a way to make the time work for you. Working hard to maximize your opportunities is the normal path of everyday survival around the world. This is what human beings are doing everywhere, they are working to maintain their lives. There is nothing abnormal or nerdy about dedicating all of your time to finding a way to make sure you can always provide yourself with basic human needs like food, clothing and shelter. You have nothing to be afraid of or ashamed about if you decide to ignore high school partying in favor of studying and working. You want a path to financial security working for you.

There are many known get rich quick schemes, from winning the lottery, to inheriting a fortune, to flipping real estate, to betting on an explosive stock. Plenty of people have paved their road to financial success with this kind of an opportunity. In fact, one can argue these are the only ways to get rich quickly. You can add to other wealth paths those activities requiring more time and talent, entrepreneurship and personal skill. If you have a revolutionary business idea and are willing to dedicate your efforts to take it to fruition then you have an outstanding opportunity to make yourself wealthy. If you have musical ability or athletic skill and are willing to consistently practice and try-out for professional recognition, you may have an opportunity to break away and pursue that dream. It's highly probable that if you work hard, master your craft and do not give up, you will accomplish exactly what you want to do and be paid for your efforts. So you can win the lottery, inherit an existing fortune, continuously flip low-priced real estate at a high price, bet (and win) on stocks, start a successful business or harness your talent

for the observance of millions, anything but work at one or two formal jobs and you have found your financial security.

In all of those scenarios, A Better Plan is still your method for holding on to financial achievement. If you want to keep the money that came to you so quickly, you will still have to work to save and manage your cash until you are comfortably settled into your goals-accomplished life. Even if your wealth hits at age 18 or 30 or 60, the path to financial security is still the same Better Plan. A Better Plan is not about saving money for what people call retirement; the practices are about giving yourself a complete set of tools for your life. You want a solid education and financial foundation shielding you from the vagaries of society's expectations and the sensationalism of economic upheaval. You want stability and comfort in your life so you are not influenced by the fears and frustrations of others.

Given the other options, whether get-rich-quick or work-hard-at-something-unique-towards-high-payoffs, there is, as we've said, probably no more challenging road to accumulating wealth than working and saving. Honestly that's the truth. Yet the practice is also the most accessible option for the vast majority of us and has been proven to work. Since the other options may not easily come to fruition, following A Better Plan, at least puts you on a path to wealth that is measurable and accessible under any of our common circumstances. You will not need the raw luck of the lottery system, vagaries of the real estate market, stock market fluctuations, brilliant business idea and execution or practiced or raw talent to make you a millionaire. You can pursue one or all of these options at any time, but stay focused on A Better Plan to maintain your steady, albeit tedious, march to fret-free stability. This is a long, drawn out road, full of frustrations and an endless amount of work, but the destination is the key to getting the work done to meet your financial goals. As you will see through the years, you are building on the past, towards a future that is not subject to easy disruption.

So you're coming out of high school and at this point, you are conservative with your savings, and your expected interest rate return is relatively low. You can always try a high interest savings account, which may include restrictions and fees on withdrawals. Or invest in government bonds or certificates of deposit. Always use investment vehicles that are government-insured. No need to invest in the stock market at this point in your life (unless you've been reading about value investing or studying advanced finance), you are trying to build your account to invest in yourself.

These first couple of years of savings do not amount to much. You put in a lot of hours for little in cash but plenty in experience. You're in high school, working part-time at jobs designed to be low wage and low skill. One thing you will realize over time is high wage earnings go to highly educated (or uniquely talented) people. Despite the fact you are taking every elective in school, you do not have the qualifications to earn a professional salary. As you progress with A Better Plan practices, your outcome could change. Each time you train in post-secondary education or trades, you improve your skills and you will improve your earning power.

Knowing this, most high schoolers realize the jobs they qualify for will certainly not pay enough to guarantee all the funds needed for four years at a university. So you begin looking at post-secondary education as a debt proposition. You'll decide to go to college right after high school and run up tens of thousands of dollars in debt and hope to get a salaried position when you're done or have your parents bail you out. This is the common approach to taking yourself to the next level, but it is not necessarily a good plan. This decision we have made as a society to

encourage 18 year olds to go thousands of dollars into debt to hopefully end up working above minimum wage is really one of the most questionable actions we collectively accept. Debt-financed post-secondary education condemns young people into a downward financial spiral without any preparation for managing a working life. This is one of the key expectations of our society that is ripe for change. What is the age of 18 anyway? Society decided that at 18 mandated school is over, you can vote, wage war, change your name and any number of legal adult cross-over activities that were not valid just one day before at 17 years and 364 days old. This is not nature's decision, as we all know, the physical signs of crossing over to adulthood actually occur much earlier. By the time you're 18 you could already look like an adult, or your maturity could have happened even before you started high school. Remember A Better Plan is to stay in school and take every high school course. But legal adulthood is an arbitrary age, which does not mean you have to accept the assumption. At least not in terms of what you should do when the fateful age arrives. As we all know some 18 year olds are definitely not adults as their behavior would attest, and some have been adults longer than their parents.

Your best bet is to follow the A Better Plan approach and ignore that society has an expectation for your behavior as soon as high school ends. You will emerge more mature than anyone you know for the hard work and tough saving you are about to impose upon yourself. Age 18 is not part of A Better Plan. Instead, you are following your personal requirements for the money you need to save to accomplish the goals you have set for yourself. You are not worrying about what society claims you should be doing at this point in your life. You want to go on to post-secondary education, you need money for your dream, and you are going to work and save for it, not go into debt.

Excluding you super geniuses, delightful artists and fabulous athletes who won all the scholarships at graduation, congratulations, getting your post-secondary education for free is actually the very, very best option. Also those of you with the organized parents who have already saved the money you would need for whatever college you could get into, congratulations to you too, lucky sperm. If you are getting a 100% free ride to the university of your choice, take the money and run.

So excluding all of you, the rest of us will not succumb to this earliest of the debt traps, instead we will make a deal with our parents and follow the Better Plan guidance, which as you are about to find out means more working and saving.

Why have A Better Plan when in high school? Because:

- You focus on learning which will help you decide which career paths you would like to follow
- You're determined to avoid college debt
- You're having a great time with the people you meet in class, at extracurricular activities and in sports. You are not missing out on anything.
- You begin to learn lifelong working and saving habits
- You're not a super genius or fabulous artist or athlete or product of lucky sperm - no free ride for you

- You are a super genius or fabulous artist or athlete or product of lucky sperm and you are still committed to ensuring the money you are going to earn is not wasted

[But I'm already out of high school and missed out on doing everything you have just reviewed...](#)

Actually you have not missed out on anything. Your Better Plan goals can begin at any point in your life. The key takeaways from the high school years goals we just reviewed are to learn as much as you possibly can in the formal setting provided to you, and to be involved in as many activities as you can squeeze out of the day. The money side, saving 90% of every extra dollar handed to you is not as important in terms of cash. Remember there is no specific number. The idea is to build a starting base of savings, but more importantly, set-up your initial discipline.

You don't have to be in high school to adopt these initial principles, you can start anytime. As we go through A Better Plan, we will remind you to jump in at any moment in your life, regardless of your circumstances. To get to the \$4000 you could have had after high school, you would have to save \$320 a month for a year (at 1% interest), or \$150 over two years. What can you manage? How about \$95 a month over three years? If you did not have at least \$4000 in savings at the end of high school, you can give yourself the option and save now. Instantly starting to save could be one goal, but there are many others.

If you did not finish high school, you can get your GED (General Educational Development) or any other recognized high school equivalency. Your Better Plan starts with education, more than money you want to make sure you have the ability to earn, as much as having the time. There are a lot of resources available, start online or at your local library, because you never know what interesting tips you might receive from people just like you. Or drop by your local bookstore or order a GED study guide online, you'll want to know what's ahead. Pick your most suitable option for kick-starting this crucial step in your education. In all cases, tell yourself you will start.

High School courses review

As for learning now what you did not learn in high school - you can usually obtain your local or state high school curriculum online or by contacting the school board directly or ask the high schooler next door if you can see their schedule. Take a look at the courses and electives and map out what you would study if you could do high school all over again. They probably offer classes now that were not even options for you when you were at school. You can take a look at the entire course list, pick subjects of interest, and register at your local community college or adult education center or online. By the way, doing this should be part of your complete Better Plan. You can take the courses out of curiosity and general interest, but if the selections and study times are tied to a broader plan like the university degree or professional certification you're interested in, you are doubling the purpose. We too love the idea of studying English literature if that's where you want to start to get interested in education again, start there. But in general, the preferred option is to tie the selected subject to a future earning opportunity. Every option is possible but make sure you think ahead to see the total picture of the life you want.

Set a time each day when you are going to do your high school review. Let's say Tuesday evening between 9 pm and 10 pm. I know - your favorite TV show is on at that time, so pick another time that works best for you. Now which subject would you like to try? Well you're interested in the sciences, you know there has been a lot of job growth in the health care industry.

You remember you did not take chemistry in high school because you did not like the teacher that year. So 9th grade chemistry is where you're going to start. Work through the lessons every Tuesday until you're satisfied you could pass the final exam you'll be taking to earn your high school equivalency as a prerequisite for your professional certification. Then move on to the next subject. Really it's never too late to keep on learning and there are endless resources with the reading materials, exercises, lesson plans and other information needed to get you started. If you do not want to do the course on your own, see if you can cross-reference the high school class to the local community college or university equivalent, and take the course with other learners like yourself. You do not have to miss out on the education you really want. Just take one subject at a time, one hour a week, until you get used to the idea. As you read through A Better Plan you'll understand that besides your high school diploma, you're going to be obtaining a professional trade certification and at least one post-secondary degree. But even if you decide not to tailor your high school studies to your future career, all knowledge is important and valuable and will help you later on down the road. Pick the subjects you are most interested in.

As for activities - well you will have to prioritize. Which sports or clubs did you want to participate in and not get the chance? What charity activities would you have done? Every one of them is available to you now. Take a look at your community recreation calendar or go online and see what organized sports activities you could be doing in the evenings or on weekends. Ask around, maybe friends or work colleagues are involved in the sport you always wanted to play in high school. Charities of course are always looking for volunteers, pick one that appeals to you and find out where they have the most need.

But I didn't like any subjects when I was in high school, why would I start again now?

If you have made the decision that you want a life free of insecurity and the threat of poverty, then you want to embrace the principles of A Better Plan and start making active decisions. The key is to be determined about changing the way you live, eliminating your dependencies and subjugating your fears. Spend some time thinking about what you like to do and see how your ideas translate into courses you will enjoy. Take a look at the local community college, adult learning center or university curriculum and see which career options jump out at you, then pursue courses along the same path. Attend an open house at one of those institutions. Education is one ticket to financial freedom, that's why you should start now. There are so many potential subjects that may not have been offered when you were in high school, chances are you will find something you like and you can use one interest to build your new future.

When am I going to find the time, I'm working full-time now?

Okay, now your Better Planning really begins, we are once again forced to talk about time. Most of us are starting A Better Plan after years out of high school, have jobs and commutes, and families consuming all of our free time. Or so we believe. Have you ever really looked at the composition of your time and thought through the minutes you actually have available to you? Begin with the consideration that the concept of time is a technical construct designed by our society to keep track of the very social norms that have so disrupted our happiness. Time is only as real as we have formulated it to be. Your age is a running count of the amount of constructed time you have been alive on earth, but does not convey any other message. Just work with us

here to look at the concept of time, not from scarcity but from the full light of all that is available to you.

Start with the 24 hours in a day. Why are there 24 hours? Do you remember this from high school? The 24 hours comes from the earth rotating around the sun, so it's a natural construct, you have 24 hours in a day. You should typically sleep for 8 hours a day, although this opportunity varies widely in our society. You can do an experiment to figure out how much sleep you actually need. If your current life will allow you to not set the alarm for at least three consecutive days (a week is better), you can find out how much sleep you really need by going to bed at the same time each night and noting the time you naturally wake-up. By naturally waking up, we mean no kids, alarms or barking dogs. What time would you actually get out of bed, if you were not required to get up to avoid being late for work. Speaking of work, that's typically 8 hours a day, 5 days a week, plus commute time. So given your sleep and work needs, each week, every seven days, you have up to 72 free hours to do whatever you need to do. Just think of available time this way, even though we know you're thinking about your long commute to work, eating, groceries, laundry, playing with the kids...you have 72 hours available to you. Did you realize how many available hours you have? Your possible available time is nearly twice as much time as what you have to commit for formal work and somehow you manage to get a lot accomplished there every weekday. What would it take for you to recognize this is real time you can organize, manipulate and utilize exactly as you feel is important? You have the time, if you believe you look at time from the perspective of availability.

If you work 40 hours a week, 52 weeks of the year, that's 2,080 hours. How many days are in those 2,080 hours? About 87, that's right, less than three months. If you had to work continuously without sleep from January 1 of every year, you would be done by March 29. This is no April Fool's joke, in terms of actual time expended you are done with work in the first quarter of the year and the rest of the time is yours to do whatever you need to do. Imagine your life as that entire year, with nine months you can organize into sleep (also 87 days), get your household chores out of the way, eating, leisure, and learning. You have a lot more time than you think you do. You just have to look at your days differently. Do not let preparing and getting to and from work be the all-consuming focus of every day. Think of the day in its totality. Think of how much time you really have in the morning, how much you really have at night and maximize your weekends. If you think of the time at work as just one-third of your full day, you can better see where you would find the time to study the courses you missed in high school.

And where is the time to watch TV, go to a movie or chat with friends? Well essentially that depends on how much you would like to do to achieve the goals of your Better Plan. Leisure time is a luxury in these early Better Plan days, just like it is a luxury pretty much everywhere in the world. But if you're on A Better Plan, you're not going to have to wait until you're 65 to grasp those free hours. Block out of your mind any concern you may have about missing leisure time and focus instead on where your Better Plan is taking you. And for when you really need to have leisure time, just schedule the hours next to all the other activities we have been talking about. Of course there are birthdays, weddings, religious rites of passage and other important get-togethers you do not want to miss. Those events will only happen once, you cannot go back and attend later. Since you do not want to be completely anti-social (unless you want to use your Better Plan lifestyle to avoid certain people), make sure you provide some time to be with everyone. In fact, you will probably enjoy this time more and appreciate everyone's company

when you come up for air from your studies. But always put your key goals first and never lose sight of the bigger picture.

We can hear you lamenting the loss of time to just relax and enjoy yourself, but in a society that offers aspiration and opportunity it is worth the effort to see how far you can go. The common human condition in the world today, the one the Martians can see, is of a day-to-day struggle for basic survival. We mean, take a look at the average life and income of the nearly seven billion human beings on earth in 2017. More than half spend their entire day attempting to secure one or more of the basic human needs – food, shelter, clothes. The other half are attempting to hang on to what they have.⁴ The number who, in general, do not or should not have these types of worries is less than one-half of one percent of all the people in the world.⁵ That's right, take one percent of the earth's population, remove half, and what you have left is the total number of people who probably do not have to worry every day about securing their basic human needs. You can work on changing this balance. You are forgoing leisure time and hanging out with friends now so you can get beyond the average human's daily struggle. After all throughout history, the people have changed, the location and source of their wealth has changed, and the total number has grown relative to the world's population. Maybe there is a spot for you in this club after all, there is a spot for all of us.

Is it a little scary to suddenly become more self-disciplined than everyone you know? Yes.

And to have more money than everyone you know? Yes.

And to be better educated than everyone you know? Yes.

And you may have to battle with them all to stick to your Better Plan. People will want you to waste time hanging out with them. They will want some of the hard earned money you've saved – "I'll pay you back, I promise" – they'll say. They'll want you to slow down, relax and just enjoy life. But when the recession comes, when your company gets hit with layoffs, when the landlord doubles the rent, when you do not get a cost of living increase, when any number of destabilizing events takes place, you'll be stuck with those people. Okay share the joy, but you do not have to share the misery. Honestly, show them this paragraph in A Better Plan, carry these words around with you, and tell your complaining 'friends' you are not going to sacrifice long term security for short term partying. Be strong, we Better Planners are paving our own road, it is long, it is unoccupied, but you own it.

If you consider what the point of human life is, it may lead you to the realization we are supposed to be advancing. Do you recall hearing the media reporting that one generation is destined to live better or worse than the last? If it's better, well that's what is expected, if it's worse, well we'll have a sad outcome. Do we not want to align our lifeplan with these greater social goals and decide to live one year better than the last? As a human species, every year we perpetuate a vision of a utopian future by utilizing technology, education and common diplomacy to end war, reduce labor, clean the air and improve all quality of life. If each year in

⁴ International Monetary Fund, World Economic Outlook, October 2016. GDP per capita for world \$10,313, in terms of PPP (purchasing power parity) \$16,329. There are 189 countries/economies listed, 64 have a GDP per capita greater than world average.

⁵ Global Wealth Report 2015, Credit Suisse – Number of millionaires in the world is 33.7 million = or approximately .48% (one half of one percent) of the world's population

human history brings us closer to the ideal of the world we want to live in, why not mirror that advancement within your own life. At no point does it make sense to give up and consider time has passed you by or you've missed your opportunity or you're too old (A Better Plan does not use that phrase, it will not be acknowledged again). If you consider every year of your life is about moving a little bit forward, learn one new subject, pay off one more credit card, then you are progressing as best as you can and not leaving chance or circumstance to dictate for you. There are societies where life seems to move at a different pace, the French have their long lunches, the Spanish their siestas, the Italians *la dolce vita*, we are envious, after all, these times of rest and relaxation transcend ambition. Remember you can have those practices too, if you have the understanding to pursue A Better Plan, and not leave yourself vulnerable to market forces. When you take those vacation days, you will operate at a level many others never realize and you will feel much more secure.

Why have A Better Plan if you're already out of high school?

- ❑ You either completed your high school education or dropped out, either way you can set yourself on the road to security by creating your Better Plan and putting the practices to work for you at any time
- ❑ Several resources are available to you to return to your high school goals and finish the classes or the diploma you had planned to complete. You need your high school credentials to move on to the next education phase as you continuously improve your earning power
- ❑ You have a lot of flexibility now to conduct your high school years with a more efficient, organized and productive approach to overall accomplishment
- ❑ You can utilize every moment of each entire day to redirect yourself to completing your high school goals. Be realistic about the real amount of time you have available to you.

The high school years did allow you time to study and save a little bit, but it's only the beginning. You have much, much more to learn as you continue studying throughout the years, and of course your savings will grow with each next stage of your life.

THIS IS THE END OF THE EXCERPT AND THE BEGINNING OF YOUR BETTER PLAN LIFE

[I want to know more...](#)

If you're curious about any other calculation in the book or want to know more about setting up a spreadsheet for yourself, spending only to survive, or saving to achieve lasting wealth - visit our website at <http://www.readyentrepreneur.com/home/a-better-plan/>.

Hello Better Planners,

I hope you have enjoyed this FREE EXCERPT from A Better Plan. You can purchase the complete A Better Plan book for only 99 cents at all of your favorite ebookstore websites.

For more information about building your Better Plan life as an Entrepreneur, check out Case Lane's Ready Entrepreneur website <http://www.readyentrepreneur.com/>. Thanks for being a reader.

Here's to your Better Plan,

Case

[About Case Lane](#)

Case Lane is a global entrepreneur, writer, traveler and observer to the future. She created Case Lane World to incorporate ideas around helping you tap the power you have to be independent and self-sufficient in a changing technological and global world. Case defines today's complications in her non-fiction work, illustrates through fiction and present solutions through business development and entrepreneurial training at [Ready Entrepreneur](#).

Officially Case's education is in communications, political science, business, law and economics, and her formal work experience has been as a reporter, diplomat and digital media corporate executive. She has lived and worked in ten different countries, and has a travel list rapidly approaching 100 country visits.

Case's writing and business philosophy takes her interests in international relations and technology to envision a next century world where the essential battle is between the advancement of technology and the instincts of our basic humanity. Entrepreneurs are in a great position to take advantage of these changes by creating businesses supporting progress and human advancement.

To read Case's fiction books, check out the [Laker Taylor series](#) of political thrillers and the [Life Online series of future tech thrillers](#) at all of your favorite ebook websites.

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