

What is Financial Independence



Plan, save and build wealth using what you have right now.

MOST OF US are pre-occupied with earning money. We pour time, talent, effort and resources into making money. Many employees take on extra jobs or put up small businesses to augment their salaries.

Very often, unfortunately, this drive to earn money is not founded on a meaningful personal financial plan. Financial objectives are not defined. We over-emphasize the importance of having more earnings without balancing this out with some initiative and plan to save. Few among us deliberately save a portion of our current earnings. It is as if our capacity to earn will not diminish over time. We refuse to see that as we grow older, and our bodies become weaker, our capacity to actively earn will greatly decrease.

Foundations In Personal Finance Chapter 4

Liying Dong



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