

Foreword: the final taboo

“The financial goal pursued by rich thinking people is freedom, not wealth!”

—Felicia Woodside

We live in a strange world. On television, one so-called 'taboo' after another is being settled. Everything must be negotiable. All problems, all deviations, all opinions must all be shared publicly. Everything. Except when it comes to money. Then the shutters suddenly close.

Strange, because in our world money plays a crucial role. Indeed, almost everything today revolves around money. Money is a very useful tool. And yet, money has a very negative image. In our language you often see a downright negative attitude towards money. Think of sayings like "money stinks," "money doesn't buy happiness," "money doesn't make you happy," and "money is the root of all evil.

In education, bitterly little attention is paid to financial education. Of course we learn at school to add up amounts and to give change neatly. But we are not taught how to handle money wisely.

Financial education also does not get off the ground outside of education. I consider the advice of budget advisors—surely well-intentioned—to be old thinking from the penny wise category. Even via Google we find remarkably little about how people get their money and what they spend it all on.

That's crazy, after all.

Wrong choices

So people can spend a lifetime making the wrong choices when it comes to money. Annoying. And especially very costly. Because let's face it: a lot of the choices we make in our lives have to do with money.

The end result is that people spend a lifetime working for their money instead of the other way around. People dream away at a 'Swiss lifestyle' feeling, but meanwhile make choices that lead them further away from this dream. Every single day.

The result is that most people hardly build any assets of any substance themselves. In fact, I personally know quite a few people in their forties who have managed to build up negative assets after twenty years of hard work: they have more debt than assets. They have—despite all their degrees, their experience and the fine salaries in our rich country—managed to accumulate less wealth than a simple shepherd in the African desert. Pretty absurd. And yet it happens.

An expensive joke

The biggest joke is that some of these people—unable to accumulate decent wealth themselves—have to provide other people with "professional" financial advice in their daily lives. Only, unfortunately, it's not a joke. I said it before: we live in a strange world.

Sure, many financial advisors know quite a bit about certain products, but that is usually knowledge on the square millimeter. What matters - or should matter - is the answer to the question of whether you need such a financial

product at all, whether it will bring you closer to your dream. In the vast majority of cases, by the way, the answer to that question is: no.

Financial industry

In a world bursting with information, we generally lack financial wisdom. That gap is the reason for this book. This book gives you in-depth insight into money and money flows, so that you will soon draw your own plan and dare to sail on your own compass instead of that of the environment, marketers or the lobby of the financial industry.

This book gives you the wisdom to say no to unnecessary things. Wisdom to make rational choices for the long term. Wisdom to refrain from lots of unnecessary, impulsive purchases. Wisdom that saves you from radioactive financial products such as overpriced annuity policies, usurious mortgages and bad mutual funds. And it ensures that you get a healthy distrust of all the new financial products that will undoubtedly follow—products that almost no one really understands well and that promise a lot and are going to do little for you, products that mainly help the financial industry move forward. Not you.

Dreams

Okay, enough complaining. Because this book is not a lament. And - that may sound a little strange - it's not just about money either. After all, money is just a tool. Even more than about money and money wisdom, this book is about happiness. And what brings you happiness? Your dreams!

This book is about your greatest dream of all and especially how to pay for that dream. Because even the most romantic dreams eventually require

money, the stuff of that great taboo - the taboo that I am not avoiding here, but rather embracing and analyzing step by step. So that soon you will know what to do, why you are doing it, and how your money will soon work for your dream.

About this book

Most money books confine themselves to a defined area, say opportunities to save money, or an investment strategy, or an exotic way to supposedly make a lot of money. This book takes a different approach and goes right through all those areas. Step by step and from a to z, without getting complicated. I keep it simple. Which is fine, by the way, because when it comes to money, simpler is actually always better!

I first dwell on the philosophy behind our approach and then take a look at our brain, especially where it keeps going wrong. And, of course, I discuss the tricks that help us make better choices.

In the process, our book becomes increasingly practical. For example, in Part III, I'll look at ways to keep more money and how to make that money work for you, with practical advice that you can literally copy. If you want, you can write along and calculate your own situation yourself. The book ends with a clear roadmap that is both a summary of our approach and a practical guide.

Slow money

I do all this in a simple, honest way. I base this book on classic virtues such as modesty, patience, moderation and thrift. These will not only make you financially richer, but also happier. I personally like "slow money" as a

description of this fresh perspective on money. That term indicates that it is better for you, just as 'slow food' is much healthier than 'fast food'.

In this book you will not find 'fast money': false promises, shortcuts or mean tricks. No hot air, in other words. No marketing schemes involving deviously exploiting friends. No shadowy teakwood constructions by Warren Buffett's friends. No binary options. None of that. Because, after all, there is no quick fix when it comes to money. Anyone who does suggest there is should be avoided.

Simple

I keep it simple. After all, it doesn't have to be complicated at all. On the contrary, the simpler the better. The linchpin of my approach is the magic formula, a formula that is surprisingly simple, only its outcomes are magical. Above all, the formula revolves around its consistent implementation. For that, you need patience and determination. And the guts to make your own choices and choose sharply. That sounds simple and it is, but consistent implementation can be quite difficult, especially in a time when everything seems to revolve around status, social pressure and social media. And where everything has to be now. Where people are too quick to choose 'fast' instead of 'slow'.

Especially in the first few months it can be difficult to turn the switch and free yourself from your own mental yoke. But complicated? It's absolutely not. I'm sure this book is going to help you make better financial choices, become money savvy, contributing to greater happiness. In the end, money is also just a tool. To become happy, for example.

Your own dream

What is your big dream? Never having to work for your money again? Retire as soon as possible? To be financially independent? Becoming a millionaire? Having all the time for...? Having your own...?

Whatever your dream is, write it down. It helps, because with everything you put on paper, the world is going to help you unnoticed. Therefore, write down your dream preferably on paper, then together we will make sure that in a few years it no longer exists, but has become a reality!

Describe your ultimate dream below (in pencil if necessary), which may cost quite a bit.