



**THE  
MAGIC OF  
CRYPTOCURRENCIES**



# MILITARY FAMILY INVESTING

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# Monthly Dividend Planner



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## 01 The Magic of Cryptocurrencies

I'm in a magical mood today. My wife and I are brainstorming how to buy our fourth house and life is just altogether good. Let's make it even better by talking about the magic of cryptocurrencies.

My "The Magic of" series keeps expanding seemingly every other day. But I love that we can appreciate these passive income sources for what they are. Let's look at the earlier articles in the series.

- 1) [The Magic of Dividends](#): Guilt-Free Money
- 2) [The Magic of Royalties](#): Random Riches
- 3) [The Magic of Rents](#): Consistent Wealth
- 4) [The Magic of a Roth IRA](#): Tax-Free Dividends
- 5) [The Magic of a Military Retirement: Active Service, Passive Income \(free pdf\)](#)
- 6) [The Magic of Passive Income](#): Your Money Works for You

Now we need to welcome cryptocurrencies to the fold. Crypto is fairly new to the world (roughly ten years) and most people invest in crypto for the chance to earn capital gains. I invest in crypto for passive income.

[Let's Get Rich with NFTs](#)

For me, the magic in cryptocurrencies lays in its options, or choices, for passive income. When we find a source of income, we want to exploit it for everything it is worth. In crypto, once your money is on the blockchain, your options expand exponentially.

In my first series on cryptocurrencies, the Cryptocurrency 101 series ([101](#), [102](#), [103](#), [104](#), [105](#), [106](#), [107](#), [108](#), [109](#)), I got familiar with some of the terms and functions of crypto. One of the main takeaways was knowing the difference between centralized and decentralized (DeFi) crypto investing.

Having the option to dive deeper into the world of crypto by going the DeFi route can work wonders for your passive income. That's why I started my next series, the Passive Income in DeFi 101 series ([101](#), [102](#), [103](#)), to highlight the possibilities in Decentralized Finance.

Right now, in my opinion, the best passive income you can make in crypto is with interest from Stablecoins. I invest in USDC, which is a stablecoin pegged to the US Dollar, and I receive 9% interest on my holdings.

### [Can You Achieve Work-Life Balance?](#)

This is amazing, and a return you cannot find anywhere else in the world of investing. Think about it, if you trust stablecoin, then you are almost 100% risk-free. To me, stablecoins are like the high-yield savings accounts of the crypto-verse.

When I first started investing, back in June 2019, I opened a high-yield savings account with Discover bank. I still use this account, as I have roughly \$4,300 in there. In 2019, the interest rate was 2%, but today it is 0.4%. For the year, I have earned \$9.60 interest on my cash.

Savings		
 ONLINE SAVINGS	Current Balance <b>\$4,344.50</b> <a href="#">View Activity</a>	Interest Year-to-Date <b>\$9.60</b> Current APY: 0.40%

I started investing in USDC in April, and I currently have \$850 in my position. I have earned \$16 from my \$850 since April. Do you see the ridiculous difference? My money is doing the same in both, **but I am earning 22X more interest in USDC**, freaking crazy, right?

<b>USDC</b> USD Coin	6	<b>830.31</b>	<b>16.34</b>
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Again, that is the magic of cryptocurrencies for me currently. I started a series on Living Overseas Passively ([101](#), [102](#)), where I will look at the possibility of living off of \$2,000/month from crypto.

### [Why Do I Need to Invest in the Stock Market?](#)

To earn \$2,000/month from interest on USDC at 9%, I would need to have \$264,000 in my position. That is not bad at all and very achievable in 4-5 years of hard work. Of course, the interest rate on USDC may fall by then, but it could also rise. Either way, having a relatively safe way to earn a 9% return is unheard of today.

Of course, you also have capital gains from investing in Bitcoin or Altcoins (coins not Bitcoin). I am not a massive fan of capital gains (maybe in real estate) because they are fleeting. Here one day and gone the next. But, there are pleasant opportunities to grow your net worth, especially if you get into a coin community early in its' cycle.

That covers the centralized finance route—meaning “over-the-counter” crypto. What about passive income in DeFi? I am glad you asked. DeFi is set to explode over the next few years, so we will need to learn everything we can about the future of DeFi.

### [Planning for Retirement in Your 40s](#)

Luckily, there is a book I highly recommend titled “[How to DeFi -Beginner.](#)” Yes, there is also an advanced edition that I haven't had the chance to dig into thus far. Passive income in DeFi includes peer-to-peer lending (via the blockchain), staking, farming, yield-chasing coins, and stablecoins.

What's crazy is that there are always new ways to earn yield in DeFi, which is the true magic of DeFi. We have no idea what the new big thing will be in DeFi passive income. People are already working on yield-chasing coins and coins that act like banks.

Teams are also working on coin ETFs on DeFi that will gather the best of the coins and diversify your crypto exposure. So indeed, we need to keep up-to-date with the world of crypto by reading the news and books.

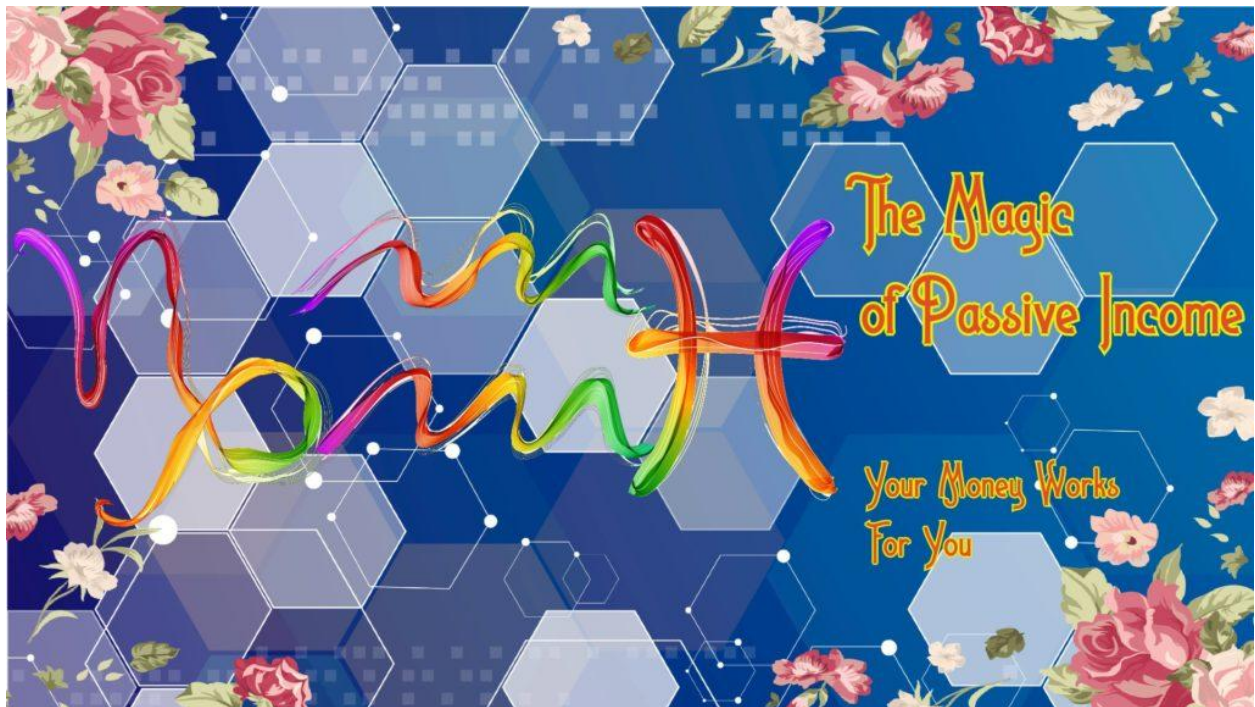
### [Dividends vs. Royalties part II](#)

Crypto is moving so fast that you can get left behind if you aren't keeping up with the latest information. That may be a hindrance, but for us, that is what makes us the best of the best—our devotion to passive income and the world of investing.

**Conclusion.** The magic of crypto lies in its split personality. In the centralized world, we have stablecoins that yield 9% and are relatively safe. In the DeFi space, we have staking, farming, and lending, plus whatever is the new hotness.

The world of crypto is just so vast one can get lost. Don't get overwhelmed. Focus on what you need from crypto and try to extract that first. Then, when looking around, if you see something you like, explore some more—no need to get frustrated.

Please read the article "[My First Book on Cryptocurrencies](#)" for more from a beginner's point of view on crypto. I love the world of crypto and wish I had more time to dedicate to educating myself more. It's okay; for me, becoming a [Well-rounded Millionaire](#) is my path to wealth and happiness. Enjoy and Happy investing.



## 02 The Magic of Passive Income

We all should dream of someday being financially free from the confines of the workplace. We may dream of a beach, island, or lake—no matter, it's definitely not an office cubicle. But how do we get there?

Is saving our money in a 401k going to get us to a lifetime of financial freedom? How about a savings account and social security—will they work out for us? The answer to these questions is **MAYBE**.





## [The Magic of Passive Income](#)

However, we want to build a definitive answer. We want to ensure our futures are brighter than the morning sun. And the only way I know how is through building streams of passive income.

Passive income is your money working for you when you are not working. The best part of passive income is that we can build as much as we need. Through the process of learning, we can decide how much passive income we need to create. And then we begin.

If we need more income from our dividend portfolio, we can add [high-yield products](#) like [closed-end funds](#) to the mix. If we want more growth stocks for our children, we can add in young blue-chip companies.

If we need more income from rent, we can purchase more property. We can use [creative financing](#) to acquire more projects or storage units. Or we can add [tiny homes](#) or mobile homes to our existing properties.

If we need more business income, either royalties or automation, we can create more streams by maximizing advertising or marketing. We can also use our land to start a small business to increase our bottom line.

What is the main difference between passive income and 401Ks? Options. Passive Income will give you a massive variety of options and customizability to ensure you not only reach your goals but also can aim for even more.

Why settle for a fixed income when you can have as much income as you want or need? There is only one caveat, though? You will need to learn, and you will need to act.

These are the two hardest verbs for most people to do—to learn and to act. We are told once we have our college degrees, the money will flow to us. We will be the hotshot that all businesses want. You will be guaranteed to be a high-earner.

But this is not the truth. Yes, you will most likely make more money than a high school graduate, but you will need to sacrifice something to make huge money. Most high-earners (let's say over \$200,000/year) have some sort of sacrifice they have to deal with.

Mainly it involves time. However, it can also affect stress at work or lifestyle stress. Making a high income is impressive, but how long can you deal with this type of stress. Would you want to do it for 40+ years?

How do we transition from a high-income (or low-income) job to white sand beaches? Passive income is the answer because your money will be working for you.

While on the beach, [your dividends](#) will be compounding and paying you a return on your investments. You can get paid in cold-hard cash or decide to reinvest. Or you can take what you need and reinvest the difference. You have options.

While on the beach, [your rental income](#) will be getting paid and increasing in value. Also, your home prices will be increasing as well. Even though we will not sell our homes, we can tap into our home equity to buy even more houses or make other investments.

While on the beach, [your royalties](#) will continue to find people who love your work. Since you took the time to ship creative work, all you have to do is enjoy the passive cash flow. When you are ready, you can create more work for an even more significant return.

The only decision you will need to make is if you are ready to embrace passive income. We are not taught to think in this manner. We are taught to work for money. That is how we earn our actual income by exchanging time for money.

To break this cycle, we will need to learn about the stock market, real estate, and business. Nothing is complicated about learning, but we will need to make a leap of faith at some point. We will have to put all that we learned into action.

Whether that is by doing a cash-out refinance and investing the payout or by renting out your master suite, we will have to act. Analysis Paralysis usually sets in around this time. Don't let yourself talk you out of doing something great.

Nothing is quite like going through the month and receiving [300+ tiny paychecks](#). This is how the rich get rich and stay wealthy. You have to decide who you want to be. Passive income is the art of challenging yourself and winning. Only you can prevent yourself from creating multiple income streams.

Good Luck on your journey, and when you are ready, go ahead and find a way to get started. I have plenty of books to help you build the correct mindset to envision a world of money. Read first, act second, and you can have everything you want.



### 03 Cryptocurrency 106: The Importance of El Salvador

On June 9th, 2021, El Salvador officially [passed a law to accept Bitcoin](#) as legal tender. Furthermore, the country is also committing to Bitcoin mining that uses renewable sources.

This is a huge announcement and one we need to dissect as we continue to evolve our investment thesis in cryptocurrencies. So first off, what does this announcement mean?

El Salvador is the first country to accept Bitcoin as a legal tender at the country level. Before, it has only been accepted at various stores or outlets. This law brings into effect the first nation that sees the value in Bitcoin.

#### [How to Prepare for Inflation](#)

Part of my original investment thesis in Bitcoin and other altcoins is that they could eventually be used as a reserve currency. A reserve currency is stored and used to balance the amount of fiat money (paper) printed.

Gold used to be the reserved currency to the US Dollar until 1971 when Richard Nixon took us off the gold standard. Since then, the US Dollar has lost much of its value due to excessive money printing.

Many believe that Bitcoin can step in and insert itself as the new reserve currency, taking over for gold many years later. This announcement is the first of many steps that will need to take place for the world to institute a new reserve currency.

What is next? Right now, other countries are looking at what they can do to legalize Bitcoin as well. Inflation is running rampant in many South American countries and even in the United States.

Bitcoin could be a stabilizing force in many smaller countries. However, the price of Bitcoin is still too volatile to become a reserve currency soon (5-10 years). Once the price action becomes more predictable and stable, more countries will follow suit.

Still, this is a special announcement and win for cryptocurrency markets. But, unfortunately, I also feel that other governments are going out of their way to hinder Bitcoins' adoption. Why this is, I have no idea. But it usually involves money.

### [Love Income? Try Closed-End Funds](#)

There has been no change to my investing thesis. I am still dollar-cost-averaging into cryptocurrencies every month. I am looking for cryptos that receive a good amount of interest payments and see if they make sense to invest. I may as well get paid to wait.

Also, I will keep my crypto portfolio to 1-3% of my total investment account. Crypto has been getting destroyed in the markets recently, and I am down some 33%. However, this is a great time to keep investing.

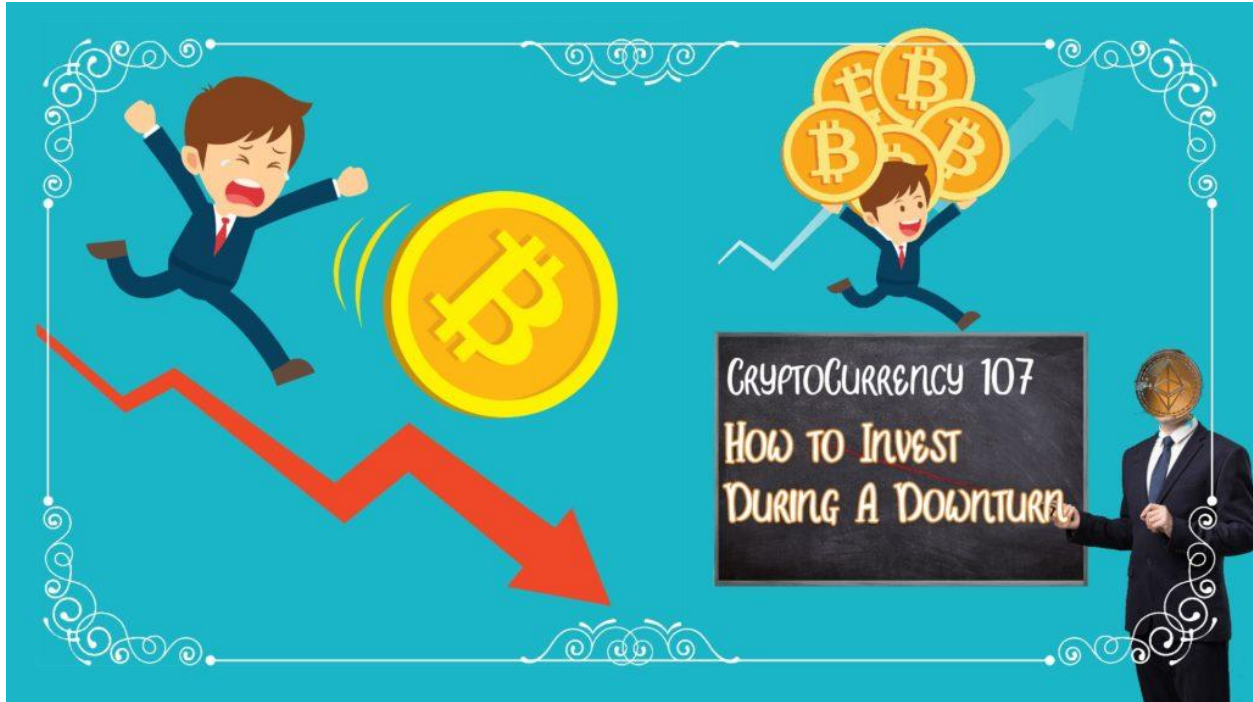
As I wrote in "[Build the Mindset of an Investor](#)," the best time to invest is when the markets are down. This is the calm before the next crypto storm. Let's say a cooling-off period. When the next wave hits, we don't know. All we can do is reconfirm our investment thesis and march on.

### [High Yield Hijinks: Get Huge Income from the Stock Market](#)

The news from El Salvador is a game-changer and can lead to an influx in Bitcoin and crypto activity. Look for more countries to make similar announcements over the next 2-3 years. However, all eyes will be on El Salvador for the time being.

Ensure you are staying up-to-date with the crypto news. Everything changes so fast in the crypto space that you have to read almost every day. I would like to know why the major forces, like the US government and US Banks, are hindering Bitcoin adoption.

What do they fear? As you continue to invest, you should begin to form your questions as well. I'll keep updating the **CryptoCurrency 101 Series** ([101](#), [102](#), [103](#), [104](#), [105](#)) as best as I can. My goal is to leave breadcrumbs of information so that anyone can follow behind. With that, I am off. Good Luck!



## 04 CryptoCurrency 107: How to Invest During a Downturn

Not every day as an investor is supposed to be amazing. There are going to be times when it is hard to look at your account. However, as investors, these are the times that we need to buckle down and review our reasons for entering the market.

Cryptocurrencies have been having a hard time recently, and there isn't an end in sight. But, unfortunately, it seems that most companies, big businesses, and governments are taking this time to thrash cryptocurrencies thoroughly.

Sorry, I have been rude. Welcome back to the CryptoCurrency 101 Series ([101](#), [102](#), [103](#), [104](#), [105](#), [106](#)). If you haven't, go back and check out the prior articles. Okay, back to the show.

Whether it is cryptos lack of intrinsic value or their views on the environment (mining), governments and businesses want to pull out all the punches. As an investor, you have two options; cry about it, or get rich.

[I Live Paycheck to Paycheck](#)

That's right; even if we can't control the markets, we can control our investing. Building the mindset of an investor has never been more critical than today. So let's review our investor's code to ensure we remember the guidelines.

**Investing and trading are different.** It seems like yesterday (a couple of months ago) that everyone was high on the horse with cryptos. I couldn't read an article without someone talking about how much they made on a particular coin. It seems everyone was profiting large amounts.

But with the fall of Dogecoin, most coins also fell. And not just a few percentage points, but 40-50%. And crypto has stayed down for over a month now. I do not hear any more bragging or showboating in the media right now. Why is that?

Because people thought they were just going to pick a winner and ride it to the moon. Investing rarely, if ever, works like this. This is the difference between being an investor and a trader. An investor is looking for a long-term move and ensures they have a proper investing thesis on each security they buy. Traders are looking to obtain capital gains.

Don't get me wrong; traders can make a lot of money. However, over time it is more complex and harder to replicate one's successes. For example, I know many people who got into Dogecoin at \$0.15 and watched it climb to \$0.70. They should have sold, but they never really vetted what they were going to do with their coins.

### [Dividends vs. Royalties II](#)

Then Dogecoin dropped to \$0.43 after [Elon Musk appeared on Saturday Night Live](#), quickly wiping out tons of unrealized capital gains people had. However, traders kept holding Dogecoin because they didn't know how to move out of it and into something new.

I see it all the time across many different asset classes; people hit the jackpot but are stuck on the next move. They are stuck because they do not know how they hit the jackpot. I know people who have large sums of money in Tesla stock and others who bought homes in Southern California at the perfect time.

When it comes to their next investment, they are waiting for the media to tell them what to do. However, nobody is coming to save them. No one is going to knock on their door and give them their following significant investment thesis. So they have to find it.

### [How Do You Define "Being Rich?"](#)

**I invest for income.** I rarely have this problem because I invest from cold hard cash, even in the crypto space. I buy or create things that make my passive income increase—specifically, rents from real estate, dividends from stocks, royalties from books, and interest from cryptos.

That's right; I invest for income within crypto. Over 70% of my crypto portfolio is earning interest, even in a down market. I am not overly concerned about the price action within my cryptos because I am still being paid cold hard cash to hold my money there.

Prices will eventually recover, and all will be right with the world. But, in the meantime, I will continue to invest in cryptos. Why? Because everything is still on sale.

**Downturns make millionaires.** The best time to invest is when the markets are down. Look at the housing market in 2008-2009. If you had bought a few houses during this time, you would be set for life. Many fortunes were built during the 2008 and the 2020 pandemic.

### [The Road to Wealth](#)

Crypto is going through a similar phase right now. The big players (governments and politicians) are using this time to scare the crap out of traders. But, unfortunately, people who are looking for easy money are still sitting on the sidelines.

Investors are having a field day. They have already formed their playbook of what coins will be long-term successes; now, they can buy these at a discount. That is why it pays to be an investor.

Retail buyers (mainstream buyers) are waiting for the talking heads on TV and the internet to tell them when and what to invest in next. Robert Kiyosaki says it best. “When the mainstream gives you investing tips, all the profits have already been extracted by [insider investors](#).”

I am happily still investing while this plays out. It may be a year or two before cryptos recover, or it could be a day or two—no one knows. I know that I believe in specific cryptos like Chainlink and will collect my interest while I wait.

**It has never been a better time to be an investor.** Recent events show that this is the best time to be an investor. There are enough asset classes to find a downturn or slow period at one specific point in time. Currently, real estate and stocks are hot, and crypto is down. So, where should you direct some of your money? That’s right.

Hopefully, this has been a good refresher for you. I love to read about investing vs. trading and income vs. capital gains. It always seems to reinforce the principles I hold dear. If you don’t know your investing thesis, it is never too late to form one. Read books and learn about the markets. I didn’t know much about anything until two years ago. Good Luck!



## 05 CryptoCurrency 108: What are DAOs?

Can't we all get along? That was a catchphrase in the 1990s, but something we still need to ask ourselves today. When we try to accomplish things in today's society, frequently the human element tends to get in the way.

In Congress, our representatives have the best intentions, but they are humans just as we are. They want to get re-elected just as much as the next person, so they sometimes make decisions that favor what's best for themselves. It is human nature.

So how can we fix this if we are all humans? Well, you keep the voting element of society yet remove the human factors? Huh? Enter **Decentralized Autonomous Organisations (DAOs)**, which are another reason for us to be bullish on cryptocurrencies.

[High Yield Hijinks: Get Huge Income from the Stock Market](#)

Before we dig into DAOs, I welcome everyone back to the CryptoCurrency 101 Series ([101](#), [102](#), [103](#), [104](#), [105](#), [106](#), [107](#)). The goal of this series is for us to obtain a basic investing thesis on cryptocurrencies. Okay, back to DAOs.

**What are DAOs?** DAOs are member-owned communities without centralized leadership. Sounds funny, but imagine a business without a CEO or a country without a president. Well, you probably couldn't run these without their respective leadership, but there are many things that we can do with a central leader.



Let's say we were running a non-profit charity that supports a different African country every month. We would each donate, say \$10 a month, to the charity. Every month we would receive a flyer with available countries to support. Then we would vote. However, the voting took place; smart contracts would execute the plan of action.

Now, how would the votes be weighted? For most DAOs, you purchase coins to become voting members. The person with the most coins has the most weight. So if there were 100 tokens of Josh Coins, and I owned 70 of them, I would have a 70% share of the vote.

The good part is that we can set smart contracts to execute any plan we deem necessary as a collective. In the above example, we can state that we need a 90% majority to implement whatever schedule we are voting on. That way, Josh doesn't win every single vote.

### [How Much Do I Need for Retirement?](#)

That's right, in DAOs, we also vote on the bylaws of the organization. So, as a collective, we can decide what the rules are from the start and adjust them as required by voting.

DAOs will be vital to the new future of decentralized finance (DeFi) and other charities and venture funding. I believe we will start to remove some of the human-based decisions that have bogged down the political, banking, and business systems across the globe.

DAOs will be vital to deciding how people want to direct their money as a collective, so look for DAOs to extend from the crypto space to the main street. We all do a lot of voting with our dollars, even daily.

When we get a Girl Scouts Cookies catalog, we vote by purchasing the ones we want. When we buy new smartphones, we are deciding what features we want to see the most.

### [6 Types of Income Streams](#)

What if Samsung released new voting coins that would help users vote on the features they wanted to see on their new phones. For hardcore users, that may be worth the price of the coins to have a voice in these decisions. Once the vote took place, the smart contract would release the money to fund the winning features.

Again, I don't know if this is possible in today's version of DAOs, but a large part of cryptocurrencies is speculating. The more you can dream of a crypto future, the larger your investing thesis should become.

Crypto markets are still down, and we need to remain vigilant in our pursuit of a crypto future. In the 1990s, we didn't know what the internet would become. I believe we are on the same timeline in the crypto-verse.

DAOs will become a more significant part of society once we see the benefits of extracting the human (i.e. political) side of organizations. We want our organizations to be as effective, efficient, and honest as possible.

Using smart contracts, tokens, and bylaws, DAOs will set a precedent of transparency that we currently do not have. For more on DAOs, please read a great article on [ethereum.org](https://ethereum.org). Good Luck and see you next time!



## 06 CryptoCurrency 109: Perform Your Due Diligence

Now we come to the part of investing that separates the true investors from the “weak hands,” and that is performing due diligence. Yes, due diligence may not be fun for everyone, but it is a necessary evil. Due diligence is especially vital when investing in cryptocurrency coins.

Welcome back to the CryptoCurrency 101 series ([101](#), [102](#), [103](#), [104](#), [105](#), [106](#), [107](#), [108](#)) after a six-week hiatus. Six weeks seems like a long time in the world of writing because I wrote over 60 articles in this timeframe. I started another series in cryptocurrencies called [Passive Income in DeFi 101](#) and also finished the book “[How to DeFi -Beginner.](#)”

Now, back to due diligence. Performing your due diligence isn’t just performing research, it consists of building and confirming your investing thesis. **An investing thesis is the driving force behind making sound investments.** Your thesis may not always work out the way you have planned, but you won’t have any regrets if you performed excellent due diligence.

[Why Gold & Silver](#)

**What does due diligence look like?** Each asset class has a different version of due diligence. You also need to look at your individual inputs such as investing time horizon, risk tolerance, and emotional style. For example, if you can't handle downturns in the stock market, you should invest in bonds.

Let's look at some due diligence methods across different asset classes.

**Stocks.** For dividend stocks you will want to look at dividend performance over time, dividend payout ratio, and how the stocks perform during inflationary periods. You also want to ensure the dividend yield fits into your portfolio targets.

**Real Estate.** You will want to look at the neighborhood, the condition of the structure, the capital appreciation, and rental rates in the area. You will also want to stress test your wallet by asking yourself what would happen if the tenants didn't pay their rent.

**Business.** Every business is vastly different. I always recommend starting a business as small, and cheaply, as you can. Once you have a profitable business model, then ramp up production, advertising, etc.

**Finally, cryptocurrencies.** Crypto is a tough one because it is so new. First, I recommend you read as many books on crypto as possible. Then, start reading daily news in the crypto-verse. I read [CoinGecko](#) at least 4-5 times a week.

### [The Value in Commodities](#)

Eventually, you will reach the point where you want to invest in newly minted coins. Don't follow the hype just yet. Initial Coin Offerings (ICOs) have been going off the chain recently. The coins seem to deflate, after the original coin owners take profits.

These price fluctuations may not be a bad thing if the coins have long-term viability. And that is where performing your due diligence in crypto comes into play. You need to form an investing thesis on your coins and see if they are adding value to the crypto world.

This article came about because one of my favorite coins, Voyager Coin (VGX), is performing an upgrade to VGX 2.0. I am already heavily investing in VGX, so I was interested in what VGX 2.0 brings to the table.

So, like a good investor, I started to perform my due diligence. I found a [whitepaper on VGX 2.0](#) and read the full pdf. It wasn't a crazy long read, but it was fascinating. The founders discussed the Voyager Loyalty Program and the rewards we could accumulate as we stake ourselves with VGX.

### [Why I'm Bullish on Chainlink](#)

I am all in with Voyager and VGX 2.0, and it makes me feel good to have the inside scoop on the happenings with the coin. As you approach new coins, get a feel for the team and the vision even before ICO.

There are many scams in DeFi, and it seems most people want the easy answer. I can't tell you how many times I hear the question, "Josh, what coins do you invest in?" "What is going to be the next hot coin?"

Part of performing your due diligence in understanding your investing goals and habits. I am an income investor through all asset classes. I invest for long-term income, not short-term capital gains.

My investing thesis is always with a long-term (10+ year) outlook. Sometimes my investing thesis can change because of the company or the market, but I understand those risks. I do allocate a small portion of my portfolio for speculative plays, i.e., capital gains.

Knowing yourself is the best way to prevent yourself from going into deep, dark investing rabbit holes. I am thrilled with where I am in life, and I am investing to keep our money growing. If you are chasing wealth via capital gains, you can lose very quickly.

### [My First Book on Cryptocurrencies](#)

I know a young 20-year old who made \$1 million in FOREX trading. It is a fantastic feat, and he still has the money in his account. He needs to learn how to make his money grow for the rest of his life. He has a lot of education and training to undertake.

Even though this kid has a bigger cash pile than me, I have positioned myself nicely in this life. I am not jealous because he got "lucky." I have an amazing wife and kids, which is already the most challenging part to find in life.

On top of that, I have a military pension, a \$190,000 dividend portfolio, three houses, and a budding book business. I am okay, and I invest in making 5-10% gains over time. I am not trying to 2X, 4X, or 10X my coins.

So, get your mind right before you start buying coins and praying for huge gains. Ensure you locate these whitepapers and follow the team who are building the coins. You do not want to get scammed in the DeFi space.

Investing is such a wonderful place; it is a shame that most people come here only to get rich. You have a world of knowledge and education here, and you will become more intelligent than your wildest dreams here.

Protect yourself, your mental health, and your wallet by performing your due diligence in the crypto space, as well as across all asset classes. Enjoy and Happy Investing.



## 07 Passive Income in DeFi 101: Interest from Coins

Another day, another series. I love writing mini-series because they challenge me to think outside the box and focus on the subject. Today I will be doing a deep dive on my favorite topic, Passive Income.

This will be a little different because I will discuss passive income opportunities inside of Decentralized Finance (DeFi). I am fresh off reading the book "[How to DeFi- Beginner.](#)" and I am pumped to explore more of this world.

In traditional banking (TradFi), there are not many ways to earn interest on your cash. You have savings accounts, high-yield savings accounts, and certificates of deposits. Without getting into bonds or dividend-paying stocks, those are some of the main ways to earn passive income in TradFi.

### [Why I'm Bullish on Chainlink](#)

DeFi looks to shake this up by offering many ways to earn passive income. Some ways include interest from coins, staking, lending, farming, and lotteries. Understanding these different methods will help lower risk and increase profits. Let's jump into the least complex of all of these methods, interest in coins.

**Is it possible to earn a 9% return on an almost risk-free investment?** Absolutely. I know because I have been earning 9% on my USDC coins for the last four months. You don't truly understand how much 9% is until it starts hitting your account every 1st of the month.

I invest in my interest-paying coins through a centralized wallet on Voyager. You can just as easily open a decentralized wallet and earn interest on your coins as well. Remember, to open a [decentralized wallet](#); you will need to follow a [step-by-step guide](#).

When you open a decentralized wallet, you, and only you, will be responsible for protecting the keys to your wallet. Many people keep these keys offline to avoid online hackers gaining access to their keys. You will want to do your due diligence before you open your decentralized wallets.

For now, I am on Voyager, a centralized wallet. They have great rates on coins, including 9% on USDC and 7% on their own coin, VGX. The cool part is that they base their interest rates on the number of coins you invest in the platform.

### [My First Book on Cryptocurrencies](#)

So, if I have 100 VGX coins, I would earn seven coins annually. It doesn't matter how much the coins are worth. I just experienced how important this is because the price of VGX just doubled in a week. However, I am still earning interest on my 895 coins. Now, the value of the coins I earned from interest has doubled as well.

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<b>USDC</b>	6	830.31	16.34
USD Coin			

---

Back to USDC, it is a stable coin pegged to the US Dollar. It stays at the value of a dollar. I have \$830 on Voyager, and I've earned \$16 since May. If this money were sitting in a high-yield savings account at 1% interest, it would have accumulated \$3 of interest over four months. 9% interest is huge.

To understand why stablecoins pay so much, you will need to understand the value of peer-to-peer, borrowing, and lending on the blockchain. I will go more in-depth into borrowing and lending in a future article of the series.

### [CryptoCurrency 108: What are DAOs?](#)

Let's just say that a borrower can put up collateral via coins, say 6 ETH, and they could then borrow 3 ETH. They could ask to receive their 3 ETH via USDC at an 11% interest rate. Your 9% would come from the borrower paying back the loan.

The borrower gets to keep their 6 ETH once they fully pay back their loan. This is important because the price of ETH could continue to sky-rocket over time. They may not want to sell, just to find some new investments. Think of this as a home equity loan—where banks use the home (the asset) as collateral for the loan.

The main risk to your investments is that the interest rate may drop from 9% (or whatever) it starts with. Stable coins will remain in high demand because they can move freely throughout many DeFi functions. Other coins' interest rates may fluctuate; however, their prices have a chance to appreciate.

**Conclusion.** That's all I have for interest from coins. You can open a Voyager or Coinbase account and start earning interest today. If you want to go the DeFi route, you can as well. We will need a decentralized wallet for everything else we cover in this series. Enjoy and Happy Investing.



## 08 Passive Income in DeFi 102: Borrowing and Lending

Wouldn't it be nice to borrow \$20,000 against your house in 15 minutes? You would just have to prove you were the homeowner, the home's value, and wham, you have your collateralized loan. This may not be the case in TradFi—but, welcome to DeFi 102.

Before I get started, please check out [Passive Income in DeFi 101](#), where I talk about stablecoins. Stablecoins are vital to the framework of everything that happens in decentralized finance.

Thank you, back to borrowing and lending in DeFi. When you get a home loan in TradFi, you use your future home as collateral to the loan. If things should go bust, then the bank will happily take your home.

### [The Future of Decentralized Finance](#)

In DeFi, if you can provide the collateral for your loan and take the money instantly. This loan speed is possible because your crypto assets are already on the blockchain, available for all to see (your identity is hidden). Let's walk through a scenario.

Josh wants to get a quick loan to invest in a hot new coin. He puts 3 ETH (currently worth \$3,200 each) into a liquidity pool to collateralize his loan. He takes \$4,000 USDC stablecoin for his loan. He pays interest on his loan until he pays it off.

**Why would he take a loan against this ETHER?** If he expects the price of ETH to continue to rise, taking out cash against it is a great idea to keep his assets. We can use this analogy for homes, Pokemon cards, gold, etc.

If you want some liquid funds but want to keep the asset, taking a collateralized loan may be the answer. The best part about DeFi is that it all happens on the blockchain via smart contracts. Everything happens quickly, as you may have your loan money in less than 15-20 mins, or faster. No middle-men (banks) required.

**But we are here to talk about passive income, right!** We are not worried about taking out loans and paying interest; we want people to pay us interest. Remember I said something about a liquidity pool?

### [Let Get Rich with NFTs](#)

The borrower puts his collateral in a liquidity pool that protects the lender. The lenders (us) also have a liquidity pool—this is where the borrower withdrew the USDC from. We can add our own crypto to the liquidity pool and start earning interest immediately.

In fact, you don't even need to have an account at some of the DeFi apps (Dapps). You just connect your decentralized wallet and place the amount of crypto you want into the pool. You will start earning interest immediately.

Algorithms control the interest rates on the different coins, such as Bitcoin, Ether, Tether, and USDC. The algorithms base the rates on how much of each currency is in the pools. However, my favorites, stablecoins, are always in high demand.

Stablecoins can quickly move in and out of DeFi transactions, so many borrowers prefer them over other assets. This is an excellent time to give you an important reminder.



I just talked about the DeFi version of borrowing and lending. However, if you haven't gone full DeFi yet, you can take advantage of lending by using your centralized wallet, i.e., Voyager and Coinbase. I am getting 9% interest on my USDC on Voyager as we speak.

[Let's Invest in Crypto Together!](#)

**Why go the decentralized route then?** The centralized path is great for standard, safer investments, but how do you make out-sized returns? If there is a new coin that people want to borrow against, then the interest rates will be ridiculous.

Having some of your cryptos in DeFi will allow you to be a first-mover in first-come-first-serve situations like this. I know people that were getting 40% interest by staking their cash in a starter coin.

We will get more into yield-chasing mechanisms as we progress through the series. For now, you can safely earn good yields on centralized wallets, but I would look into moving a small number of your assets into DeFi wallets.

I am a hypocrite because I don't have any assets on DeFi, **YET**. But I plan to get this done once some of my crypto recovers from the great crash of April 2021. In the meantime, read "[How to DeFi- Beginners](#)" to get the step-by-step guide on borrowing and lending in DeFi Dapps.

What do you think about borrowing and lending in DeFi? Would you lend your money to collect interest? Do you prefer the centralized route or the DeFi route? Let me know in the comments! Enjoy and Happy Investing.



## 09 Passive Income in DeFi 103: Staking

Man, talking about passive income is so exciting; I guess that is why I do it every day. Today, we are back to talking about passive income in decentralized finance or DeFi. The world of DeFi exists deep inside the realm of cryptocurrencies. Please read previous posts in the Passive Income in DeFi series ([101](#), [102](#)) to get caught up.

Now, for the main event—**Staking**. Staking is the process of “locking” up your cryptocurrencies on a smart contract for certain rewards and interest rates. Staking is akin to purchasing a certificate of deposit (CD) from a traditional bank.

When you buy a CD, you lock up your money for a certain period, and the bank presents you with a fixed interest rate for that period. Staking in cryptocurrencies is very similar; however, you can earn more rewards in addition to the interest rate or APY (Annual Percentage Yield).

### [Happy Cash Flow Retirement 2](#)

Remember, I am talking about staking in decentralized finance, not centralized finance. In the centralized world, exchanges like Voyager and Coinbase will pay you a yield for holding specific crypto for over a month.

This process is similar to staking, but it is more of an incentive to keep your coins locked in their ecosystem. Voyager has its native utility token called VGX 2.0, which brings some extra benefits and yields 7%.

After staking enough VGX 2.0 coins, you will begin to earn the 7% yield. However, if you stake more, you will begin earning more yield on other coins as well. Holding VGX also makes you eligible for other incentives such as lower fees when cashing your coins.

These rewards are all in the realm of the centralized crypto space. When you jump in the DeFi world, things get juicier, if not a little riskier. I say risky because you can stake with new coins, and earn huge interest rates.

### [Art Edition: The Biggest Book on Passive Income Ever!](#)

Once you get a decentralized wallet and link it to a DeFi exchange such as Binance, you will have many more ways to stake coins. The rewards for staking in DeFi can be more appealing than in centralized finance and traditional banking.

The world doesn't pay you huge interest yields for super safe products though. You will have to research what you are getting yourself into before staking. I found a great article with some examples of [staking in DeFi here](#).

When staking in Defi, coins may present stakeholders opportunities to share the growth of the coins. For example, stakeholders may share some of the revenue from fees inside liquidity pools.

So the potential rewards, on top of interest, can be high. The world of DeFi staking is fluid, and you have to stay alert to new possibilities sprouting up at any moment. I have a friend in Japan who was paying 45% APY. The event lasted for four days, and he made a good bit of money in that timeframe.

### [Passive Income for Christmas](#)

He found this opportunity by being involved with coins, crypto groups, and chat rooms. So going deep into the realm of DeFi is necessary to get the best rates. While you are down there, you can also find young coins before they become famous.

There is a lot to learn with DeFi, so don't feel too overwhelmed. I read the book "[How to DeFi -Beginner](#)" to help me sort through the rubble. I recommend that book if you are genuinely interested in getting into the world of DeFi.

Staking is a great way to earn nice interest and also participate in the growth of new coins. Another good thing is that many of these coins are not on centralized exchanges yet. So if you stake a coin early, build up a good amount of coins, and the coin goes onto Voyager, you may see your assets exponentially grow in value.

That is part of the risk/reward portion of DeFi and something you need to understand. Right now, I am a [Voyager Loyalty rewards](#) (affiliate) member because I have 895 VGX 2.0 coins (at

\$3.58 each today). I plan to hold them, grow them with 7% interest, and wait as Voyager takes over the world. Lol.

Anyways, find a coin you are passionate about, [perform your due diligence](#), and have some fun. The world of DeFi may be the most exciting part of any investing scene today, so jump in—just be safe.



## 10 Retire Early as a Well-Rounded Millionaire

On my path to becoming a millionaire, I have been learning a lot about what the concept of being a millionaire means. Honestly, anyone can become a millionaire—there is nothing inherently special about achieving this milestone.



### [The Well-Rounded Millionaire](#)

But, yet there is something extraordinary about reaching a million dollars. I define a millionaire as someone having \$1 million in an investment portfolio. To be specific, not \$1 million in a 401K or TSP, but in a brokerage account.

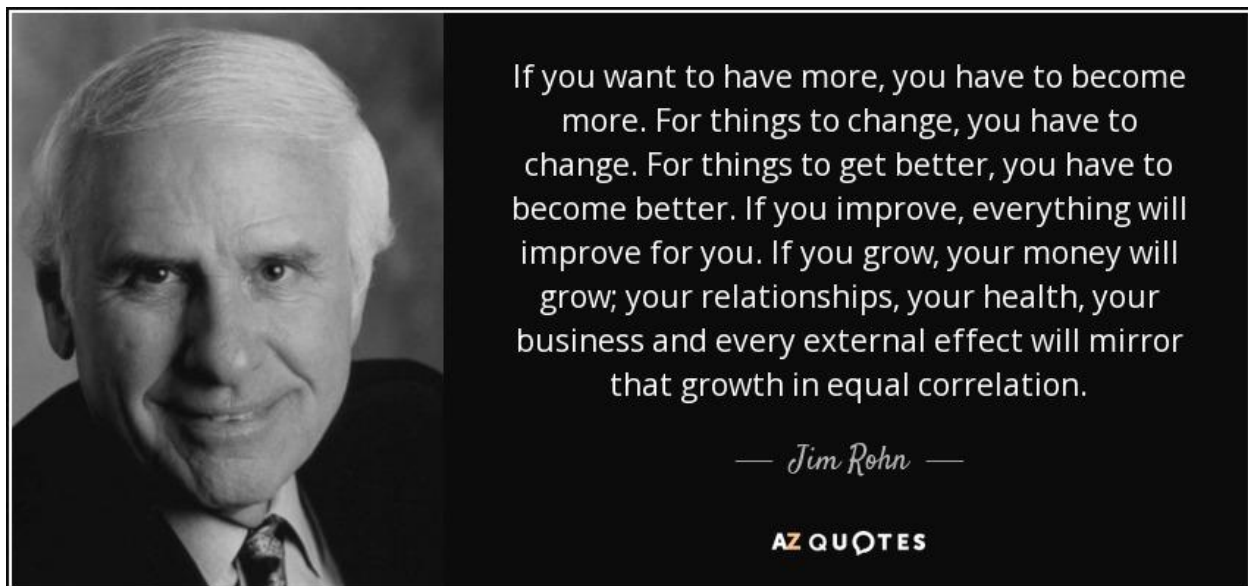
No, I am not talking about \$1 million net worth either. Just because someone bought a home in California twenty years ago doesn't mean they have achieved this particular milestone. There is a reason I am so hard on retirement accounts and real estate.

Both of these methods can game the system by using time and the [power of compounding](#). Working hard at a job and foregoing spending money for 40 years will make you a 401K millionaire. But what have you learned along the way? What value have you created that you can pass to other generations?



My wife and I are well on our way to becoming millionaires. We have achieved the most challenging part: investing our first \$100,000 in our dividend portfolio. We went from standard Americans, [living a middle-class](#) life of debt and stress, and turned things around. I wrote about our experiences in "[From -\\$77,000 to +\\$150,000 in 22 Months, \(book\)](#)"

As we steamroll our way to \$200,000, one quote stands out above the rest. "**To have more, you have to become more.**" I read that quote somewhere, and doing a google search leads to Jim Rohn as the author.



This quote truly has helped me put things into perspective. I can never return to the person that I once was—the person who was happy to play video games and drink all weekend. It was fun while it lasted, but now my family and mind need me to be more.

When I read "[Rich Dad, Poor Dad](#)," Robert Kiyosaki said that only 1% or less of humans would achieve a million dollars. Everybody wants a million dollars, but somehow the average person does not want to do what it takes to reach this milestone.

Right now, it is 2 pm on a Saturday in Japan. I am away from my family, and I am typing this article out because it is what I want. I may not make any money from this, but it is part of "[The Practice](#)" that I have directed myself to do. Why would I be drunk and playing video games when I can add value to the world?

But what is it that separates the 1% from the rest of society? Is it discipline, drive, motivation, childhood, or the lust for money that creates this division? Sure, it is all of those things, but overall it comes back to the above quote. **Once someone discovers that they have to be more, they decide that it is easier to be less.**

This is the typical reaction I get when I tell family and friends that I became a writer. In my first month of writing, I made \$3, and in the fifth month, I made \$40. To me, \$40 is a considerable sum of money because it didn't come from a boss or job; it came from creativity. Most people will say that they can make the same \$40 working for two hours. This is true, but I can make \$40 without ever having to work for it ever again. That is the difference between the Well-Rounded Millionaire and the average person, the understanding of passive income.

I am a US Marine, and I like to organize everything into specific groups. The Well-Rounded Millionaire has three mindsets that separate them from every other person. The three mindsets are **functional mindset**, **financial mindset**, and **family mindset**. You will have to conquer these, in this order, to be able to become a Well-Rounded Millionaire. Now let's break these down and learn why I put them in this particular order.

**Functional mindset** is your day-to-day operations center consisting of beliefs, routines, morals, goals, and success. You must mold the functional mindset as early as possible by reading books and seeking mentorship through YouTube, programs, and mentors.

What are you trying to achieve with your functional mindset? Think of your functional mindset as an operating system on a computer, i.e., Windows. Windows has everything you need to be successful; you just have to input the proper commands. The same for functional mindset.

Before you can seek wealth and a strong family, you need to have self-discipline routines that you form well before you start building businesses and buying real estate.

Some of these routines are waking up early, making your bed, exercise, reading, critical thinking, leadership, work ethic, etc. The average person does not get past this stage of the Well-Rounded Millionaire journey. They want to live like slobs, be late to work, not stay in shape, and generally not strive to be the best. Are you one of the ordinary people who act this way? If so, stop!

I am going to link to a strange choice of articles, my [Military Success 101](#) series. This series focuses on five different areas of fitness that I used to become an E9 (highest enlisted rank) in the US Marine Corps. I was twenty years in the Corps when we decided to strive for financial freedom and become Well-Rounded Millionaires. The five types of fitness are physical, mental, educational, family, and financial. I believe my success in the military parallels the traits needed in the civilian world.

So, your goal is to turn your brain, routines, and actions into a well-run machine ready to run any program, in this case, becoming rich. So, where do you start? Let's start with three books about success. Read these because they are not geared towards a specific outcome but overall success. "[It's Rising Time.](#)" "[Be Obsessed or Be Average.](#)" and "[Limitless.](#)"



If you can read these books, you may be one of the 1%. It may sound like a low bar, but we live in an unhappy society. Your society wants you to remain soft and live a subpar life. If for some odd reason you want to read more from me, try these articles "[Become CEO of Yourself \(book\)](#)" and "[JOMO- The Joy Of Missing Out \(book\)](#)."



Remember, the goal of the first stage is to become a well-run computer. You should have a morning routine, read books daily, exercise, eat a healthy diet, talk to family, look to [achieve work-life balance \(book\)](#), and read positive news articles that will help you build up your life.

This stage may take you 3-6 months to achieve. As you progress, you will start to lose friends—that is part of the game of life. You are a composite of the five people you spend the most time with. Do you want to be like them?

Now that you have done all of these, you are ready to download the app you need to become wealthy, the financial mindset app.

**Financial Mindset.** I can already hear it, "Josh, Josh, Josh. Why did you put money ahead of the family?" My dad told me a long time ago that love is discipline; discipline is love. This lack of discipline is what I see in today's American society.

The men are quote, un-quote “being great fathers” by driving their kids to soccer practice, playing games with kids, doing everything their wives want them to do, forming hobbies, and generally just staying in the house all day. I guess that counts as a “good father.”

We don't understand that this is the lowest bar we can set for a man. This life does nothing for the long-term wealth and health of a relationship (with wife and kids) and family.

The reason that financial mindset is higher than family is that love is discipline. Focusing your attention on obtaining assets is the difficult road in life, the one less traveled. However, in the long run, the family with the most assets is more likely to stay united over the low-income family that played soccer together.

The parents need to learn finance, obtain assets, and share this information with their children. Playing soccer and other such activities is a waste of time. Sorry, but it is true. I was 38 years old when I learned about passive income, dividends, real estate, and royalties. If I had known about those earlier, my life would have taken a different trajectory. So, yes, a financial mindset needs to be higher on the list than a family mindset.

Have you ever heard the saying on the airplane, “**In the event of an emergency, put on your gas mask first, then assist others?**” How can you assist your kids and family when you are still working 9-5, struggling financially, and stressed out. Becoming rich helps everyone on their journey.

Whew, if you are still here, let's dig into the financial mindset. Luckily, I have already written extensively on this topic. We need to take a holistic approach to build wealth. No, we can't just invest in the stock market, crypto, or real estate. We can't just start one business and leave it at that.

We need to look at our retirement goals, our passive income goals and combine that with our family's needs. \$1 million in our investment portfolio is just the tip of the iceberg. We need to state and write down our total passive income monthly goal. For simplicity's sake, I will throw out a number like \$20,000/month passively.



\$20,000/month may sound like a lot, but we will break this down into our different sources of passive income: retirement, investments, crypto, real estate, and business. Initially, you will be stronger in some of these areas than others, but that is okay. You have to learn the others because [diversifying your passive income \(book\)](#) is a must moving forward.

Let's take me, for example. Let's say I wanted to split my \$20,000/month goal into \$4,000/month from each of my asset classes; how would that look?



**Retirement.** I am lucky that I will have a nice retirement check coming, courtesy of the US military. If I continue to do 30 years (22 down so far), it will be roughly \$10,000/month. So I am good on this front.

**Investments.** My wife and I are working on our dividend portfolio, which is currently at \$160,000. This amount pays us roughly \$500/month. We will need to achieve \$1.5 million to get us to \$4,000/month. This goal will probably take us another 6-7 years.

**Cryptocurrencies.** We just started our crypto portfolio, and it pays us \$6/month in interest. So we have a ton of work to do. There are cryptos out there that pay 7-9% interest, so that we will need roughly \$600,000 at an 8% yield. Since we don't want to overload on crypto, it will probably take us 20 years to reach this, maybe 15.

**Real Estate.** We currently are making \$2,500/month in rental income. We would need to buy another couple of homes, add a tiny house, or create a storage unit area to maximize this asset class. We can achieve this in the next few years.



**Business.** I started my Kindle book business five months ago, and it currently brings in \$40/month. My goal is to get this up to \$1,000/month, probably over two years. When I return from Japan, Kris and I will build some automated businesses like renting out cars or [18 wheeler trucks \(book\)](#). We can get to \$4,000/month over the next five years.

So, there you have it. Once you take a holistic approach, it isn't that hard to achieve your goals. Remember, to have more; you need to become more. You will need to understand all of these asset classes, plus taxes and leverage. Lucky for you, I have been writing like a madman and leaving breadcrumbs from my experiences and books I have read. Here are some places to start.



**Retirement.** I wrote an extensive series of articles on retirement. You can read the [series here](#), and the book “[Retirement Planning at Any Age](#)” covers everything as well. If you want to take a look at a specific timeframe here you go: [20s](#), [30s](#), [40s](#), [50s](#), [60s](#), [70s](#).



**Investing.** The article “[How We Plan to Retire on Dividends](#)” should be enough to get you started; the book “[How We Plan to Retire on Dividends](#)” adds in some books to read as well.



**CryptoCurrencies.** I am still young in the world of crypto, so I don't have too much content right now. I have the [CryptoCurrency 101 series](#) and also the book “[Stocks vs. Cryptos.](#)”



**Real Estate.** I love real estate as we own three properties. The article “[Financial Independence through Real Estate](#)” is a great place to start. The book “[Financial Independence through Real Estate](#)” adds some books to get you started.



**Business.** Learning about design, advertising, writing, and creative work has been the highlight of a year away from family. Business is a fantastic asset class. The article “[Retire Rich, Retire Comfortable with a Business](#)” is a great place to start. The book “[Retire Rich, Retire Comfortable with a Business](#)” adds some books to get you started.

The world is full of opportunity; you will just need to learn how to see it. Some people see a world of limitations or scarcity; others see a [world of abundance](#). These thoughts are called [limiting beliefs](#). To overcome these limiting beliefs, start by building your functional mindset and adding in your financial mindset.

Together, with the proper habits and routines and the right education, you will find yourself moving forward in life, relationships, and wealth. Take it slow. Set goals that will not cause stress. Maybe you start with a \$200/month plan in passive income in the five assets classes. The person you become to reach those goals will be different from the person reading this article today.

Trust me; I transformed and continue to improve my routines daily. I love the person I am today.

**Family mindset.** There isn't too much cover in the family. Your family will always come first. However, they are not a reason to make excuses or hide from self-education.

You can accomplish a lot during [the magic hours](#), so get to work on building a passive income stream. If your spouse doesn't understand your newfound passion for passive income, I recommend reading "[Be Obsessed or Be Average](#)" together.

I swore I was going crazy when I started my journey. But this obsession has led us to be rich already. Now we are just continuing the journey at our own pace. We can reach \$1 million in two years or twenty years; it is all the same. We have no financial stress, **AT ALL**, because of the steps we have taken. It feels good to be in [control of our finances](#).



I leave you with one more recommendation for you and your spouse, "[Strong Finances, Strong Marriage](#)" ([book](#)) is an article I wrote to capture life when you are financially free. You do not know the stress that debt puts on your family until you are out from under it. Another reason is that I put finances ahead of my family.

The things you used to fight about are no longer an issue. You will be able to take your spouse out on the town, hotels, and trips, all with passive income. It is truly amazing to have lots of money after 15 years of marriage. And we plan to pass this education and assets to our children as well.

**Conclusion.** This article covers a lot, and it may take a couple of months to unpack everything. The main takeaway is that "To have more, you will need to become more." Who you are today will not get you to the point of becoming a Well-Rounded Millionaire.

You will need to work on your habits and routines, your financial education and action, and [envision your rich life](#) with your family. If you can do these things, you will have it all. Your life will make sense, and you will no longer worry about money and relationships. You will have the ability to assist family and strengthen your journey with your spouse.

If you are serious about your journey, consider adding my website to your favorites and visiting often. I post an article every day about financial mindset, investing, crypto, retirement, real estate, and business.

I also release books that gather up my thoughts in one place for those that want to have easy access to information. Consider adding my page, "[Free Kindle Ebook Schedule](#)," to see what I am offering for free. I provide a different free book every day.

If you found value in this article, please consider hitting the like button, which will help push it out to others. Thank you for your time. Good Luck, Millionaire!



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