Twitter Thread by Route 2 FI ■



Route 2 FI ■
@Route2FI

I reached financial independence and quit my 9-5 job this week at 33 years old to work with my own projects.

A thread with lessons about:

-freedom
-time
-money

One day in 2018 when I was in my 9-5 cubicle, I thought to myself while I stared out of the window:

How could I continue waking up every morning and be totally unexcited about everything I was going to do day after day?

This led me to Google:

“How to quit my job forever”.

You know the rest of the story.

Early Retirement Extreme and Mr. Money Mustache are the first pages popping up.

I read everything in a couple of days.

There was really no way back.

WTF, could I quit my job in a couple of years by investing?

I have always been pretty good at handling money, but earlier on I'd just pay down my mortgage faster.

Now I was going all-in on investing.

I started saving and earning more money by changing my 9-5 job.

Starting out I had a savings rate of 40%.

Last 5 months SR: over 90%

I got addicted to investing.

It was like a game.

My salary was increasing every month and on top of that, I started earning more online than I did in my 9-5.

I started dreaming about $100M.

But, then I reflected:

"What will I sacrifice if I continue like this for 30+ years?

I thought that if I'd continue doing my 9-5 job for 30+ years, I would lose something inside of me.

I don’t know how to describe it, but “wasted potential” is probably the words I’m looking for.

I believe that we all want to achieve something bigger in our life than a 9-5 job.

To speed up the process to FI I stopped wasting money on designer clothes.

When you stop buying unnecessary things, you stop needing a lot of money.

When you've invested enough you no longer need a normal job, which again allows you to take your time back.

And when you have your time back, you can pursue what you were destined to do on this earth.

You can fulfill all your dreams and desires.

And when you can live your dream, you will reach the highest level of happiness.

Isn’t that what we all want?

Because what makes you rich and unique is not what you have, but how you have lived.

It’s in the stories you’ve collected, the lives you have touched.

It’s in the memories you have to take with you.

Like my previous self, many of you are chasing that dream house, a brand new Tesla, or a cabin by the sea.

And if you win the first prize in the lottery, you will get all that right now.

But would all those things make you happy?

What if you got all of that tomorrow?

What would be your next move?

Would you continue to work?

Probably you would answer that you were going to spend the rest of your time on Earth doing the thing you loved, eg. travel, spend time with your loved ones and finally catch up on all your hobbies.

If you find yourself unhappy, not having the time or money to live the life you desire, start asking yourself, why?

What are you missing in your life?

I'll bet you're spending too much time working, and not enough time on the things you love.

Think about the stuff you're buying.

Is it bringing your dream closer? Or pushing it further away?

What is your ideal lifestyle, and how much does it cost you to live that?

Now that's what you should aim for.

At least that's how I'm thinking.

Back to my story again...

My last job was as a manager for a small company within the engineering field.

I was paid a $115,000 base salary for a 37,5-hour workweek.

Every additional hour was paid $85. And I also had a brand new car which I could use both at work and private.

So why did I quit this?

For two reasons.

Firstly, I quickly understood that this job was going to kill me slowly.

Already in the first month, I clocked in at 85 hours, which highly affected my lifestyle.

There was no time to work out, reading books, write, and even less time for family/friends.

Include commuting on top of it and the fact that I had to be available on the phone all day, it just wasn't worth it.

https://t.co/0A7q4gjtHk

The tweet above may describe the situation.

What good was money after all if I weren't going to have some use for it?

> The best thing money buys is control over your time.
>
> — Route 2 FI \U0001f4c8 (@Route2FI) February 17, 2021

Secondly, I did the math.

My stock portfolio is now sitting at $530,000 and I have another $30K going into my stock portfolio in April due to the sale of our house.

According to the 4%-rule I'm able to spend approx. $22,5K per year (only me) from this portfolio indefinitely.

But it gets better, I've started earning pretty serious money from both my blog and Twitter.

With that said, I don't have to touch my stock portfolio at all and I'll put more money into the market every month as well.

So why did people tell me that I needed more money?

To me, it just didn't make any sense to work a 9-5 when I had enough money in my stock portfolio to cover my living expenses, plus extra income that I earned online.

I had enough money, but I had lost my most precious asset:

Time.

80 hours working.

10 hours commuting.

56 hours sleeping.

In other words:

146 out of 168 hours was fading away from me every single week.

I would probably have earned $160-180K/year in the 9-5 doing this, but the money simply wasn't worth it.

My perspective would probably be different with a $0 net worth, but since I already have a huge chunk in stocks I wasn't interested in trading away more time doing things I hated.

It was like if I've lived my whole life in the service of others, having no time for what I wanted.

It's a great feeling to be financially free, but I have to say that it's a weird feeling not getting that monthly paycheck anymore.

It's like I've been trained and conditioned to get a monthly salary.

I guess you could say I'm institutionalized.

About being institutionalized:

Think about Brooks in "Shawshank Redemption", who served in prison for 50 years.

Brooks can't adjust to the outside world and eventually hangs himself.

This is the same feeling I have after being released from the 9-5.

Not hanging myself though.

When I was released from the 9-5 this week, you would have expected it to be the best week ever but I was actually pretty freaked out about the whole thing.

I had been thinking about FI daily for the last 3 years, but when I first was free I started thinking:

"Now what?"

Financial independence was a long-term goal that I guess I never actually pictured achieving.

Or at least not so fast.

Being here now feels unreal.

I no longer follow the norm in society and I have 40 - 60 years left of my life to fill with what I want.

If you liked the thread I would really appreciate it if you could RT the first post ■:

https://t.co/bwxZCrq656

> I reached financial independence and quit my 9-5 job this week at 33 years old to work with my own projects.
>
> A thread with lessons about:
>
> -freedom
> -time
> -money
>
> — Route 2 FI \U0001f4c8 (@Route2FI) February 18, 2021

If you’re interested in doing the same and spend more time in freedom and away from the 9-5, why not make a plan to become financially independent?

My book gives you the blueprint to how you can retire from your 9-5 in 5 years!

$17 with this link

■

https://t.co/CmN0FWHCzC

If you want more written long-form content, check out some of my 120 blog posts here: https://t.co/sEh7vqGvTa

or

my newsletter: https://t.co/DVG5aWJyvO

Have been a little inactive lately, but now that I have 100% control over my time, I am ready to pump out lots of content!