

Being Rich Is Easy, Staying Rich Isn't

Harsh Truths You Need To Hear  
To Save Your Money From Yourself

FOR  
DUMMIES®

*Some of these truths will offend you. Ignore and you'll end up broke or worse.*

*A Reference  
for the  
Apes!*





Being rich is easy, staying rich isn't. Harsh truths that WILL offend you but you NEED to hear to save your money from yourself. Ignore and you'll end up broke or worse.

Fluff

Now I realize this is going to stroke some of you the wrong way. The more you hate this message, the more this message is addressed towards you. Keep reading if you dare risk some cognitive dissonance but hopefully add some wrinkles and increase your chances of lasting wealth.



Looks at all these bananas. This monkey has no problems right? NO WRONG!

## Some basic truths

### - Money does not solve your problems

Yes, it's true I'm afraid. Money does not solve your problems."But Damsell, my problems are mainly that I cannot afford x, y and z... how can money not solve that.."I know dear ape, money will definitely solve THOSE problems.

I'm just saying that new problems will replace your current problems. You will face new psychological pressure, fears, highs and lows. It will be difficult to maintain current relationships and even harder to acquire new ones.

- You can feel uncomfortably different from your friends and you're afraid to tell them how you feel about your new status

- Being wealthy can make for more guilt than pleasure.
- Instead of feeling powerful and decisive, you can feel paralyzed and unable to decide how to spend your money.
- You can't stand the envy of friends and acquaintances -- you can find yourself becoming more isolated.
- You feel like you don't quite deserve the money and you can't believe it's really yours.
- You suffer from "ticker shock" and become obsessed with watching the stock market.
- You're afraid that you'll lose your money and your good fortune will simply vanish overnight.
- You can become paranoid and think everyone interacting with you is doing so because of your money, causing you to have trust issues. I'd say many apes already have this, let's see how long it takes before I am called a shill in the comments.
- You can become demotivated and depressed. Why do anything? You have no reason to get out of bed. You can lie here for weeks and nothing would go wrong for you. Rent will still be paid etc.
- You will likely feel like spending your money is the only thing that gives you pleasure. Purchases that make you absolutely salivate now are going to grow old on you QUICK. Seriously.. that car you've been dreaming of the last 20 years? It's just another car emotionally satisfaction-wise after a few months. And guess what your impulse is going to be? Spend some more! This is a vicious cycle that will drain your money quick.



Monkey with bad habits

## **- Money does not make you a better person**

"Once I'll have money I clean up my act, I'll stop drinking too much, I'll stop smoking, I'll start a business, I'll clean my house, I'll do the lawn, I'll fold away this laundry, I'll do this, I'll do that." Give me a break. No you wont. There is nothing stopping you now from doing most of those things and you're doing nothing now. Hell most of you are doing little more than smoking weed, laying back and watching the ticker all day. That's not going to change if you suddenly have a lot of money, it's going to get worse.

Having money is going to kill all your motivation if you have a personality that has low motivation to begin with.

- Quit smoking? "Pff what is a few dollars a day on a pack of smokes. I have millions!"
- Stop drinking too much? "It's ok if I have a hangover tomorrow, I have nowhere to go and I can pay for it. It's a very nice bottle of Scotch so it's a waste not to drink it"
- Starting a business? "Meeh I'm not going to absolutely work my ass off. I have it made already. Why would I put in 80 hours a week to launch a business". You're going to end up making this a money pit. You start with the right intentions, but you don't have the motivation or the pressure to follow through and it's going to end up costing you money.

## **- All your current shortcomings and faults will be amplified**

- If you have a tendency for procrastination, you'll become a master procrastinator once you're rich.
- If you have a tendency to drink too much, you'll go full blown alcoholic once you're rich.
- If you have a smoking addiction, you'll smoke more once you're rich
- If you're lazy, you'll become more lazy after you're rich.
- If you smoke too much weed, you'll never stop smoking once you're rich.
- If you have a drug addiction, you'll not stop using until you win the premature room temperature challenge or run out of money.
- If you have a sex addiction, guess what! You can pay for sex non-stop now and let me tell you there are expensive sexual partners out there.
- If you have trouble having genuine relationships, you'll have more trouble finding and maintaining those once you're rich.
- If you have anxiety, you'll have waaaaay more of that once you're rich. You have about a million more reasons to worry about once you're rich.
- If you have a tendency to be arrogant, show off and/or overcompensate for a small genital situation you'll do that MORE after you are rich.
- You have poor self control? Guess what, that too, gets worse with money.

In short, despite this already crippling list, the only thing that is going to save you is **IRON CLAD PERSONAL GROWTH AND DEVELOPMENT**. You're going to have to be your own parent. It's time to become an adult and do it fast. **Straighten up.**



Another bad monkey with bad habits

## Some harsh truths

So the previous parts were already pretty harsh. And those were the nice ones. Can you imagine? This, my friends, is where I'm not going to make friends. I don't care. I'll take the rage downvotes, as long as one ape actually understands what I'm saying here.

### **- Stopping with work at an age below 40 is not going to make you happy**

It won't. You may enjoy taking half a year off. Maybe you even should do that, especially if you've been unhappily employed for a few years already. But tell yourself this isn't going to last. You're not even going to be able to and you'll know why if you keep reading.

### **- Having a large sum of money does NOT increase your earning potential**

Any which way you put it, even a large sum of money is an limited supply unless you have income. Divide your money by your monthly expenditure and you can predict how much time you have before you're back to zero.

If you currently have a low income, that's because you do not have any marketable skills, qualities or knowledge

recognized by employers or the market. If you have a minimum wage income job now, having a big pile of cash isn't going to change how employers view your value. This is not mean, this is not angry capitalism, it's simply that you need skills, knowledge and experience that make you valuable to qualify for a well-paid job. If you have failed to gain OR market those skills until now, this will remain the same after you're rich. (Unless you're going to grow personally big time)

If you have none of those currently, you will still have none of those after you become a millionaire. That means your pile of cash is going to run out quicker than people who do have money-earning capabilities and skills.

Your ONLY chance at long term financial wealth post-squeeze is to be careful with your money. There is a ONE TIME influx of cash and you have to make it last. Despite the cash, you will still need to be frugal. Read on in the "How to manage a large sum of money sustainably" chapter.

**- If you've never had money before, you are inexperienced and likely to make BAD decisions with money.**

You've earned this money if you held during all the uncertainty, don't get me wrong. What we're doing is a massive accomplishment of pure will, self-control and dedication. Big ups to you apes. You have the right to feel proud about this. It would be unfair to compare this with a lottery pay-out, HOWEVER.

The point I'm making with this comparison is that people who've not had money before and who suddenly come into large sums of money make bad decisions and end up losing it all and sometimes more in short periods of time.

How bad? [A staggering 70% of lottery winners end up broke WITHIN 5 YEARS.](#) A further 30% declare bankruptcy. Why? They make toxic investments, they are surrounded by people who want their money, they spend like crazy thinking big numbers are endless, they quickly change their lifestyle, they do not have an income to sustain their lifestyle. In short, they do not know how to handle money.

[The same goes for athletes.](#) 78% of NFL players have gone bankrupt or are under financial stress during retirement. Within 5 years of retirement 60% of NFL players are broke. These people have decades of making millions a year and they still manage to blow it!

"Ha but they are dumb! Not me, that's not going to happen to me Damsel." No I'm very sorry. Statistics say you ARE dumb. Not as a person, but just dumb with money. I'm not making an assessment of value saying that, I'm just saying on the front of handling money you are most likely dumb.

**- Most of you think you're going to increase your lifestyle a hundred fold after the MOASS. You're not and if you do you're going to lose it ALL quick.**

Yup. I just threw a spanner in your clockwork. You may be millionaires, but you won't be living like one. Sorry. You can very likely forget about mansions, Lamborghinis, boats and \$50k watches like I've seen most of you fantasizing about.

The amount of money in your account is not going to determine what your life looks like. It's the income that you have that determines what your life looks like. Luckily, you can make money make money for you, so you are likely going to have a big passive income boost but you'll likely still income from employment OR you're going to keep living normally.

If you buy a big house, guess what, that comes with big taxes! And guess what, you have to pay those every year, not just once. This is going to drain you financially faster than you can say "Chapter 7 bankruptcy". And that house isn't going to keep its value unless you maintain it immaculately. Guess what? That costs money too! Are you going to do all that yardwork? No? Do you know what gardeners cost?

That fancy car/boat you're fantasizing about? Have you ever heard of depreciation? As soon as you drive it off the lot,

expect 30% of the purchase value to disappear. On 300k Lambo that's 100k INSTANTLY gone. Congrats, you've lost more in 30 minutes that you've ever made in a single year until now. Do you know what the maintenance on these things costs?! Dealers charge hundreds of dollars per hour in labor and don't get me started on the parts. Oh and guess what, the maintenance schedule is different than your current Camry. They require service every year, or every 15,000 miles. Some of those services likely need to have the engine come out so that's a \$8k service right here. Tires are more expensive, and it's a sports car so you're going to drive it sportily. That means you're going to be spending your current minimum wage on tires alone every few months. And the fun part is, if you don't do all these expensive maintenance things you'll depreciate the car even faster! Yay!

Long story short, BUYING expensive things isn't the hard part. The hard part is paying for the maintenance, upkeep, taxes and other operational expenditures. This will drain your lump of money quicker and because you're a simple ape you have no income to compensate for that. So you don't get to do it.

I'll explain more in the "how to manage a large sum of money sustainably" header.



Sad monkey looking at his pp

## MOASS happened, what now?

Ok there is a few easy steps here.

### **Step one: SHUT. THE. FUCK. UP.**

Yes you read that right. Shut your fucking mouth. Don't tell anyone. No boasting on social media, no flapping wads of cash on Instagram, no tiktoks with a rolex around your limp wiener (or whatever you kids do nowadays online). Don't tell your friends, don't tell your family, don't tell ANYONE.

If you absolutely want to share, do so with one or two people that know how to shut the fuck up and DONT give them any numbers. You can say it's a lot of money, but you don't tell them if it's 80k or 80 million. Seriously. Get this through your ape skull. Shut the fuck up.



**\*\*Step two: DONT. SPEND. A. FUCKING. PENNY. SERIOUSLY.\*\***We're now going to get you accustomed to the new situation in your life. Before you get all giddy. Keep that wallet closed. It's yours, but it's not yours to spend yet. No wild shopping sprees. Seriously.

### **Step three: Gather a team to help you manage your financial reality**

The first person you tell is a **financial advisor**. Tell him that you need a lawyer, a fiduciary financial advisor, and a tax expert. Assemble this team. Talk to multiple people, don't just hire the first jackass that knows you have big money and who's going to sweet talk you into doing business with him.

You need to feel comfortable around all of these people, personally and professionally. They're going to be your guardians against yourself, and you need to be able to hear from that your stupid is showing.

### **Step four: TAXES BITCH**

Pay taxes. This is likely the first thing that your new expert team will help you with. With big money comes big taxes. It could be 50% or more of what you made. Seriously.

### **Step five: PLAN how to spend your money.**

I don't care if you think you only have to plan money if you have little of it. That's bullshit. If you have a lot of money you will need to plan MORE.

Create a "Wealth longevity" plan with your team. How much can you spend per month, what steps are you going to take to make money with your money, what are realistic returns, what can you spend on a house, what on transportation and what on charity, friends and family IF any.

### **Step six: FOLLOW the plan.**

See this is where you get to show you're an adult.

Yes there's a few million in the bank but you're not going to impulse buy this perfect example of the classic car you've always wanted because you already spent this month's budget on a new gaming PC, mortgage and (or whatever).

You do not get to cheat. "Oh ill just spend the extra little bit now, and next month I wont spend anything". Yeah right, give me a break bitch. If you didn't have the self-control this month you won't the next either.

**YOU DO NOT EXCEED YOUR BUDGET.**

## **How to handle large sums of money sustainably.**

See I'm not a financial advisor right so don't take my advice but I did transition from very poor to 'very well off' about 8 years back. Most of the things I'm talking about are things that I personally experienced and I too, needed extensive personal growth to make my new situation work. I made some of the mistakes listed here. It's not about ragging on you, it's about making you a better ape.

So what should you realistically expect after MOASS? What will your life look like?

1. **\*\*1% of your total money AFTER taxes can be splurged.\*\*** Yup. Seriously. Only 1%. For every hypothetical million you can splurge \$10k. That's a one time "lets celebrate" allotment. Not a recurring per month, not a recurring yearly thing. You can celebrate with a few purchases, but you're going to need your money bad. Read on to know why.

2. **\*\*You do not have any ways of income, other than interest of your money. Live off it.\*\***If you have 1 million dollars and you invest it WISELY with your new team that you assembled you can realistically accumulate 5% of growth per year. That means that you DO NOT GET TO TOUCH ANY OF YOUR MONEY. That's 50k of years in gains. If you spend all of the 50k you'll get poorer every year because of inflation. The inflation will likely be around 2%, so you can only take out three fifths of your yearly gains to live off. That's only \$30k in passive income per million dollars of money invested. Unless you're planning to live like the most frugal millionaire ever, you'll likely need to work to supplement your income.
3. **\*\*Your income determines what you can live like.\*\***With only \$30k per year in passive income per million you're looking at a very simple lifestyle. If you can add \$30k per year in income from work now you have 60k to live off. That's comfortable, but still nowhere near Lamborghini income. Forget about it.
4. **Any extreme purchases will drain your money quick and you'll will end every year negative.**

## TL;DR

No, fuck you. This is exactly what I'm talking about. Stop looking for the easy way, you need to develop yourself personally. Force yourself to actually read this. Be an adult for fuck sake.

## Closing words

So in short apes. I love you and I want to see you succeed with money. What I'm suggesting here is maybe more boring than you were hoping for, but it's simple reality. There is no escaping it. Having a lot of money is not a guarantee that you get to spend a lot of money. Your income matters, not what's in the bank.

Frankly, I don't care if you hate me after reading this. **\*\*I'm not your momma.\*\***I'm going to tell you things you **need to hear, instead of what you want to hear.**

If you really want to learn how to improve yourself, and grow personally I recommend reading this article. When it first got published, and that's many moons ago, I was a teenager with no goals in life, angry at the fact that I was likely never going to succeed and blaming it on everyone except for myself. This article, after some digesting, made it 'click' for me.

<https://www.cracked.com/blog/6-harsh-truths-that-will-make-you-better-person>

Be awesome!



[funnymonkeysite.com](http://funnymonkeysite.com)

If you follow my advice your will be this happy monkey in a few years.

