Effortless English

Financial Liberation

"While the **materialist** is mainly interested in **goods**, the Buddhist is mainly interested in **liberation**. Buddhism is the Middle Way and therefore in no way **antagonistic** to physical well-being. It is not wealth that stands in the way of liberation but the attachment to wealth; not the enjoyment of pleasurable things but the **craving** for them. The focus of Buddhist economics, therefore, is simplicity and non-violence.

For the modern economist [and consumer] this is very difficult to understand. They are used to measuring the "standard of living" by the amount of annual consumption, assuming all the time that a man who consumes more is "better off" than a man who consumes less. A Buddhist economist would consider this approach excessively irrational: since consumption is merely a means to human well-being, the aim should be to obtain the maximum of well-being with the minimum of consumption. The less toil there is, the more time and strength is left for artistic creativity. "

--E.F. Shumacher, Small Is Beautiful

I admit that my recipe for economic "success" is quite different than the advice you'll get from most people.

Bookstores are filled with books about making money and getting rich. But they all come with certain basic philosophical **assumptions**-- mainly that MORE money is always better and that the key to "success" is to be rich.

Even books that I recommend, such as The 4-Hour Workweek or Your Portable Empire, have an **underlying** philosophy of "getting rich". All of these writers are firmly centered in **mainstream** capitalist thinking.

My philosophy is essentially that of a Buddhist economist. While others speak of "success" and "wealth", my concern is liberation. And when I speak of liberation, I mean financial liberation, physical liberation, emotional liberation, mental liberation,... and **ultimately** spiritual liberation. However, at this time in my life, I'm only qualified to give advice about financial and physical liberation:)

Its important to understand the **profound** difference between seeking wealth and seeking liberation. Mainstream financial advice is always focused on more, more, more.

However, my starting point is always less, less, less. Simplicity is the **core** of my approach to financial liberation. Learn to need less, and you automatically become freer. Learn to need a smaller and cheaper living space. Learn to need a smaller and cheaper car... or better yet, a motorcycle,... or still better, no vehicle at all. Learn to need fewer **gadgets**. Learn to need fewer and less expensive clothes.

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Simplify, simplify, simplify. This is the **core** of my "method" for success. Before you worry about building a business, before you worry about **debt** elimination, before you worry about working fewer hours or making more money-- Simplify every **aspect** of your life--- **persistently**, continuously, **relentlessly**. **Pare** away all that is unnecessary, distracting, and fashionable. Work on your cravings.

This is the **basis** for liberation. Without doing this, you'll always be a slave... no matter how much money you have-- because you'll always need more.... and thus will always remain a slave to work and economics.

On the other hand, if you simplify **drastically**-- you'll find that financial liberation is much easier than you thought. You'll find that you can work much less and live much more. You'll find that escaping your job and boss is much easier than you thought. You'll find that eliminating debt is much easier than you thought.

You'll find that you are much less **stressed** about money. You'll find that you have many more options in life. You'll find it easier to save money, easier to travel, easier to do the things you always **put off** doing.

Simplicity is the starting point, the center, the foundation, and the ending point. It is the key to your financial liberation.

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