

**“Living within your means” is to spend less than or equal to what you make.**

In today’s world, credit cards and loans have made it easier and easier to live beyond your means or to spend more than you make.

In my world, I think that we should:

1. Live within our means
2. Live to the level we need not to the level we think we should based on what we see others doing

Financially, first and foremost, I am not putting myself in a position where I’m spending more than I make. With every bonus or raise I get, I don’t always go on a treat-yo-self binge where I increase my standard of living. If I have the things I need, I don’t start spending money just because I have it there to spend.

As it turns out, a lot of really rich people actually do this too-so I’m in very good company. I assumed a sports car was a necessity if you were a CEO or celebrity, but apparently, it isn’t. I’ve rounded up a list of wealthy people who live within their means to a surprising extent, which allows their money and financial security to grow.

### **Warren Buffet**

#### **Net Worth: \$86 Billion**

Arguably the world’s most famous investor, Warren Buffet lives in a house he bought for \$31,000.

To put a little perspective to this, Taylor Swift, a star notorious for being savvy with her money, is worth about ¼ of 1 billion dollars. She owns a 50 million dollar apartment in New York City.

Buffet is 344 times richer than Swizzle and his house is 1,612 times cheaper.

P.S. I tried to do that math on my phone and the calculator wouldn’t let me go past 860 million when I needed 3 more zeros to hit Buffet status. If that’s not #goals I don’t know what is.

### **Rob Gronkowski**

#### **Net Worth: \$15 Million**

Apart from the gazillions of athletes we’ve seen blow through their million dollar salaries, Gronk actually hasn’t touched a single dollar of his salary money.

He instead chooses to live off of endorsement money, and I literally can’t think of a single thing I wouldn’t like about living off of a partnership with Dunkin Donuts.

## **Mark Cuban**

### **Net Worth: \$4 Billion**

This guy. Let's just start by saying he did not start off rich.

The Shark Tank star slept on the floor of his own apartment because he rented out his room. He didn't own a car over \$200 until he was 25 years old. Sounds broke right? Wrong.

He actually scrounged up \$15,000 while he was getting his undergrad and bought a college town bar. I don't know many undergraduates with \$15,000 in the bank, so I wouldn't call him poor, but he lived like he was poor because he was heavy into prioritizing his money and looked towards the future, making immediate sacrifices to achieve his long-term goals.

He ate macaroni in an apartment with 5 other dudes because it freed up his money for his priority, and that priority was to get rich.

## **Mark Zuckerberg**

### **Net Worth: \$74.2 Billion**

Mark famously drove a \$30,000 Acura despite his huge net worth. Rest easy however, as he has since replaced it.....with a \$30,000 Volkswagen.

People also comment on the fact that he wears jeans and t-shirt to work every day, but I mean, personally, if I built a company and net worth that large, I'd like to see anyone try to stop me from wearing pajamas to work, IF I went at all.

## **Jennifer Lawrence**

### **Net Worth: \$120 Million**

Jennifer lived in her parent's condominium well after she was making 8 figures.

Fun fact: I can relate to 1 of those things. Ha...boo.

She now owns her own apartment but rents it when she is away filming movies.

Like Mark, she is also a Volkswagen owner so I'm not saying there IS good juju in owning that make of car, but there definitely isn't bad juju.

## **Kate Middleton**

### **Net Worth: \$7 Million**

Kate is a chronic outfit repeater, but so what? Many of us are, blah blah, why is this important?

Well, it's important because she is a duchess. She's the wife of a prince, the future King of England. If she can wear the same stuff over and over I assure you, you can too, saving money in the process.

### **Carrie Underwood –**

#### **Net Worth: \$84 Million**

Carrie is apparently a coupon clipper. She buys her makeup at Walgreens, as do I, therefore we are the same person.

Sidenote: I admittedly have spent too much time wondering how Carrie Underwood, a vegan, married a serial hunter with a trophy room of dead animals in their house.

We can learn 2 lessons here:

1. Think of Carrie and her husband when you're having some relationship issues. If they can work through this, you can work through your stuff.
1. No need to clip coupons on bean burgers if you just eat the meat your husband put in the freezer.

### **Mitt Romney**

#### **Net Worth: \$200 Million**

Raised by a father who ran American Motors but did not allow his children to have cars in high school, Romney has developed a complicated relationship with wealth. I could really dig into the psyche here, but I think it would be easier to just sum it up in a story.

The man owns several multi-million dollar homes but personally moves his family's things from one to another in a rented U-Haul.

Considering he also does his own home renovations, it seems clear that he isn't afraid to spend money, but he also isn't going to waste it on paying someone to do something he could do himself.

I could basically get that tattooed on my forehead. I have approximately 0 issues living a luxurious life if it's within your means, but I love it when someone doesn't lose hold of logic and a strong worth ethic.

**INTERESTINGLY ENOUGH, most of these people cite a money conscious, frugal upbringing as the root of their financial habits.**

Is it a coincidence that they have amassed such large fortunes? I think not.

We have seen countless celebrities hit rock bottom with their money (looking at you, Kanye) because they just flat out over spent.

**The fact of the matter is anyone can become broke regardless of what his or her paychecks say.**

It's knowing what you have and what you do with that money that will lead you to true wealth and not just getting by.

Quite a few of these people have humble beginnings and have amassed a fortune beyond their wildest dreams simply by living within their means and then making that extra money work for them. If it works for them, it might be just crazy enough to work for us.