

Forum:[Hack Forums](#)

Thread: [Growing Investment & Savings Account](#)

J. McCarthy - January 20, 2017, 9:37 am

I always believed in putting away a chunk of earnings into investment or savings accounts. The inspiration came from the book: The Richest Man in Babylon

I recommend the book to everyone of all ages!

GoNuts - January 20, 2017, 10:25 am

Hey man that is great! Keep earning

J. McCarthy - January 20, 2017, 5:31 pm

(Jan 20, 2017 11:25 AM)GoNuts Wrote: [\[CITE\]](#) Hey man that is great! Keep earning
For sure

I'd like to divert a chunk to this account during 2017 and hit 100

Yin Yang - January 20, 2017, 5:33 pm

Nice earnings my man- keep up the good work bro. It definitely takes money to make more money. I'm sure you probably started off with a couple thousand or so

CanisMajoris - January 20, 2017, 5:35 pm

Just curious as someone who has just started saving. What is your interest percent you are getting back, and what type of investment is this? I started investing last year with \$1000 in mutual funds and so far it has earned just at \$100 which is nice.

J. McCarthy - January 20, 2017, 5:36 pm

(Jan 20, 2017 06:33 PM)Yin Yang Wrote: [\[CITE\]](#) Nice earnings my man- keep up the good work bro. It definitely takes money to make more money. I'm sure you probably started off with a couple thousand or so

I actually don't know anything about the stock market tbh

I just deposit from my earnings online and a fiduciary handles it

CanisMajoris - January 20, 2017, 7:00 pm

(Jan 20, 2017 06:36 PM)Formula1 Wrote: [\[CITE\]](#) I actually don't know anything about the stock market tbh

I just deposit from my earnings online and a fiduciary handles it
did you happen to see my post above? Thanks!

justg - January 20, 2017, 7:02 pm

Nice man.

I just decided to open a savings account and put a select amount per month into it. Approximately \$50/paycheck go into it (\$200 per month)

Is this a mutual fund? My current savings account is 1.0% interest.

???? - January 21, 2017, 12:48 am

what is ur avg monthly return? annually?

Goku???? - January 21, 2017, 3:37 am

You're such an insane earner! I can see that you work very very hard!

J. McCarthy - January 21, 2017, 6:01 am

(Jan 20, 2017 06:35 PM)CanisMajoris Wrote: [\[CITE\]](#) Just curious as someone who has just started saving. What is your interest percent you are getting back, and what type of investment is this? I started investing last year with \$1000 in mutual funds and so far it has earned just at \$100 which is nice.

The savings account is the High-Yield (as they call it ?) account with 0.90% annual yield.

I have a separate investment account I started more recently but I've just been having my Grandpa handle everything on it because he's a lot more into the stock market and investments than I am. Honestly I don't really know much about it at all like I've said earlier. Hoping to learn though so I've signed up for a few related classes.

CanisMajoris - January 21, 2017, 8:01 am

(Jan 21, 2017 07:01 AM)Formula1 Wrote: [\[CITE\]](#) The savings account is the High-Yield (as they call it ?) account with 0.90% annual yield.

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Wow, that stinks that it is that low. My dad worked for our State, so we get to use the State Employee Credit Union. All the savings accounts yield 1.25% which is super nice! So maybe look into that if any of your family works for the state or county.

Prophett - January 21, 2017, 8:03 am

That picture was taken on the 12/31/2016. How do we know you didn't gamble and lose it all the following day?

Just kidding. Keep on saving, I'm only 18 so I don't have anywhere near as much as you do, but I am a believer in saving.

@Jupiter - January 21, 2017, 8:07 am

(Jan 21, 2017 09:03 AM)Medd Wrote: [\[CITE\]](#) That picture was taken on the 12/31/2016. How do we know you didn't gamble and lose it all the following day?

Just kidding. Keep on saving, I'm only 18 so I don't have anywhere near as much as you do, but I am a believer in saving.

You're all blue, what happened ?

Congrats op, hoping to be able to accomplish the same soon

Hipster Ariel - January 21, 2017, 8:12 am

Great book, were it talks about how to get out of debt is one of the best advices any book gives I

think. Although staying out of debt all together would be the best. Congrats that's a nice sum of saved up money right there.

TheVBScripter - January 21, 2017, 8:14 am

I am not here to kiss ass, nor to "copy" your style, but I do got 1 serious question for you..

Can you PM me a "list" of books (or a few), which you think is useful.

I am not asking you to "guess" what books suit me, but I got the (bad) habbit of learning everday, doesn't matter if it's Poker, eWhoring, E-commerce, SEO, offline topics or whatever.

Congratulations on those earnings, I won't say I'm jealous but I do wish that I saved up at least 5% of my earnings since my 16th birthday.. ?

J. McCarthy - January 21, 2017, 8:17 am

(Jan 21, 2017 09:14 AM)TheVBScripter Wrote: [\[CITE\]](#) I am not here to kiss ass, nor to "copy" your style, but I do got 1 serious question for you..

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Sure I think I have a few public ones of my favorite books already.

Post with what topics you're most interested in and I'll compile a list when I get back home tomorrow

GUCCI - January 21, 2017, 8:20 am

I've seen that book somewhere. What is it about? Nice earnings btw, very motivating.

TheVBScripter - January 21, 2017, 8:42 am

(Jan 21, 2017 09:17 AM)Formula1 Wrote: [\[CITE\]](#) Sure I think I have a few public ones of my favorite books already.

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Topic is vary broad.

I am highly interested in anything that's related to e-commerce.

- Online sales (via site, SM, google, shopify, etc.)
- Online businesses (how to start your own online business/service)
- Psychological aspects of marketing (Fonts, colors, words, gestures that increase sales, customer service, etc.)
- Body language / psychological things to "convince" someone (asking a small favour before asking a big favor, "confidence" through body language, etc.)

I am not really "interested" in money making methods (like garage sales & selling that on eBay) or whatever.

I am really and honestly interested in the "aspects" of businessnes, the designs (which work as sublimental messages), the words that are used, the "content" which engages my readers to my site / page.

Because I started early as an online "money maker", I taught myself (and others) a lot regarding business and how to increase sales, even by leaving a simple "good job" feedback, can increase the budget range of a customer on his next buy, things like that.

So I don't just care about a "walkthrough" book or a "how I made \$1,000,000" I do care about books that inspire and teach me to do better as well as motivate me and entertain me while reading.

A great example of a business man who knows how to "motivate" as well as "teach" is Gary Vee. (I guess you heard about it).

Anyway, I said enough before I SPAM your page full, thanks for your help in advance. ?

Viitorul - January 21, 2017, 8:44 am

Wow man.

Nice job! You are insane

Wyatt Garcia - January 21, 2017, 1:14 pm

(Jan 21, 2017 09:17 AM)Formula1 Wrote: [\[CITE\]](#) Sure I think I have a few public ones of my favorite books already.

Post with what topics you're most interested in and I'll compile a list when I get back home tomorrow Since you like to make threads I'd recommend you making a thread about books?

If you dont already have one ?

J. McCarthy - January 22, 2017, 2:34 pm

(Jan 21, 2017 09:42 AM)TheVBScripter Wrote: [\[CITE\]](#) Topic is vary broad.

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Anyway, I said enough before I SPAM your page full, thanks for your help in advance. ?Didn't forget about you just had a delay today and don't want to respond to this mobile

(Jan 21, 2017 02:14 PM)Oliver Products Wrote: [\[CITE\]](#) Since you like to make threads I'd recommend you making a thread about books?

If you dont already have one ?

I do already have one ?

Eagerkid - January 22, 2017, 7:59 pm

Very nice earnings OP, hopefully you will continue to invest that

J. McCarthy - January 23, 2017, 9:37 am

(Jan 21, 2017 09:42 AM)TheVBScripter Wrote: [\[CITE\]](#) I am highly interested in anything that's related to e-commerce.

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Online Sales I'm not sure I've found a good book yet. However, I would recommend reading up on copywriting -> The Copywriters Handbook or Growth Hacking by Ryan Holiday.

A great business audible book is by mark cuban: How to win at the sport of business.

Psychological I'd definitely recommend:

Influence The psychology of persuasion

Pre-Suasion A revolutionary new way to persuade and influence

How to win friends and influence people

Thinking fast and slow

Pitch Anything by Oren Klaff

a good motivational book on sales is: The greatest salesman in the world. The Art of the deal. Rich Dad Poor Dad

A good book on the "need" or credit for something as they call it in the book is: Who needs the feds?

Those should get you started, they're the favorites off the top of my head. Anything more I'd have to start digging in my collection

Ubers - January 23, 2017, 10:44 pm

Wow! That's amazing! I'm definitely gonna take a look into that book!

Thanks for sharing & keep growing!

J. McCarthy - January 27, 2017, 1:02 pm

(Jan 23, 2017 11:44 PM)Ubers Wrote: [\[CITE\]](#) Wow! That's amazing! I'm definitely gonna take a look into that book!

Thanks for sharing & keep growing!

Thank you and for sure It's a great book!

Mr.Peanut - January 27, 2017, 1:03 pm

Seeing this again, keep up the great saving and investing man. Grats on hitting 9,000 posts btw! I hope to hit 10k by the end of this year.

J. McCarthy - January 27, 2017, 1:04 pm

(Jan 27, 2017 02:03 PM)Mr.Peanut Wrote: [\[CITE\]](#) Seeing this again, keep up the great saving and investing man. Grats on hitting 9,000 posts btw! I hope to hit 10k by the end of this year.

You hit 9k and I'll hit the 4 stickymen ??

ciNGi? - January 27, 2017, 4:32 pm

I'm going to go out on a limb and guess it has something to do with a Roth IRA.

Mr.Peanut - January 27, 2017, 5:38 pm

(Jan 27, 2017 02:04 PM)Formula1 Wrote: [\[CITE\]](#) You hit 9k and I'll hit the 4 stickymen ??
I lowkey need to get another sticky, I just need to put in the time and effort and I can get it xD

J. McCarthy - January 27, 2017, 5:42 pm

(Jan 27, 2017 06:38 PM)Mr.Peanut Wrote: [\[CITE\]](#) I lowkey need to get another sticky, I just need to put in the time and effort and I can get it xD
Tbh I just ran out of ideas for good threads

Maybe one day one will come again haha

(Jan 27, 2017 05:32 PM)Gi?Gi? Wrote: [\[CITE\]](#) I'm going to go out on a limb and guess it has something to do with a Roth IRA.
No but I've been researching it haha

? Quick ? - January 28, 2017, 1:46 pm

Really nice earnings. Keep it up.

J. McCarthy - January 31, 2017, 3:18 pm

(Jan 28, 2017 02:46 PM)? Quick ? Wrote: [\[CITE\]](#) Really nice earnings. Keep it up.
Thanks man I appreciate it?

Mastahbruce - January 31, 2017, 9:55 pm

What are you investing on if you don't mind sharing.

Either way nice earnings, you're 94% away from reaching a million. Thats closer than i am :)

ZYZZBRAHH - February 2, 2017, 2:50 am

FUCK I WANTED TO DO THIS SOOOO BAD BUT I CANT FIND A BANK IN MY COUNTRY WITH 5% INTEREST. 20 thousand flat payment annual 5k each year= 50-60g in 4 years im young lelelle then another 4 =100,000 what is the interest rate u sickkunt. nvm isnt a saving accounts.

J. McCarthy - February 4, 2017, 9:04 am

(Feb 2, 2017 03:50 AM)ZYZZBRAHH Wrote: [\[CITE\]](#) FUCK I WANTED TO DO THIS SOOOO BAD BUT I CANT FIND A BANK IN MY COUNTRY WITH 5% INTEREST. 20 thousand flat payment annual 5k each year= 50-60g in 4 years im young lelelle then another 4 =100,000 what is the interest rate u sickkunt. nvm isnt a saving accounts.
So find something else to invest in!
I keep it as a safety net!

Flashback™ - February 4, 2017, 10:12 am

This is great man nice earnings. Hope I can earn like that someday I need to start making money again.