

Forum:[Hack Forums](#)

Thread: [What are your financial goals?](#)

Jombah - March 12, 2019, 2:41 am

Whether it be \$1,000 a month, or \$10,000 a month, what are your goals? Would you be satisfied at a \$100,000/year salary, or would you keep on going for larger amounts?

Another question is: Would you rather work for yourself working 12 hour days for \$50,000 a year, or work a normal job making \$70,000 a year? I remember Mark Cuban saying he would rather work for himself (not too sure if it's the exact quote)

ririki - March 12, 2019, 2:48 am

Making 100,000\$ year is long term. Thats far above average in most of Europe countries.

And to answer, I would like to have that income that pays all my bills, feed family, have some backup and that i won't be worried about stuff.

I would rather work for myself and have my own business but if it would go down, i would have to get secondary job.

Deal - March 12, 2019, 2:52 am

I live in Denmark, we have crazy high taxes.

But \$100.000 a year is a lot. A regular doctor doesn't make more than \$120.000 a year tops.

\$70.000 a year is also above average. An average worker here earns maybe \$50.000 a year.

I'd like to have a nice income, I would never settle with \$2000 a month. But I would like to balance it so I have time for family, friends, and interests as well.

Jombah - March 12, 2019, 2:52 am

(Mar 12, 2019 02:48 AM)ririki Wrote: [\[CITE\]](#) Making 100,000\$ year is long term. Thats far above average in most of Europe countries.

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Good point, it definitely depends on where you live. I know \$100,000 is considered a low wage in a place like San Francisco.

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True, but I personally would rather be a hermit for a few years and keep on grinding then retire extremely early. Not retire as in do nothing, but more not having to worry about working.

Not really sure if I make sense there tbh

deltaone - March 12, 2019, 3:07 am

(Mar 12, 2019 02:41 AM)Jombah Wrote: [\[CITE\]](#) Whether it be \$1,000 a month, or \$10,000 a month, what are your goals? Would you be satisfied at a \$100,000/year salary, or would you keep on going for larger amounts?

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The only reason i am alive and the only thing that keeps me going is the idea of working for myself

Jombah - March 12, 2019, 3:10 am

(Mar 12, 2019 03:07 AM)deltaone Wrote: [\[CITE\]](#) The only reason i am alive and the only thing that keeps me going is the idea of working for myself

You will get there eventually if you haven't already. Keep in mind that most successful people weren't exactly successful in their early years, but when they were older. Grant Cardone for example become a millionaire when he was 30 (or 40?) he's now 60 something worth \$300M.

PerfectStorm - March 12, 2019, 3:16 am

I am not picky even, for now. Hard enough getting a decent job that doesn't pay much.

In the Future ill be happy with a good paying job. But I don't strive to be rich or anything.

zealNpossession - March 12, 2019, 3:29 am

\$1k/day has been my goal for 4-5 years now, working harder every day for new goals! :)

severos - March 12, 2019, 4:09 am

I'd say something around 120,000\$ a year as net income (after taxes, pension, insurance), if given choice between different working environment I'd pick the one to balance between how relaxed it is and how much time it gives me to spend with my loved ones.

Off-White™ - March 12, 2019, 4:22 am

my goals are to make as much money as possible by myself. im tryna get things going online so that i can make a sustainable income without having to slave away 9-5 so that someone else can become rich.

Silent hill - March 12, 2019, 4:24 am

in my country, 1,500\$/month is A LOT. (you'll live like a king)

120,000\$ a year which is 10,000\$/month might make your life dangerous here, you'll either get killed or kidnapped.

that's why some people started using crypto to hide their money here.

ririki - March 12, 2019, 4:30 am

(Mar 12, 2019 04:24 AM)Cloud Wrote: [\[CITE\]](#) in my country, 1,500\$/month is A LOT. (you'll live like a king)

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Aahaha yeah, above 4000\$/Month and you are already asking to get Blackmailed.

S2K - March 12, 2019, 4:35 am

My goal is 50k/month for now, it's just a goal but I'm working hard to reach that

Silent hill - March 12, 2019, 4:38 am

(Mar 12, 2019 04:32 AM)php Wrote: [\[CITE\]](#) Well I just started this job working at a bar in which I was able to befriend a software development recruiter.

I contacted him over the weekend and he has a \$110k/yr JavaScript gig that I just handed him over my resume for.

Wish me luck.

I need this.

\$120k a year would be \$7k a month for me which isn't anything compared to business owners.

The restaurant I work at generated \$5k in profit on a Sunday night.

Don't be fooled.

depends on the country.

300\$ here is enough for rent and food for one month, some other countries isnt enough for one day.

NERO - March 12, 2019, 4:39 am

Last year i made over \$300k, But in the end it can translate into nothing, After staff wages and bills etc i was probably left with \$100k, When you drive everywhere in an absolute petrol guzzler and go out for meals everyday because you work late its easy to grind through that money, Especially when you buy new clothes and shoes and you solely support your household, My goal is \$1m a year, That i could most certainly live comfortably on...

S2K - March 12, 2019, 4:44 am

(Mar 12, 2019 04:37 AM)php Wrote: [\[CITE\]](#) Sounds like a dream unless you have a concrete plan
Yup, I have plans and not only dream :D. I'm a developer and have really good projects in my mind.
All I need is sell something worth \$10/month to 5k customers. Simple

Off-White™ - March 12, 2019, 4:48 am

(Mar 12, 2019 04:47 AM)php Wrote: [\[CITE\]](#) I have your same mentality.

Sounds simple until you're in the trenches.

Where I currently am.

just gotta grind it out

Off-White™ - March 12, 2019, 4:53 am

(Mar 12, 2019 04:49 AM)php Wrote: [\[CITE\]](#) Wish it was that simple but when you're on your own with \$2,000 expenses every month it's difficult.

Once I get this steady job and can maintain, then yeah.. Side projects that I sell for \$5 to 5,000 people sounds great.

is it really a big struggle? im 18 and hate the sounds of a 9-5 and thats how all my friends are living. i however am doing online stuff which should be able to support me for atleast 2k minimum but will scale up the more i work on it

Off-White™ - March 12, 2019, 4:57 am

(Mar 12, 2019 04:55 AM)php Wrote: [\[CITE\]](#) It will be a huge struggle when you're 25 and the only experience you have on your resume is "sitting at home on the computer trying to make money via XYZ".

It seems like "money" seems to be your only motivation but you're totally forgetting the entire aspect of being a human and learning the ins and outs of a business or industry.

I was 18 once with your mentality of "fuck 9-5" but when reality hits and you need health care, steady income, and social environment... Jobs play a great part as a foundation.

Your side hustle where you sit in front of a computer all day and dream about being rich and financially free is unrealistic and does not happen with everyone.

yeah doesn't happen to everyone but with the enough time and effort it can happen

G3ph4z - March 12, 2019, 5:03 am

I don't want to be rich or something, just want to live without any debt.

Just ordinary goals, like:

- buy a house
- save some money for my retirement

5-6k / month would be awesome.

sp??k? - March 12, 2019, 6:21 am

I'd say i wanna earn fairly above average. Not something to unrealistic.

Lion - March 12, 2019, 6:55 am

Realistically 60k/year would be comfortable. Move down south, buy some real estate for cheap and call it a day.

Prince Philip - March 12, 2019, 9:24 am

Become a quadrillionaire.

Android 17 - March 12, 2019, 9:29 am

As far as my current goal, I'm trying to go back to school so I can go work on Mercedes-Benz as a tech at one of their dealerships. \$73k a year plus bonus.

akela4you - March 12, 2019, 9:31 am

i earn just almost 20k per year . i dont comment about 100-s :) yeah i dont need 100 just a normal house and life not big things and shits

Prince Philip - March 12, 2019, 9:32 am

(Mar 12, 2019 09:31 AM)akela4you Wrote: [\[CITE\]](#) i earn just almost 20k per year . i dont comment about 100-s :)

People get more than that on welfare.

akela4you - March 12, 2019, 9:35 am

(Mar 12, 2019 09:32 AM)Prince Philip Wrote: [\[CITE\]](#) People get more than that on welfare. possible. but i work 8 hours on forklift :) and the rent eat much moneys:)

Prince Philip - March 12, 2019, 9:36 am

Where do you live?

akela4you - March 12, 2019, 10:13 am

(Mar 12, 2019 09:36 AM)Prince Philip Wrote: [\[CITE\]](#) Where do you live? somewhere :)

u have pm

Mookietheastro - March 12, 2019, 10:39 am

(Mar 12, 2019 02:41 AM)Jombah Wrote: [\[CITE\]](#) Whether it be \$1,000 a month, or \$10,000 a month, what are your goals? Would you be satisfied at a \$100,000/year salary, or would you keep on going for larger amounts?

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Suck up and make the most money when you are young. Once you're older and have a family, your priorities will change. You'll be happy you have some financial strength when they do.

Tragedie - March 12, 2019, 11:09 am

I've chosen a profession that (at least I feel like) is very underpaid compared to the responsibility in the job we do.

Definitely not a job you choose for the money, but for the passion. Guess that's answers your question.

Freshly graduated I'll start at \$3,7k for normal 7-15 job. If I play my cards right, I could get at job starting \$4,8k.

Dr. Einyel - March 12, 2019, 7:29 pm

Lol I want to cry reading you guys.

My goal is to make \$200 each month. \$100 for living, and save \$100.

I've been saving \$100 each month like from 3 years and I've reached what you want to make in one month xDDDDDDDDDDDD

The sad part is that I'm soon to become a Doctor (I'm at the last year at college) and in my country a regular doctor doesn't make even \$200 or \$300 a month. Only after a real good specialty (6 years more of studies) is when they are getting able to charge a little more at the private clinics, and maybe start making like \$500 / month? xD

They legally can charge the amount they want, the thing is that nobody has to pay that here.

Obviously there are special cases and some Doctors (mostly surgeons) that still make some good money, but never never never will be compared to doctors outside.

Jombah - March 12, 2019, 7:36 pm

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Are you wanting to become a doctor for the money or to help people? Because surely if you have access to the internet you would make far more than \$500 a month.

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Reminds me of how altered the perception of money is in the west

Dr. Einyel - March 12, 2019, 7:43 pm

(Mar 12, 2019 07:36 PM)Jombah Wrote: [\[CITE\]](#) Are you wanting to become a doctor for the money or to help people? Because surely if you have access to the internet you would make far more than \$500 a month.

My country was already on this crisis before I started studying so I don't want to be a doctor just for the money, but I do want to live well working on something that I love and, more important, something that is so fucking hard to archive.

I do have access to internet and thanks to that I'm making like \$200 / month as I said, with one method I learned myself and cost me like 3 years of building before starting to produce any profit so it isn't even a method I could share or that someone could use it without spending a considerable amount of time before getting real profit.

Actually I found HF trying to find a method to make money. I even paid for one of the "Awesome" methods on the Premium Sellers Sections and.. meh.

I have money to invest, I want to do it but I don't know where, or how to. Or at least any safe place to invest since, as I said, these are my savings from literally years of hard work and they are my ticket out of this country if I need it when I get my degree. So I need to be very careful and haven't found any method, any idea or something worthy to spend my money on.

If you have any idea, let me know. I still read a lot all the market section hoping to find a real way to make at least some extra money.

If I could make some extra 150-200\$ / month, I can't explain how much it would be a life change event for me.

(Mar 12, 2019 07:39 PM)Luck Wrote: [\[CITE\]](#) Reminds me of how altered the perception of money is in the west

This is so real. Literally what could mean to you a dinner at a restaurant, means the salary for a whole month of hard work here in this side of the world.

Jombah - March 12, 2019, 8:13 pm

(Mar 12, 2019 07:43 PM)Dr. Einyel Wrote: [\[CITE\]](#) My country was already on this crisis before I started studying so I don't want to be a doctor just for the money, but I do want to live well working on something that I love and, more important, something that is so fucking hard to archive.

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I sent you a method I sell, I hope you can find some use of it. Good luck, I personally can not imagine the hardships you must face every day.

Edit: I also remember I watched a documentary of there once, and how a doctors monthly salary was equivalent to roughly 1 piece of meat. Very sad.

Zoomers - March 12, 2019, 8:35 pm

Honestly just making 1000 a month and that can grow into the future that isn't blackhat

Dr. Einyel - March 12, 2019, 10:47 pm

(Mar 12, 2019 08:13 PM)Jombah Wrote: [\[CITE\]](#) I sent you a method I sell, I hope you can find some use of it. Good luck, I personally can not imagine the hardships you must face every day.

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Thank u mate. I will check it out!

Shockley - March 12, 2019, 11:20 pm

(Mar 12, 2019 07:43 PM)Dr. Einyel Wrote: [\[CITE\]](#) I have money to invest, I want to do it but I don't know where, or how to. Or at least any safe place to invest since, as I said, these are my savings from literally years of hard work and they are my ticket out of this country If I need it when I get my degree. So I need to be very carefull and haven't found any method, any idea or something worthy to spend my money on.

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First off, don't listen to anyone here or buy any ebook.

Invest in a low cost index fund or ETF that tracks the S&P and reinvest dividends. Look at ticker SPY. Sit and in 10 years you'll have most likely tripled your investment. You're welcome. That easy

Randymarshx - March 13, 2019, 12:23 am

250k/year would be my ultimate goal

Lion - March 13, 2019, 2:40 am

(Mar 13, 2019 01:15 AM)There Wrote: [\[CITE\]](#) I had more people approach me but apart from the hookups with girls being somewhat easier, nothing was genuine and my happiness suffered because I've always given a lot of importance to social life. No one from my area makes more than \$4,000/m. After the scam and two lawsuits against my business partner, I've decided to set my goals lower at \$8,000/month, that would give me the freedom to relocate and support my family, and if I see potential to scale without a big time/social sacrifice I would do it.

Online business primarily? Pretty cool to hear big success stories.

Your point on friendship is extremely accurate. I have trouble letting people into my life now after people I held to the highest regard switched up on me because of my situation at the time. Family are no exception, you literally only have yourself.

Mercury - March 13, 2019, 4:23 am

I can't really say I agree with the concept of setting income-based goals. It feels a bit too much like a limitation or a cap, if that makes sense. In my opinion the smarter objective is to never stop climbing. I can see the concept being beneficial to some people though I suppose. I know ball-park where I'd like to be financially, but I don't think I'll ever be satisfied honestly. Very few people can genuinely afford anything they want at any given time and I know realistically I will probably never be in that percentile, so all I can do is try like hell to make it as far as possible.

One financial/income related goal I do have at this time though is I'd like to be able to afford a 10-15K vacation for my family on a yearly basis. I'm not quite there yet. Not comfortably at least.