

Forum:[Hack Forums](#)

Thread: [What would you do if you won the lottery for \\$1.5 billion?](#)

Raymond Reddington - June 9, 2022, 8:24 am

As per the Guinness Book of World Records, the largest lotto winner received \$1.537b in the 2018 Mega Millions game in the US.

The Powerball is an American lottery game offered by 45 US states which has been an ongoing tradition since April 19, 1992. The largest prize pool so far on the Powerball has been the \$1.586 billion jackpot in 2016, split among three winners in California, Tennessee and Florida.

Similarly, the EuroMillions is a transnational lottery game active in the countries of United Kingdom, France, Spain, Austria, Belgium, Ireland, Luxembourg, Portugal, and Switzerland, which has been ongoing since February 7, 2004. The largest prize pool offered so far has been a £184 million prize

If you don't recognize these two lotteries, there might be regional equivalents at your country for it; such as the Mega Millions (US), the SuperEnalotto (Italy), or Lotto 6aus49 (Germany) that have had similar prize ranges. The essence of the question is, what would you do?

Basically, what would your next move be if you've suddenly found out that you won the lotto? What would you pay off, purchase, invest, save or donate accordingly? What would you buy for your loved ones, would you quit your job, would you go for a vacation?

The possibilities are endless. Feel free to be creative.

Jake Johnson - June 9, 2022, 9:56 am

If I won a massive lottery jackpot right now I'm not really sure what I would do. I think I would make sure to help my mother out first so she could retire instantly. I'm still young so I wouldn't need the whole amount. I might treat myself to a few nice things such as a new car etc.. Other than that I would probably save and invest the rest that I didn't use for purchasing my loved ones things they needed or to ensure they were set financially.

Migos - June 9, 2022, 9:56 am

(Jun 9, 2022 08:24 AM)Raymond Reddington Wrote: [\[CITE\]](#) The Powerball is an American lottery game offered by 45 US states which has been an ongoing tradition since April 19, 1992. The largest prize pool so far on the Powerball has been the \$1.586 billion jackpot in 2016, split among three winners in California, Tennessee and Florida.

When this one was going on i was spending like \$500 a day on tickets trying to be a lucky one. That being said if i won.

I would of retired bought a few nice houses across the globe and travel investments of course.

Plutus - June 9, 2022, 10:00 am

If I won the euro millions, the first thing I would do would be smash every window in my house (because why not). Then, I would proceed to buy a 20million dollar penthouse and would deck it out with the most expensive stuff I can find.

Would be interesting to hear what others would do!

Raymond Reddington - June 9, 2022, 10:21 am

(Jun 9, 2022 09:56 AM)Migos Wrote: [\[CITE\]](#) When this one was going on i was spending like \$500 a day on tickets trying to be a lucky one.

That being said if i won.

Hey as they say, "Lady luck favors the one who tries."

(Jun 9, 2022 09:56 AM)Migos Wrote: [\[CITE\]](#) I would of retired bought a few nice houses across the globe and travel investments of course.

Wise choice. I'd have done the same; real estate is always good to have in one's portfolio because of its rising trend over the years.

(Jun 9, 2022 09:56 AM)Jake Johnson Wrote: [\[CITE\]](#) If I won a massive lottery jackpot right now I'm not really sure what I would do. I think I would make sure to help my mother out first so she could retire instantly. I'm still young so I wouldn't need the whole amount. I might treat myself to a few nice things such as a new car etc.. Other than that I would probably save and invest the rest that I didn't use for purchasing my loved ones things they needed or to ensure they were set financially.

Helping out your parents is very considerable as after all, they've taken care of us when we grew up.

Fortunate - June 9, 2022, 10:23 am

(Jun 9, 2022 10:00 AM)Plutus Wrote: [\[CITE\]](#) If I won the euro millions, the first thing I would do would be smash every window in my house (because why not). Then, I would proceed to buy a 20million dollar penthouse and would deck it out with the most expensive stuff I can find.

Would be interesting to hear what others would do!

Why smash all of the windows?

I'd love to hear more about your disgust towards every window in your house or for your love towards smashing them.

bevc - June 9, 2022, 10:26 am

Tell my wife that yes, she can buy those fucking curtains now.

I--I - June 9, 2022, 10:26 am

Pay off al mine and my companies debt. Then probably just wait for the housing bubble to burst and buy a house and stocks.

Raymond Reddington - June 9, 2022, 10:31 am

(Jun 9, 2022 10:23 AM)Fortunate Wrote: [\[CITE\]](#) Why smash all of the windows?

I'd love to hear more about your disgust towards every window in your house or for your love towards smashing them.

Maybe he has an innate hatred for glass. I'd also love to know why

(Jun 9, 2022 10:00 AM)Plutus Wrote: [\[CITE\]](#) If I won the euro millions, the first thing I would do would be smash every window in my house (because why not). Then, I would proceed to buy a 20million dollar penthouse and would deck it out with the most expensive stuff I can find.

Would be interesting to hear what others would do!

A penthouse, that's a rather wise choice I'd say. I'm surprised nobody on this thread has mentioned buying jets or yachts yet.

(Jun 9, 2022 10:26 AM)I--I Wrote: [\[CITE\]](#) Pay off al mine and my companies debt. Then probably just wait for the housing bubble to burst and buy a house and stocks.

There's going to be a generational opportunity coming up in the future to make profit within the real estate by taking advantage of the market correction. We'll have to wait and see when the said correction happens.

I--I - June 9, 2022, 10:31 am

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Yeah I'm aware. I've been saying it's coming for like 9 months. Might be a year or 2 or even 3 but it's coming.

Raymond Reddington - June 9, 2022, 10:35 am

(Jun 9, 2022 10:31 AM)I--I Wrote: [\[CITE\]](#) Yeah I'm aware. I've been saying it's coming for like 9 months. Might be a year or 2 or even 3 but it's coming.Mhm, correct. It's just a matter of time, one can only make predictions at this stage.

Spoiler [\(Click to View\)](#)

Goku - June 9, 2022, 10:36 am

Viewing the world right now and seeing how the politics is going (fucking leftist).

I would probably make my same self sustainable.

Buy a home somewhere far from society.

Buy an electric car, probably a Tesla.

Buy my own energy generator, solar, wind and hydro.

Build my own farm and grow my own vegetables.

Probably arm myself with a gun (I'm from EU, so I actually can't, legally speaking). But, since I got money now, those silly communist think I'm willing to forcefully give it to them.

I appreciate what Elon Musk is doing, but look how people are portraying him while he is out there not only creating jobs but trying to take care of our (humanity's) future.

When I was a kid. I always said I would help others if I had a lot of money, mind you I came from the bottom, my parents were refugees.

But, nah, fuck that.

A10247 - June 9, 2022, 10:38 am

Buy a nice car, a home, and a bunch of gold. I'd never keep all that money in the bank, half would be in gold.

Then I'd never work again. Probably pick up a hobby and donate a few million to some charity.

Migos - June 9, 2022, 10:39 am

(Jun 9, 2022 10:26 AM)bevc Wrote: [\[CITE\]](#) Tell my wife that yes, she can buy those fucking curtains now.

Dude never do that ! Never give in!

Raymond Reddington - June 9, 2022, 10:42 am

(Jun 9, 2022 10:36 AM)Goku Wrote: [\[CITE\]](#) Viewing the world right now and seeing how the politics is going (fucking leftist).

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When I was a kid. I always said I would help others if I had a lot of money, mind you I came from the bottom, my parents were refugees.

But, nah, fuck that.

Self-sustenance seems like a very good option. Away from the commotion and air/noise pollution in urban areas, a private estate somewhere far would be an ideal place for a mind cleanse considering everything going on atm.

What you're saying reminds me of the time when UN told that Musk could "end world hunger" with a single donation.

<https://twitter.com/DrEliDavid/status/1454475769200185349>

Vitani's Mate - June 9, 2022, 9:29 pm

Nothing really probably buy a decent car and a decent house. lol

I probably spend like 2 mill of it and I think that would probably be enough for me.

I will put like 90% of it in charity and keep the rest for bills, food and other normal life stuff.

Diabolic - June 9, 2022, 9:32 pm

(Jun 9, 2022 10:39 AM)Migos Wrote: [\[CITE\]](#) Dude never do that ! Never give in!
Sometimes you need to, for the sake of no headaches. That and an easy life.

I feel like winning that much money would be overwhelming. I'd probably go nuts and spend a bunch of money on shit I didn't need, travel for an elongated period of time with no stress. Finally gather my bearings and look to investing with the help of advisors.

Raymond Reddington - June 9, 2022, 9:42 pm

(Jun 9, 2022 09:29 PM)Vitani's Mate Wrote: [\[CITE\]](#) Nothing really probably buy a decent car and a decent house. lol

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Donating 90% of your winnings to charity, that's very generous of you.

Vitani's Mate - June 9, 2022, 9:44 pm

(Jun 9, 2022 09:42 PM)Raymond Reddington Wrote: [\[CITE\]](#) Donating 90% of your winnings to charity, that's very generous of you.

I don't need it that much. I know there is much people who need it way more than me.

Raymond Reddington - June 10, 2022, 1:14 am

(Jun 9, 2022 09:44 PM)Vitani's Mate Wrote: [\[CITE\]](#) I don't need it that much. I know there is much people who need it way more than me.

Still, some people would have a more self-centered approach if they won the jackpot. It's quite rare to see an act of kindness these days, even if we're just talking about a hypothetical situation.

Net - June 10, 2022, 2:49 am

First I would buy myself a really nice house, a nice car and a nice trip around the world. I don't care if people would say that my first things are way to materialistic. Currently it is out of my reach so of course I want that first. After some time I would probably invest into some companies and be an angel investor.

Of course I would casually host weekly BBQ at my house.

Raymond Reddington - June 10, 2022, 4:42 am

(Jun 10, 2022 02:49 AM)Net Wrote: [\[CITE\]](#) First I would buy myself a really nice house, a nice car and a nice trip around the world. I don't care if people would say that my first things are way to materialistic. Currently it is out of my reach so of course I want that first. After some time I would probably invest into some companies and be an angel investor.

Of course I would casually host weekly BBQ at my house.

The choices make sense.

Angel investing seems to be the norm lately in tech and the valley, there's always small-scale companies being acquired in million-billion dollar valuations by big tech these days.

Zombie [?] - June 10, 2022, 6:13 am

(Jun 9, 2022 08:24 AM)Raymond Reddington Wrote: [\[CITE\]](#) For those who are not aware of these lotteries, consider them the EU/US equivalent for your country/regions' largest lucky draw or raffle prize pool. As per the Guinness Book of World Records, the largest lotto winner received \$1.537b in the 2018 Mega Millions game in the US.

The Powerball is an American lottery game offered by 45 US states which has been an ongoing tradition since April 19, 1992. The largest prize pool so far on the Powerball has been the \$1.586 billion jackpot in 2016, split among three winners in California, Tennessee and Florida.

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If you don't recognize these two lotteries, there might be regional equivalents at your country for it; such as the Mega Millions (US), the SuperEnalotto (Italy), or Lotto 6aus49 (Germany) that have had similar prize ranges. The essence of the question is, what would you do?

Basically, what would your next move be if you've suddenly found out that you won the lotto? What would you pay off, purchase, invest, save or donate accordingly? What would you buy for your loved ones, would you quit your job, would you go for a vacation?

The possibilities are endless. Feel free to be creative.

I would allocate 40% to investment so that I don't think about materialistic things ever, rest 20% would go to fam, and 30% to charity. Rest 10% would be to explore world and its beauties?. Would also prefer mass distribution of food and education programs for poor for atleast 20-30 years.

Lyrarei - June 10, 2022, 6:23 am

Get a house with a giant bunker underneath filled with food supplies that can last for years, lmao.

flavoral - June 10, 2022, 8:23 am

(Jun 10, 2022 06:23 AM)Lyrarei Wrote: [\[CITE\]](#) Get a house with a giant bunker underneath filled with food supplies that can last for years, lmao.

(Jun 10, 2022 08:22 AM)James Wrote: [\[CITE\]](#) Build the house of my dreams, and the yacht of my dreams.

I'm gonna buy both of your houses and throw you in the streets.

Raymond Reddington - June 10, 2022, 8:50 am

(Jun 10, 2022 08:23 AM)flavoral Wrote: [\[CITE\]](#) I'm gonna buy both of your houses and throw you in the streets.

It's going to take some effort to break into a fortified bunker.

Reminds me of this one time:

<https://interestingengineering.com/a-look-into-the-worlds-most-physically-secure-server-inside-a-nuclear-bunker>

Upgrader - June 10, 2022, 8:01 pm

Get rid of all existing debt, probably invest in properties across the country I could use as vacation homes and pass onto my kids.

Raymond Reddington - June 10, 2022, 9:19 pm

(Jun 10, 2022 08:01 PM)AGCEXCH Wrote: [\[CITE\]](#) Get rid of all existing debt, probably invest in properties across the country I could use as vacation homes and pass onto my kids.

Definitely a good choice, but don't forget debt can be leveraged to your advantage especially when you use it for investment :)

MindkcuF - June 10, 2022, 9:29 pm

I'd make sure my family and friends were set for life, buy 2 kilos of coke, enough alcohol for a year, a house to have a party in, then the rest would go on Black at a roulette table.

Raymond Reddington - June 10, 2022, 10:36 pm

(Jun 10, 2022 09:29 PM)MindkcuF Wrote: [\[CITE\]](#) I'd make sure my family and friends were set for life, buy 2 kilos of coke, enough alcohol for a year, a house to have a party in, then the rest would go on Black at a roulette table.

[Video: https://www.youtube.com/watch?v=9g3WalrwcOk&ab_channel=Movieclips]

MindkcuF - June 11, 2022, 12:16 am

(Jun 10, 2022 10:36 PM)Raymond Reddington Wrote: [\[CITE\]](#) [Video:

https://www.youtube.com/watch?v=9g3WalrwcOk&ab_channel=Movieclips]

Great movie, The Gambler.

diablospartan - June 11, 2022, 12:59 am

I would build some business to be assured that money will not end and i will travel everywhere and i would help some people

Raymond Reddington - June 11, 2022, 1:02 am

(Jun 11, 2022 12:16 AM)MindkcuF Wrote: [\[CITE\]](#) Great movie, The Gambler.

Yep, check out Wild Card too if you haven't seen that. There's an intense scene at the end over a Blackjack game.

And of course, Kevin Spacey's 21 is a classic watch about mathematicians leveraging card-counting.

(Jun 11, 2022 12:59 AM)diablospartan Wrote: [\[CITE\]](#) I would build some business to be asured that money will not end and i will travel everywhere and i would help some people

Passive income is the way to go; when you have multiple income streams setup from your fortune in various sectors of the economy, the chances of it dwindling is near-negligible.

MindkcuF - June 11, 2022, 2:46 am

(Jun 11, 2022 01:02 AM)Raymond Reddington Wrote: [\[CITE\]](#) Yep, check out Wild Card too if you haven't seen that. There's an intense scene at the end over a Blackjack game.

And of course, Kevin Spacey's 21 is a classic watch about mathematicians leveraging card-counting.

21 is also a great movie but I haven't actually seen Wild Card. Shall give it a watch now, thanks bud

Raymond Reddington - June 11, 2022, 3:06 am

(Jun 11, 2022 02:46 AM)MindkcuF Wrote: [\[CITE\]](#) 21 is also a great movie but I haven't actually seen Wild Card. Shall give it a watch now, thanks bud

And of course Ocean's series are classic picks dealing with similar genres. Do let me know if you have more suggestions.

Raymond Reddington - June 11, 2022, 10:49 pm

Looking forward to hear what my fellow members' opinions are in this case!

Pound - June 12, 2022, 2:16 pm

Probably spend half on property, well a good bit anyway I I know that's a safe investment probably give my mom a nice chunk too. Too many things off the top of my head I'd have to sit down and think about it.

Thebastard2002 - June 12, 2022, 2:32 pm

I would play it safe and boring. 25% in stocks, etf, sp500, 25% in houses, 5% in aquiring business for passive income streams such as sites from empireflippers, 40% on creating some business to improve humanity in some way and 5% to splurge on fun stuff and improving quality of life

Nullusia - June 12, 2022, 2:51 pm

500m in crypto, retire and just enjoy my life carefree with the rest of the 1b, travelling, helping other people, etc

frostygh0st - June 12, 2022, 2:54 pm

I'd keep a couple of million for myself, and then make sure the rest takes care of the next 7-8 generations of my family.

Net Hustler - June 12, 2022, 5:30 pm

Investments start making that money work for me I would instantly focus on building several projects to keep the money flowing and then live off the profit.

?nxy - June 12, 2022, 5:32 pm

I'd buy a nice house and make many donations.

Prawnster - June 12, 2022, 5:54 pm

Well, since with that much money you could live off of interest alone in a very shite bank account, I'd probably buy a fuck load of houses throughout the UK and start bringing rent down as cheap as I could to still cover expenses of having building managers and proper maintenance cuz right now,

rent everywhere is becoming dumb. It would be nice to be able to make a difference, and 1.2b, even after tax at maybe even 500-700mil, is enough to buy a large ass number of houses. After that, I'd chill in a decent house and go travelling n keep reinvesting the money from renters into a larger chunk of houses and again, keep rent low and house quality at a good level.

Can't keep seeing people choosing between having a house to be happy and comfy in or eating, just don't sit right with me tbh.

Raymond Reddington - June 12, 2022, 7:35 pm

(Jun 12, 2022 05:54 PM)Prawnster Wrote: [\[CITE\]](#) Well, since with that much money you could live off of interest alone in a very shite bank account, I'd probably buy a fuck load of houses throughout the UK and start bringing rent down as cheap as I could to still cover expenses of having building managers and proper maintenance cuz right now, rent everywhere is becoming dumb. It would be nice to be able to make a difference, and 1.2b, even after tax at maybe even 500-700mil, is enough to buy a large ass number of houses. After that, I'd chill in a decent house and go travelling n keep reinvesting the money from renters into a larger chunk of houses and again, keep rent low and house quality at a good level.

Can't keep seeing people choosing between having a house to be happy and comfy in or eating, just don't sit right with me tbh.

I heard some banks in EU charge you a negative interest for keeping too much funds lying there. It's rather ridiculous.

<https://www.ecb.europa.eu/ecb/educational/explainers/tell-me-more/html/why-negative-interest-rate.en.html>

Of course, with a billion you're not going to have it lying around in the bank, there are easier ways to ensure APYs with solid investments, especially real estate. Let's also not forget the possibility of running hundreds of ETH 2.0 validator nodes.

SoulHarvester - June 12, 2022, 8:08 pm

Pretty much live the same way but with a little extra comfort.

Raymond Reddington - June 12, 2022, 9:54 pm

(Jun 12, 2022 08:08 PM)SoulHarvester Wrote: [\[CITE\]](#) Pretty much live the same way but with a little extra comfort.

Humble living, that's an impressive choice. Nothing too crazy

zerocool - June 12, 2022, 10:20 pm

First thing I would do is book a month's holiday somewhere to chill and take stock of what the best plan moving forward is, and then I would sort my mum and my kids out with every thing they needed so have a happy life.

Raymond Reddington - June 13, 2022, 12:10 am

(Jun 12, 2022 10:20 PM)zerocool Wrote: [\[CITE\]](#) First thing I would do is book a month's holiday somewhere to chill and take stock of what the best plan moving forward is, and then I would sort my mum and my kids out with every thing they needed so have a happy life.

What would your ideal vacation destination be?

Rahul007rhp - June 13, 2022, 5:02 am

Get into crypto as its blood bath as of now

geek2000 - June 13, 2022, 5:04 am

help poor people and give you some ££ to

Upgrader - June 13, 2022, 5:31 am

(Jun 13, 2022 05:02 AM)Rahul007rhp Wrote: [\[CITE\]](#) Get into crypto as its blood bath as of now
Are you not currently in crypto?

Raymond Reddington - June 13, 2022, 5:33 am

(Jun 13, 2022 05:02 AM)Rahul007rhp Wrote: [\[CITE\]](#) Get into crypto as its blood bath as of now
Yeah, you could just imagine the good buy-ins you'd get in rn, and how much they'll grow over the next decade.

Rahul007rhp - June 13, 2022, 5:34 am

(Jun 13, 2022 05:31 AM)AGCEXCH Wrote: [\[CITE\]](#) Are you not currently in crypto?
Yes im & my portfolio is f*cked up . Who wouldn't love a fresh start with the lottery money

Upgrader - June 13, 2022, 5:35 am

(Jun 13, 2022 05:34 AM)Rahul007rhp Wrote: [\[CITE\]](#) Yes im & my portfolio is f*cked up . Who wouldn't love a fresh start with the lottery money
That's fair, sounds like time to convert some of your fiat ?

Rahul007rhp - June 13, 2022, 5:39 am

(Jun 13, 2022 05:35 AM)AGCEXCH Wrote: [\[CITE\]](#) That's fair, sounds like time to convert some of your fiat ?
Yeah but it would still wait a bit before putting in some fiat and doing DCA
Bear markets are long and full of terrors Imao

Abovera - June 13, 2022, 6:04 am

Donated 90% to important charities.

Upgrader - June 13, 2022, 6:08 am

(Jun 13, 2022 06:04 AM)Abovera Wrote: [\[CITE\]](#) Donated 90% to important charities.
Respectable. What would your top choices be?

Abovera - June 13, 2022, 6:09 am

(Jun 13, 2022 06:08 AM)AGCEXCH Wrote: [\[CITE\]](#) Respectable. What would your top choices be?
What charities I would donate to?

Upgrader - June 13, 2022, 6:12 am

(Jun 13, 2022 06:09 AM)Abovera Wrote: [\[CITE\]](#) What charities I would donate to?
That is what I was asking ?

If you're not sure, any causes in specific?

Abovera - June 13, 2022, 6:26 am

(Jun 13, 2022 06:12 AM)AGCEXCH Wrote: [\[CITE\]](#) That is what I was asking ?

If you're not sure, any causes in specific?

My specific choices:

children,

health related charity,

people in war zones,

organizations that try to help society inside the country and outside.

I'm not ready to make a list of these decisions, these are examples of what I would possibly donate, to these specific ones.

zerocool - June 13, 2022, 7:02 am

(Jun 13, 2022 12:10 AM)Raymond Reddington Wrote: [\[CITE\]](#) What would your ideal vacation destination be?

A Log cabin with lots of snow and no people around!

Bluffer - June 13, 2022, 8:38 am

I'd buy a lot of real estate in different cities and countries. Travel the globe and live it up.

Vibe - June 13, 2022, 8:42 am

Buy some land and build some houses for close family to live on and retire if they want

Raymond Reddington - June 13, 2022, 11:16 am

(Jun 13, 2022 08:42 AM)Vibe Wrote: [\[CITE\]](#) Buy some land and build some houses for close family to live on and retire if they want

(Jun 13, 2022 06:26 AM)Abovera Wrote: [\[CITE\]](#) My specific choices:
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health related charity,
people in war zones,
organizations that try to help society inside the country and outside.

I'm not ready to make a list of these decisions, these are examples of what I would possibly donate, to these specific ones.

That's great. Taking care of others is a good trait. Quite a lot of people on thread would be agreeing with it too.

VGO - June 13, 2022, 11:17 am

I'd invest in Crypto more and more :)

Raymond Reddington - June 13, 2022, 11:24 am

(Jun 13, 2022 11:17 AM)VgoStore Wrote: [\[CITE\]](#) I'd invest in Crypto more and more :)
Which coins would you purchase and why?

Migos - June 13, 2022, 11:25 am

(Jun 13, 2022 11:24 AM)Raymond Reddington Wrote: [\[CITE\]](#) Which coins would you purchase and why?

BTC and LTC and because they are the best why not!

VGO - June 13, 2022, 11:26 am

(Jun 13, 2022 11:24 AM)Raymond Reddington Wrote: [\[CITE\]](#) Which coins would you purchase and why?

BTC 75% and ETH 25%; as they never failed me honestly <3

Raymond Reddington - June 13, 2022, 11:27 am

(Jun 13, 2022 11:26 AM)VgoStore Wrote: [\[CITE\]](#) BTC 75% and ETH 25%; as they never failed me honestly <3

ETH's doing rather bumpy lately, hopefully it recovers soon. I'm looking forward to the ETH 2.0 merge.

(Jun 13, 2022 11:25 AM)Migos Wrote: [\[CITE\]](#) BTC and LTC and because they are the best why not!
Are you not an ETHERist like the rest of us?

Nothing wrong with BTC, that would be my first pick too. LTC is kinda like silver if Bitcoin is akin to gold, like precious metals, precious coins always follow each other.

Raymond Reddington - June 13, 2022, 9:12 pm

(Jun 13, 2022 01:11 PM)shatter Wrote: [\[CITE\]](#) What is ETH then? Platinum?

I doubt anything would be surpassing Bitcoin in terms of price/rarity, it'll always remain mainstream.

While precious metals like Palladium, Platinum and Rhodium are way more expensive than gold, they're not always as oftenly used as investment devices.

Apendix - June 14, 2022, 1:11 am

(Jun 9, 2022 10:24 AM)shatter Wrote: [\[CITE\]](#) travel the world and buy cars

Great idea! Not only finding a lot of cars, but being able to start a business.

vegetajgd - June 14, 2022, 3:22 am

Ohh Man. 1.5 Billion\$ thats a Lot. But for sure i will not go on a spending spree. I will first sit down and make me believe myself that this is real. and then i will pay all my taxes. And then once i have the amount which is remaining then plan.

Definitely investments in Crypto. (i have few investments which i already know what i need to do and was waiting for funds- that i will finish up).

I will keep a percentage in the bank.

I will put a percentage in Life insurance, Savings schemes, etc so super safe bets.

I will purchase some shares which i feel and i know are for the long run (Already have a close friend and my sister who does it. so not worries about what to buy, that list would be already there.

I will put up some percentage for Real Estate Investment.

And keep everything which is left in a Fixed deposit. As its better to put in F.D than put in investments you are not sure about.

Thats about it for now :)

Raymond Reddington - June 14, 2022, 11:22 am

(Jun 14, 2022 03:22 AM)vegetajgd Wrote: [\[CITE\]](#) Ohh Man. 1.5 Billion\$ thats a Lot. But for sure i will not go on a spending spree. I will first sit down and make me believe myself that this is real. and then i will pay all my taxes. And then once i have the amount which is remaining then plan.

Definitely investments in Crypto. (i have few investments which i already know what i need to do and was waiting for funds- that i will finish up).

I will keep a percentage in the bank.

I will put a percentage in Life insurance, Savings schemes, etc so super safe bets.

I will purchase some shares which i feel and i know are for the long run (Already have a close friend and my sister who does it. so not worries about what to buy, that list would be already there.

I will put up some percentage for Real Estate Investment.

And keep everything which is left in a Fixed deposit. As its better to put in F.D than put in investments you are not sure about.

Thats about it for now :)

You seem like a man with a plan! Most detailed response for sure.

Zexo - June 14, 2022, 11:43 am

I will never spend 1.5B in my lifetime so I'm not worried about living off the interest or shit like that. Most people don't understand how fucking big that number is.

I would most likely start off by giving family members A flat amount and tell them never to contact me for money again.

After that I would go on a year or 2 long vacation of just seeing the world for all it is.

Then I would most likely return back home start building my dream home and getting some nice cars and such.

Once I do all that I would most likely start working on world issues that we have. I would love to start working on tackling homelessness and stuff like that.

Upgrader - June 14, 2022, 3:58 pm

(Jun 14, 2022 11:43 AM)Zexo Wrote: [\[CITE\]](#) I will never spend 1.5B in my lifetime so I'm not worried about living off the interest or shit like that. Most people don't understand how fucking big that number is.

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Then I would most likely return back home start building my dream home and getting some nice cars and such.

Once I do all that I would most likely start working on world issues that we have. I would love to start working on tackling homelessness and stuff like that.

Very true regarding people not understanding that number. You could get a house in every ideal vacation location and still have plenty left over, vacations whenever you want them.

Raymond Reddington - June 14, 2022, 9:47 pm

(Jun 14, 2022 11:43 AM)Zexo Wrote: [\[CITE\]](#) I will never spend 1.5B in my lifetime so I'm not worried about living off the interest or shit like that. Most people don't understand how fucking big that number is.

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Once I do all that I would most likely start working on world issues that we have. I would love to

start working on tackling homelessness and stuff like that.

A 4% APY on a principal of \$1.5b yields around \$60m a year. That's more than enough to "live off" but people don't understand that safer options would be to diversify, purchase real estate & rental properties for passive income and of course, take some well deserved time off for a vacation.

E\$!camel101 - June 15, 2022, 11:27 pm

(Jun 9, 2022 10:23 AM)Fortunate Wrote: [\[CITE\]](#) Why smash all of the windows?

I'd love to hear more about your disgust towards every window in your house or for your love towards smashing them.

And I quote "because why not" Imao
breaking stuff is funnnnn

Upgrader - June 15, 2022, 11:38 pm

(Jun 9, 2022 10:26 AM)bevc Wrote: [\[CITE\]](#) Tell my wife that yes, she can buy those fucking curtains now.

How long has this dispute over curtains gone? ?

Captain.Kid - June 16, 2022, 12:20 am

(Jun 9, 2022 08:24 AM)Raymond Reddington Wrote: [\[CITE\]](#) As per the Guinness Book of World Records, the largest lotto winner received \$1.537b in the 2018 Mega Millions game in the US.

The Powerball is an American lottery game offered by 45 US states which has been an ongoing tradition since April 19, 1992. The largest prize pool so far on the Powerball has been the \$1.586 billion jackpot in 2016, split among three winners in California, Tennessee and Florida.

Similarly, the EuroMillions is a transnational lottery game active in the countries of United Kingdom, France, Spain, Austria, Belgium, Ireland, Luxembourg, Portugal, and Switzerland, which has been ongoing since February 7, 2004. The largest prize pool offered so far has been a £184 million prize

If you don't recognize these two lotteries, there might be regional equivalents at your country for it; such as the Mega Millions (US), the SuperEnalotto (Italy), or Lotto 6aus49 (Germany) that have had similar prize ranges. The essence of the question is, what would you do?

Basically, what would your next move be if you've suddenly found out that you won the lotto? What would you pay off, purchase, invest, save or donate accordingly? What would you buy for your loved ones, would you quit your job, would you go for a vacation?

The possibilities are endless. Feel free to be creative.
1.5 Billion huh?

Well, to start, Id buy a absolute ton of land way up North, given world conditions, I mean it cant hurt to have a refuge to fall back to.

With that kinda cash, id like ya know "Pimp my shelter" so to speak lol
Solar,water, all the finest of natural refinements. Just in case, ya know ?

After thats all said and done, Id spend a bit of cash to restore a legacy group known as Legends...

But thats, like just me... ??

Chrisy - June 16, 2022, 1:43 am

Hookers & Cocaine

[This Yacht](#)

Invest ~200 million

Help out my family as much as possible.

Upgrader - June 16, 2022, 1:47 am

(Jun 16, 2022 01:43 AM)Chrisy Wrote: [\[CITE\]](#) Hookers & Cocaine

[This Yacht](#)

Invest ~200 million

Help out my family as much as possible.

That is one fine yacht, even accepting crypto.

Chrisy - June 16, 2022, 2:01 am

(Jun 16, 2022 01:47 AM)YouTube. Wrote: [\[CITE\]](#) That is one fine yacht, even accepting crypto.

Yeah it's crazy nice man, if I'd won the lottery I'd buy this outright

Upgrader - June 16, 2022, 2:36 am

(Jun 16, 2022 02:01 AM)Chrisy Wrote: [\[CITE\]](#) Yeah it's crazy nice man, if I'd won the lottery I'd buy this outright

Just learned the fuel capacity for that yacht is more than the average gas station has in it's tanks ... Jesus.

Raymond Reddington - June 16, 2022, 12:57 pm

(Jun 16, 2022 01:43 AM)Chrisy Wrote: [\[CITE\]](#) Hookers & Cocaine

[This Yacht](#)

Invest ~200 million

Help out my family as much as possible.

Finally someone with a yacht as a goal. Waiting for the people to list private jets and heli's now. Aircraft and yachts are definitely on a billionaire's checklist.

Upgrader - June 16, 2022, 1:18 pm

(Jun 16, 2022 12:57 PM)Raymond Reddington Wrote: [\[CITE\]](#) Finally someone with a yacht as a goal. Waiting for the people to list private jets and heli's now. Aircraft and yachts are definitely on a billionaire's checklist.

Honestly surprised we haven't seen a private jet yet, yacht was almost expected.

Raymond Reddington - June 17, 2022, 5:48 am

(Jun 16, 2022 01:18 PM)YouTube. Wrote: [\[CITE\]](#) Honestly surprised we haven't seen a private jet yet, yacht was almost expected.

Definitely, I'd get the Cessna Citation X if so.

Jet fuel is expensive but that's nothing of concern to a lottery winner.

Azythum - June 17, 2022, 9:47 am

I don't know what i would do with that money, but I would be afraid to die the next day, and wouldn't be able to spend it.

Hostersy - June 17, 2022, 10:21 am

Hello

I would definitely live on income and help my family and friends to live better. I would definitely spend a lot on optimizing my hosting company's infrastructure!

That would be really crazy!

Raymond Reddington - June 17, 2022, 10:34 am

(Jun 17, 2022 09:47 AM)Azythum Wrote: [\[CITE\]](#) I don't know what i would do with that money, but I

would be afraid to die the next day, and wouldn't be able to spend it.

Haha you can always hire an entourage or security team for protection if you think there's a bounty out on you. I wonder if lottery winners ever do get targeted like this for crimes though, unlikely.

(Jun 17, 2022 10:21 AM)Hostersy Wrote: [\[CITE\]](#) Hello

I would definitely live on income and help my family and friends to live better. I would definitely spend a lot on optimizing my hosting company's infrastructure!

That would be really crazy!

Sounds great, how's your hosting company going so far?

Hostersy - June 17, 2022, 10:36 am

(Jun 17, 2022 10:34 AM)Raymond Reddington Wrote: [\[CITE\]](#) Haha you can always hire an entourage or security team for protection if you think there's a bounty out on you. I wonder if lottery winners ever do get targeted like this for crimes though, unlikely.

Sounds great, how's your hosting company going so far?

Thanks for asking i appreciate it!

Just starting now, finishing last tasks, it takes a lot of time, people need performance but also a safe server!

Regards

Raymond Reddington - June 17, 2022, 10:40 am

(Jun 17, 2022 10:36 AM)Hostersy Wrote: [\[CITE\]](#) Thanks for asking i appreciate it!

Just starting now, finishing last tasks, it takes a lot of time, people need performance but also a safe server!

Regards Always glad to see a new hosting biz start out, yours looks pretty neat too.

Hostersy - June 17, 2022, 10:41 am

(Jun 17, 2022 10:40 AM)Raymond Reddington Wrote: [\[CITE\]](#) Always glad to see a new hosting biz start out, yours looks pretty neat too.

We will definitely make ourselves heard in the market!

Thanks so much for the encouragement!

Raymond Reddington - June 18, 2022, 4:41 am

Has anyone in this thread ever won a lottery/raffle before (irl, pref not online), even if for a few hundred or less. Interested to hear stories as such regarding windfall gains.

Upgrader - June 18, 2022, 5:24 am

(Jun 18, 2022 04:41 AM)Raymond Reddington Wrote: [\[CITE\]](#) Has anyone in this thread ever won a lottery/raffle before (irl, pref not online), even if for a few hundred or less. Interested to hear stories as such regarding windfall gains.

I have not personally although I was friends with someone whose parents did a few years back, was to the tune of around \$1m~.

They spent all of it on luxury items/etc, lifestyle lasted maybe a year before they were back to their usual with a slightly nicer car.

Jake Johnson - June 18, 2022, 5:37 am

(Jun 18, 2022 04:41 AM)Raymond Reddington Wrote: [\[CITE\]](#) Has anyone in this thread ever won a lottery/raffle before (irl, pref not online), even if for a few hundred or less. Interested to hear stories

as such regarding windfall gains.

I personally have never won any crazy amounts. The only things I usually win off of are the scratch-off cards which barely pay out anything but hey free \$10 doesn't hurt to put towards lunch lol

Cha0 - June 18, 2022, 5:43 am

I would buy 11099 shares of GME.

Raymond Reddington - June 18, 2022, 5:56 am

(Jun 18, 2022 05:37 AM)Jake Johnson Wrote: [\[CITE\]](#) I personally have never won any crazy amounts. The only things I usually win off of are the scratch-off cards which barely pay out anything but hey free \$10 doesn't hurt to put towards lunch lol

Scratch cards definitely are a fun past-time. I do remember local bingo games and carnival raffles as well, if it counts.

(Jun 18, 2022 05:43 AM)Cha0 Wrote: [\[CITE\]](#) I would buy 11099 shares of GME.

Do you believe \$GME prices will cross an ATH in the future? GME was very near bankruptcy and being shorted while WSB just rallied up to save it.

Upgrader - June 18, 2022, 6:13 am

(Jun 18, 2022 05:56 AM)Raymond Reddington Wrote: [\[CITE\]](#) Scratch cards definitely are a fun past-time. I do remember local bingo games and carnival raffles as well, if it counts.

Do you believe \$GME prices will cross an ATH in the future? GME was very near bankruptcy and being shorted while WSB just rallied up to save it.

A bottom of \$150~ was tested a few times during the WSB rally, could be the new average. Possibly a 15%~ upside to current price but a terrible company to invest in imo.

Lilith - June 18, 2022, 7:40 am

Giving Lavish a run for his money on the award collecting, obviously.

Jake Johnson - June 18, 2022, 8:02 am

(Jun 18, 2022 05:56 AM)Raymond Reddington Wrote: [\[CITE\]](#) Scratch cards definitely are a fun past-time. I do remember local bingo games and carnival raffles as well, if it counts.

Yea scratch cards are fun to do and they aren't expensive either. I have played bingo before too but again no crazy winnings haha

Upgrader - June 18, 2022, 8:37 am

(Jun 18, 2022 07:40 AM)Lilith Wrote: [\[CITE\]](#) Giving Lavish a run for his money on the award collecting, obviously.

I wonder how much he's spent so far on them

Raymond Reddington - June 18, 2022, 11:16 am

(Jun 18, 2022 08:37 AM)YouTube. Wrote: [\[CITE\]](#) I wonder how much he's spent so far on them He has an award history thread regarding that:

<https://hackforums.net/showthread.php?tid=6100730>

Probably not updated as of 2022 but still a good one-time read if you're free

Upgrader - June 18, 2022, 11:21 am

(Jun 18, 2022 11:16 AM)Raymond Reddington Wrote: [\[CITE\]](#) He has an award history thread regarding that: <https://hackforums.net/showthread.php?tid=6100730>

Probably not updated as of 2022 but still a good one-time read if you're free

Insane amount of awards, an impressive collection I will add; looks clean.

Blazin - June 18, 2022, 11:27 am

(Jun 9, 2022 08:24 AM)Raymond Reddington Wrote: [\[CITE\]](#) As per the Guinness Book of World Records, the largest lotto winner received \$1.537b in the 2018 Mega Millions game in the US.

The Powerball is an American lottery game offered by 45 US states which has been an ongoing tradition since April 19, 1992. The largest prize pool so far on the Powerball has been the \$1.586 billion jackpot in 2016, split among three winners in California, Tennessee and Florida.

Similarly, the EuroMillions is a transnational lottery game active in the countries of United Kingdom, France, Spain, Austria, Belgium, Ireland, Luxembourg, Portugal, and Switzerland, which has been ongoing since February 7, 2004. The largest prize pool offered so far has been a £184 million prize

If you don't recognize these two lotteries, there might be regional equivalents at your country for it; such as the Mega Millions (US), the SuperEnalotto (Italy), or Lotto 6aus49 (Germany) that have had similar prize ranges. The essence of the question is, what would you do?

Basically, what would your next move be if you've suddenly found out that you won the lotto? What would you pay off, purchase, invest, save or donate accordingly? What would you buy for your loved ones, would you quit your job, would you go for a vacation?

The possibilities are endless. Feel free to be creative.

I would pay off my parents bills, buy them a new house buy myself some nice cars and a nice house, invest in some businesses and keep the rest. Would go on vacation 3-5 times a year.

Junot - June 18, 2022, 11:27 am

Lavish is a legend, it would be very difficult to match his collection. is Lavish winning a lotto?? ??

Isolate - June 18, 2022, 11:48 am

I would probably go out and buy a bunch of crypto, then I would go on a shopping spree buying everything I can hold and then probably pay someone to hold my shit and just go nuts in the mall. Probably buy everyone else shit too then go home and have a fat mans dinner and relax knowing I'll never work a day in my life.

Upgrader - June 18, 2022, 12:12 pm

(Jun 18, 2022 11:48 AM)iSoLaTe Wrote: [\[CITE\]](#) I would probably go out and buy a bunch of crypto, then I would go on a shopping spree buying everything I can hold and then probably pay someone to hold my shit and just go nuts in the mall. Probably buy everyone else shit too then go home and have a fat mans dinner and relax knowing I'll never work a day in my life.

Purpose behind the crypto? Won't need to be investing for a return ?

Isolate - June 18, 2022, 12:27 pm

(Jun 18, 2022 12:12 PM)YouTube. Wrote: [\[CITE\]](#) Purpose behind the crypto? Won't need to be investing for a return ?

Well, my great, great, great grand kids might need it and I want them to know me as a smart man.

Upgrader - June 18, 2022, 12:29 pm

(Jun 18, 2022 12:27 PM)iSoLaTe Wrote: [\[CITE\]](#) Well, my great, great, great grand kids might need it and I want them to know me as a smart man.

Haha. I don't even think that is enough generations down although a fair point!

Raymond Reddington - June 19, 2022, 7:52 am

(Jun 18, 2022 12:27 PM)iSoLaTe Wrote: [\[CITE\]](#) Well, my great, great, great grand kids might need it and I want them to know me as a smart man.

Best thing one can pass down in an inheritance will soon be crypto. ?

Upgrader - June 19, 2022, 12:57 pm

(Jun 19, 2022 07:52 AM)Raymond Reddington Wrote: [\[CITE\]](#) Best thing one can pass down in an inheritance will soon be crypto. ?

That and real estate if you're speaking multiple generations down, both very good for extreme long term.

Overdrawn - June 19, 2022, 1:08 pm

I would make sure my family never has to work again

Upgrader - June 19, 2022, 1:52 pm

(Jun 19, 2022 01:08 PM)Overdrawn Wrote: [\[CITE\]](#) I would make sure my family never has to work again

You could make that a reality for quite a few families with this amount of money.

?ystem - June 19, 2022, 5:04 pm

I've thought long and hard about this for years while full well knowing I would never ever experience it. I would stay at my job working full-time and never tell anyone other than those I trusted, then I'd pay off my Mother's house, all my family's debt, then keep doing what I do now in the same house and find different charities worthy of giving to that aren't led by bigoted and selfish money-grubbers.

Senno - June 19, 2022, 10:40 pm

If I won the lottery with \$1.5 billion prize. I will buy a sport car for my uses, also will build big house for living many orphans. Cheers!!

Raymond Reddington - June 20, 2022, 3:22 am

(Jun 19, 2022 05:04 PM)?ystem Wrote: [\[CITE\]](#) I've thought long and hard about this for years while full well knowing I would never ever experience it. I would stay at my job working full-time and never tell anyone other than those I trusted, then I'd pay off my Mother's house, all my family's debt, then keep doing what I do now in the same house and find different charities worthy of giving to that aren't led by bigoted and selfish money-grubbers.

Keeping your cool and remaining on the down low is definitely the best way to go, although all states don't agree with it sadly.

Right now only seven states allow lottery winners to maintain their anonymity: Delaware, Kansas, Maryland, North Dakota, Texas, Ohio and South Carolina.

(Jun 19, 2022 10:40 PM)Senno Wrote: [\[CITE\]](#) If I won the lottery with \$1.5 billion prize. I will buy a sport car for my uses, also will build big house for living many orphans. Cheers!!

Another kind soul on HF. I'm sure quite a lot of members would share the same philanthropic view.

Advenue - June 20, 2022, 12:05 pm

Give a half to my family and invest it to my brand. I have big things in my mind.

Raymond Reddington - June 20, 2022, 10:50 pm

(Jun 20, 2022 12:05 PM)Advenue Wrote: [\[CITE\]](#) Give a half to my family and invest it to my brand. I have big things in my mind.

Is your brand active atm? I'd love to see a preview if you don't mind showing it.

Chrisy - June 21, 2022, 6:09 am

(Jun 16, 2022 02:36 AM)YouTube. Wrote: [\[CITE\]](#) Just learned the fuel capacity for that yacht is more than the average gas station has in it's tanks ... Jesus.

That's crazy lmao ?

Velotion - June 21, 2022, 6:16 am

(Jun 9, 2022 08:24 AM)Raymond Reddington Wrote: [\[CITE\]](#) As per the Guinness Book of World Records, the largest lotto winner received \$1.537b in the 2018 Mega Millions game in the US.

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Basically, what would your next move be if you've suddenly found out that you won the lotto? What would you pay off, purchase, invest, save or donate accordingly? What would you buy for your loved ones, would you quit your job, would you go for a vacation?

The possibilities are endless. Feel free to be creative.

buy all useful tools on HF and the dw then proceed to spend everything on in-game skins

(Jun 20, 2022 03:22 AM)Raymond Reddington Wrote: [\[CITE\]](#) Keeping your cool and remaining on the down low is definitely the best way to go, although all states don't agree with it sadly.

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Another kind soul on HF. I'm sure quite a lot of members would share the same philanthropic view. I'm sure they won't, 80% here isn't here for being ethical in anyway

Dontlaughatme - June 21, 2022, 7:10 am

Donate a lot of it and keep the rest for the generations of my family.

Raymond Reddington - June 21, 2022, 7:41 am

(Jun 21, 2022 06:16 AM)Velotion Wrote: [\[CITE\]](#) buy all useful tools on HF and the dw then proceed to spend everything on in-game skins

I'm sure they won't, 80% here isn't here for being ethical in anyway

I wouldn't really put it past them. Many members on this thread would agree with my point although you do raise a valid point.

Not everyone on HF is selfish though. You'll learn

Zont - June 21, 2022, 12:54 pm

invest the 1bill , and play with the rest!

Raymond Reddington - June 21, 2022, 12:55 pm

(Jun 21, 2022 12:54 PM)Zont Wrote: [\[CITE\]](#) invest the 1bill , and play with the rest!

What would you do with the \$500m?

Zont - June 21, 2022, 1:01 pm

(Jun 21, 2022 12:55 PM)Raymond Reddington Wrote: [\[CITE\]](#) What would you do with the \$500m? i will buy one house not big just the 150k , and one car not much around 30k , and rest to keep for the expenses

Super - June 21, 2022, 5:12 pm

First thing I would do is help my parents pay off their mortgage. Then I'd probably buy a house for myself.

After that, who knows? \$1.5 Billion is a crazy amount of money. You can change the world with a fortune like that.

Blunt - June 21, 2022, 9:09 pm

I'd buy a whole lotta nothing

Raymond Reddington - June 21, 2022, 11:51 pm

(Jun 21, 2022 05:12 PM)Super Wrote: [\[CITE\]](#) First thing I would do is help my parents pay off their mortgage. Then I'd probably buy a house for myself.

After that, who knows? \$1.5 Billion is a crazy amount of money. You can change the world with a fortune like that.

Considering inflation and rising prices worldwide I wouldn't say a billion (probably less after taxes) would be world-changing money.

Sure, you could live lavishly and vacation everywhere with a seamlessly infinite fortune however if you're a bit "too lavish" I'd say it's very possible to end up finishing the bil too.

We all know there are quite a lot of billionaires who are now broke (large leverage positions, losing money on crashes, lawsuits, etc)

Upgrader - June 22, 2022, 4:21 am

(Jun 21, 2022 11:51 PM)Raymond Reddington Wrote: [\[CITE\]](#) Considering inflation and rising prices worldwide I wouldn't say a billion (probably less after taxes) would be world-changing money.

Sure, you could live lavishly and vacation everywhere with a seamlessly infinite fortune however if you're a bit "too lavish" I'd say it's very possible to end up finishing the bil too.

We all know there are quite a lot of billionaires who are now broke (large leverage positions, losing money on crashes, lawsuits, etc)

Agreed; it can be used to start potentially world changing ideas (i.e charities/etc with good purpose/cause) although by itself without growth it will not change much.

Regulus - June 22, 2022, 4:25 am

1. Pay my moms debt
2. Buy an Island for my closest friends and my family
3. Donate to charity

It's a huge amount so you can literally do anything you want for like 10-20 lifetimes.

Upgrader - June 22, 2022, 4:30 am

- (Jun 22, 2022 04:25 AM)Regulus Wrote: [\[CITE\]](#)
1. Pay my moms debt
 2. Buy an Island for my closest friends and my family
 3. Donate to charity

It's a huge amount so you can literally do anything you want for like 10-20 lifetimes.
You can get a few islands; can I be invited to one? ?

Regulus - June 22, 2022, 4:36 am

(Jun 22, 2022 04:30 AM)YouTube. Wrote: [\[CITE\]](#) You can get a few islands; can I be invited to one?

Hell yeah you can <3

Raymond Reddington - June 22, 2022, 6:07 am

(Jun 22, 2022 04:30 AM)YouTube. Wrote: [\[CITE\]](#) You can get a few islands; can I be invited to one?

I wonder what's the going price for private islands nowadays, has to be in the 8-9 figure range right (depending upon location/geography, it's history and any existing infrastructure if so)

Super - June 22, 2022, 9:12 am

(Jun 22, 2022 06:07 AM)Raymond Reddington Wrote: [\[CITE\]](#) I wonder what's the going price for private islands nowadays, has to be in the 8-9 figure range right (depending upon location/geography, it's history and any existing infrastructure if so)

Mr. Beast bought an entire island for one of his videos. I think he said it was \$800k, which seemed surprisingly low to me. But I suppose those factors you mentioned would influence the price quite a bit.

Raymond Reddington - June 22, 2022, 11:25 am

(Jun 22, 2022 09:12 AM)Super Wrote: [\[CITE\]](#) Mr. Beast bought an entire island for one of his videos. I think he said it was \$800k, which seemed surprisingly low to me. But I suppose those factors you mentioned would influence the price quite a bit.

I think the island bought by MrBeast is Golding Cay:

<https://www.vladi-private-islands.de/en/islands-for-sale/for-sale/caribbean/bahamas/golding-cay>

You're correct about the \$800k price tag. I think it's relatively inexpensive because there are quite a few islands in the Caribbean for sale. That includes low-tier islands in the 6-7 figures and high-tier ones in the 7-8 figure range.

However if you look into locations such as US, the price definitely increases exponentially.

For eg. <https://www.insider.com/great-island-connecticut-for-sale-beach-stables-photos-2022-5>

Juice. - June 22, 2022, 4:08 pm

I would wait for the houses to finally crash and buy up a ton of real estate. I would also put a lot into safe investments and savings. Wouldn't blow through it. I would take like a million and put it into a day trading/gambling account though lmao.

Nullusia - June 22, 2022, 5:03 pm

500m in crypto, 1b buy house/car/clothes and just travel and enjoy the rest of my life, zero work

Raymond Reddington - June 22, 2022, 8:30 pm

(Jun 22, 2022 04:08 PM)Juice. Wrote: [\[CITE\]](#) I would wait for the houses to finally crash and buy up a ton of real estate. I would also put a lot into safe investments and savings. Wouldn't blow through it. I would take like a million and put it into a day trading/gambling account though lmao.

Interesting choice, when do you think the housing market would crash by? So far it's constantly on a steady increase, similar to what happened prior to 2007.

(Jun 22, 2022 05:03 PM)Nullusia Wrote: [\[CITE\]](#) 500m in crypto, 1b buy house/car/clothes and just travel and enjoy the rest of my life, zero work

A publicly announced \$500m crypto buy is more than enough to save the market rn. The state of it is rather pitiful

Nullusia - June 23, 2022, 9:55 am

(Jun 22, 2022 08:30 PM)Raymond Reddington Wrote: [\[CITE\]](#) Interesting choice, when do you think the housing market would crash by? So far it's constantly on a steady increase, similar to what happened prior to 2007.

A publicly announced \$500m crypto buy is more than enough to save the market rn. The state of it is rather pitiful

I don't even open charts anymore, havent for like 3 months. I'm down bad but thankfully I don't think of it at night as though even though its 5 figures, \$1X,XXX its money I could afford to lose. I know someone down like 70k tbh, I'm sure some people have felt the force

Raymond Reddington - June 23, 2022, 10:44 am

(Jun 23, 2022 09:55 AM)Nullusia Wrote: [\[CITE\]](#) I don't even open charts anymore, havent for like 3 months. I'm down bad but thankfully I don't think of it at night as though even though its 5 figures, \$1X,XXX its money I could afford to lose. I know someone down like 70k tbh, I'm sure some people have felt the force

It's okay to do so. Nobody wants to watch the market when it's in a bear cycle

Migos - June 23, 2022, 11:01 am

(Jun 22, 2022 11:25 AM)Raymond Reddington Wrote: [\[CITE\]](#) I think the island bought by MrBeast is Golding Cay:

<https://www.vladi-private-islands.de/en/islands-for-sale/for-sale/caribbean/bahamas/golding-cay>

You're correct about the \$800k price tag. I think it's relatively inexpensive because there are quite a few islands in the Carribean for sale. That includes low-tier islands in the 6-7 figures and high-tier ones in the 7-8 figure range.

However if you look into locations such as US, the price definitely increases exponentially.

For eg. <https://www.insider.com/great-island-connecticut-for-sale-beach-stables-photos-2022-5>
yeah damn i want a island haha but that is out of my price range.

Raymond Reddington - June 23, 2022, 12:47 pm

(Jun 23, 2022 11:01 AM)Migos Wrote: [\[CITE\]](#) yeah damn i want a island haha but that is out of my price range.

Well, we can keep some aspirations of our own. :)

Nullusia - June 23, 2022, 3:04 pm

(Jun 23, 2022 10:44 AM)Raymond Reddington Wrote: [\[CITE\]](#) It's okay to do so. Nobody wants to watch the market when it's in a bear cycle

Yeh it's legit depressing opening charts and would affect my mood briefly so I just stopped. Way more peaceful

Raymond Reddington - June 23, 2022, 8:59 pm

(Jun 23, 2022 03:04 PM)Nullusia Wrote: [\[CITE\]](#) Yeh it's legit depressing opening charts and would affect my mood briefly so I just stopped. Way more peaceful

Definitely worth taking some time off the market for peace of mind. ?

Sugawara - June 23, 2022, 9:29 pm

I think I might hire some investment advisor to understand how can I optimise my finances. Might diversify most of the chunk into real estates and stocks. Not a huge fan of NFT as of now so might stay away from it. Also might treat myself with a decent car and go on a drive with my gf to eat some ice cream.

Gary - June 23, 2022, 9:53 pm

Honestly, if I won 1.5billion USDollars I'd probably buy some real estate.

If I'm being truly honest. I'd buy all the materialistic things I'd ever want. \$1.5billionUSD is a lot of money.

Some might invest and diversify, but honestly you're set for life at that point.

Raymond Reddington - June 24, 2022, 12:35 am

(Jun 23, 2022 09:29 PM)Sugawara Wrote: [\[CITE\]](#) I think I might hire some investment advisor to understand how can I optimise my finances. Might diversify most of the chunk into real estates and stocks. Not a huge fan of NFT as of now so might stay away from it. Also might treat myself with a decent car and go on a drive with my gf to eat some ice cream.

What every lottery winner should be prioritizing is investment and expert advice always helps.

(Jun 23, 2022 09:53 PM)Gary. Wrote: [\[CITE\]](#) Honestly, if I won 1.5billion USDollars I'd probably buy some real estate.

If I'm being truly honest. I'd buy all the materialistic things I'd ever want. \$1.5billionUSD is a lot of money.

Some might invest and diversify, but honestly you're set for life at that point.

The winnings pretty much guarantee not another day of work in life.

HOMODIN - June 24, 2022, 12:41 am

The answer is easy, turn the difficulty level of life down to "Tutorial" from "Normal". Invest some, buy some things to make life more comfortable, buy flats n things to make life easier for kiddo.

I would still keep working tho, otherwise I would go insane.

Raymond Reddington - June 24, 2022, 1:37 am

(Jun 24, 2022 12:41 AM)HOMODIN Wrote: [\[CITE\]](#) The answer is easy, turn the difficulty level of life down to "Tutorial" from "Normal". Invest some, buy some things to make life more comfortable, buy flats n things to make life easier for kiddo.

I would still keep working tho, otherwise I would go insane.

Life would be definitely less of a grind then, so switching difficulties seems like a good metaphor to use.

As for working, obviously, I think anyone would go insane after sitting idle for too long.

Nullusia - June 24, 2022, 3:11 am

(Jun 23, 2022 08:59 PM)Raymond Reddington Wrote: [\[CITE\]](#) Definitely worth taking some time off the market for peace of mind. ?

I literally silenced the app notifications today because one came up that a coin went up X% to give me some false hope. Tbh even if things went up 100 percent rn I wouldn't cash put so I'm going to keep it all muted

Gary - June 24, 2022, 3:33 am

(Jun 24, 2022 12:35 AM)Raymond Reddington Wrote: [\[CITE\]](#) What every lottery winner should be prioritizing is investment and expert advice always helps.

The winnings pretty much guarantee not another day of work in life.

Anyone saying they wouldn't buy materialistic things is a liar.

Raymond Reddington - June 24, 2022, 4:30 am

(Jun 24, 2022 03:33 AM)Gary. Wrote: [\[CITE\]](#) Anyone saying they wouldn't buy materialistic things is a liar.

Yep almost practically anyone would buy something for themselves considering they won't have to worry about money anymore. Not everyone will go out on shopping sprees but they'd definitely treat themselves.

sleep2302 - June 24, 2022, 8:27 am

Invest that into nft and then kms

Raymond Reddington - June 24, 2022, 9:15 am

(Jun 24, 2022 08:27 AM)sleep2302 Wrote: [\[CITE\]](#) Invest that into nft and then kms
If someone would pump that kind of volume into NFTs rn, they'll rise in price for sure atm.

TerminalJester - June 24, 2022, 10:05 am

I would pay off my debit, which isn't much. Sell my house and buy a better family house (my parents will come live with my family and I) then help my parents and hopefully invest the rest of it!

Raymond Reddington - June 24, 2022, 10:24 am

(Jun 24, 2022 10:05 AM)TerminalJester Wrote: [\[CITE\]](#) I would pay off my debit, which isn't much. Sell my house and buy a better family house (my parents will come live with my family and I) then help my parents and hopefully invest the rest of it!

Why would you sell your old house though? Might be worth keeping it for posterity/old time's sake.

SIM-5033784 - June 24, 2022, 11:34 am

Get a lawyer to handle cash out then pay off my debts and disappear without telling a soul.

TerminalJester - June 24, 2022, 12:01 pm

(Jun 24, 2022 10:24 AM)Raymond Reddington Wrote: [\[CITE\]](#) Why would you sell your old house though? Might be worth keeping it for posterity/old time's sake.

Oh my ex cheated on me with my best friend, but yes excellent idea! I just hate everything about my current house.

Raymond Reddington - June 24, 2022, 10:02 pm

(Jun 24, 2022 12:01 PM)TerminalJester Wrote: [\[CITE\]](#) Oh my ex cheated on me with my best friend, but yes excellent idea! I just hate everything about my current house.

Sorry to hear that bud, you deserve better.

(Jun 24, 2022 11:34 AM)SIM-5033784 Wrote: [\[CITE\]](#) Get a lawyer to handle cash out then pay off my debts and disappear without telling a soul.

Where would you disappear to? Got any places in mind?

???? - June 24, 2022, 11:36 pm

buy a tower condo in Dubai for 3 million. keep 20 million. the rest for hungry people in Africa and India. clean water for them

Joel - June 25, 2022, 12:38 am

I'd probably end up like Notch https://www.youtube.com/watch?v=OGEgT_qgikY

HOMODIN - June 25, 2022, 3:55 am

(Jun 24, 2022 01:37 AM)Raymond Reddington Wrote: [\[CITE\]](#) Life would be definitely less of a grind then, so switching difficulties seems like a good metaphor to use.

As for working, obviously, I think anyone would go insane after sitting idle for too long.

For me insanity starts to creep in after roughly 3 months of sitting flat on my ass not working, tried it

a few years ago, lived off "savings" and the passive income that I still have rolling. I wonder if there's some sort of avg. time limit for when people start to change (go insane or what ever) from not working or doing anything really...

g9rz - June 25, 2022, 4:01 am

If i won that much money I would give enough of it to my family. A large quantity would go to charity and the rest to myself for my daily needs.

Xeroxo444 - June 25, 2022, 4:27 am

I'd be traveling the world. You wouldn't see me around these forums again haha

Raymond Reddington - June 25, 2022, 12:32 pm

(Jun 25, 2022 03:55 AM)HOMODIN Wrote: [\[CITE\]](#) For me insanity starts to creep in after roughly 3 months of sitting flat on my ass not working, tried it a few years ago, lived off "savings" and the passive income that I still have rolling. I wonder if there's some sort of avg. time limit for when people start to change (go insane or what ever) from not working or doing anything really...

Yep, can relate to that. But then again, with a large windfall gain you can always be busy working on starting up new businesses with your capital.

(Jun 25, 2022 04:27 AM)Xeroxo444 Wrote: [\[CITE\]](#) I'd be traveling the world. You wouldn't see me around these forums again haha

Sounds a bit disappointing that you wouldn't return to HF just for fun regardless.

???? - June 26, 2022, 3:34 pm

(Jun 25, 2022 04:27 AM)Xeroxo444 Wrote: [\[CITE\]](#) I'd be traveling the world. You wouldn't see me around these forums again haha

be missing out on fascinating minds and getting those std's

Raymond Reddington - June 26, 2022, 9:22 pm

(Jun 26, 2022 03:34 PM)sanctus1611 Wrote: [\[CITE\]](#) be missing out on fascinating minds and getting those std's

At least STDs are curable/treatable till a certain extent. When you have a \$1.5b windfall, you wouldn't be caring about medical bills piling up in the 6-7 figures.

Raymond Reddington - June 28, 2022, 2:34 pm

(Jun 25, 2022 03:55 AM)HOMODIN Wrote: [\[CITE\]](#) For me insanity starts to creep in after roughly 3 months of sitting flat on my ass not working, tried it a few years ago, lived off "savings" and the passive income that I still have rolling. I wonder if there's some sort of avg. time limit for when people start to change (go insane or what ever) from not working or doing anything really...

This does bring a valid point though, and a question for everyone in this thread (refraining from pinging everyone here) but would you quit your current job if you end up winning a huge lottery?

I think the answer would vary upon user to user. Those who are doing something they love, may choose to go on, or work on establishing a high-level business within the same sector. Those who hate their current jobs likely would use it as a way out to quit and do something they're truly passionate about.

Seniorluh - June 28, 2022, 2:44 pm

Buy my dad a house fr.. He's done everything for me. He deserves it.

Raymond Reddington - June 28, 2022, 2:52 pm

(Jun 28, 2022 02:44 PM)Seniorluh Wrote: [\[CITE\]](#) Buy my dad a house fr.. He's done everything for me. He deserves it.

Glad to hear that. Our parents have worked our entire lives to support us and it's only human of us to take care of them when they grow old. One would expect the same from their own children too.

Heisenberg - June 28, 2022, 3:26 pm

I'd live off of the interest

And I would buy a grocery store and then I would order all of my groceries off of instacart, from my grocery store. I'm lazy.

I would enjoy life to the best of my ability if I won the lottery and help those in need too.

Raymond Reddington - June 29, 2022, 7:14 am

(Jun 28, 2022 03:26 PM)Heisenberg Wrote: [\[CITE\]](#) I'd live off of the interest

And I would buy a grocery store and then I would order all of my groceries off of instacart, from my grocery store. I'm lazy.

I would enjoy life to the best of my ability if I won the lottery and help those in need too.

Why live off interest (which is already depleting in many countries due to inflation) while you can live off dividend, bond yields and capital appreciation?

Always handy to own a supermarket. Especially during an apocalypse.

Antonidon - June 29, 2022, 9:10 am

Not sure what I would do.

<https://www.nzherald.co.nz/entertainment/39b-made-minecraft-creator-depressed-ive-never-felt-more-isolated/TWVBK5OKRFUXSKD3OVX7KNKTGQ/>

It might ruin you actually. You might lose your motivation to grind. Would life really be that fun if you have no purpose and somebody just handed you this much money? You wouldn't even have earned them.

Raymond Reddington - June 29, 2022, 9:53 am

(Jun 29, 2022 09:10 AM)Antonidon Wrote: [\[CITE\]](#) Not sure what I would do.

<https://www.nzherald.co.nz/entertainment/39b-made-minecraft-creator-depressed-ive-never-felt-more-isolated/TWVBK5OKRFUXSKD3OVX7KNKTGQ/>

It might ruin you actually. You might lose your motivation to grind. Would life really be that fun if you have no purpose and somebody just handed you this much money? You wouldn't even have earned them.

I think it depends upon person to person. I know people who would never stop establishing businesses with the newfound funding they have, but on the other hand I also know a lot of people who'll go on a spending spree and relax into a lethargic lifestyle where they don't have to work in their life. Some people may just end up broke even after winning \$1b. Wouldn't be the first time you see lottery winners splurge all their winnings and turn out bankrupt.

Lilith - June 29, 2022, 10:47 am

(Jun 29, 2022 09:10 AM)Antonidon Wrote: [\[CITE\]](#) Not sure what I would do.

<https://www.nzherald.co.nz/entertainment/39b-made-minecraft-creator-depressed-ive-never-felt-more-isolated/TWVBK5OKRFUXSKD3OVX7KNKTGQ/>

It might ruin you actually. You might lose your motivation to grind. Would life really be that fun if you have no purpose and somebody just handed you this much money? You wouldn't even have earned them.

If money is your only motivation, I'd argue that your life wasn't that fun in the first place. Maybe it's the pretentious artist in me speaking right now but what's the point of living if you aren't trying to create something that lasts? Money doesn't do that on its own. It helps give you the time and resources to do it, but it doesn't paint the paintings you want to paint. It doesn't write the software you want it to write. It's nothing more than a resource meant to be used.

Stevensan - June 29, 2022, 11:12 am

I would give it away to the Dutch political party SP and the protesters group Doorbraak.eu. There is a lot of unemployment and the rent is high. People are struggling to pay the bills. Struggling not to become homeless. A colleague of mine where I work at will become homeless soon. I feel really bad for him. In the Netherlands you must wait 15 years to get a house.

Wafflemonger - June 29, 2022, 12:07 pm

I would immediately pay off my mortgage, my parent's mortgage. I would probably rent out my condo and get a much nicer one. I have no intention of purchasing a house anytime soon. From there, I'd just invest the rest and live off the interest.

I know, pretty boring, but I already have my current dream car and outside of certain specific sports cars, I have everything I want/need.

EDIT: Thinking about it further, I probably wouldn't quit my job. I would just care considerably less about it.

Upgrader - June 29, 2022, 12:10 pm

(Jun 29, 2022 12:07 PM)Wafflemonger Wrote: [\[CITE\]](#) I would immediately pay off my mortgage, my parent's mortgage. I would probably rent out my condo and get a much nicer one. I have no intention of purchasing a house anytime soon. From there, I'd just invest the rest and live off the interest.

I know, pretty boring, but I already have my current dream car and outside of certain specific sports cars, I have everything I want/need.

Why would you rent out the condo? You'd have enough from passive earnings (with the investments you mentioned) to where it wouldn't be worth your time

Raymond Reddington - June 29, 2022, 12:18 pm

(Jun 29, 2022 11:12 AM)Stevensan Wrote: [\[CITE\]](#) I would give it away to the Dutch political party SP and the protesters group Doorbraak.eu. There is a lot of unemployment and the rent is high. People are struggling to pay the bills. Struggling not to become homeless. A colleague of mine where I work at will become homeless soon. I feel really bad for him. In the Netherlands you must wait 15 years to get a house.

I see, your concerns are pretty valid with the rising inflation in the recent years. I'm not aware of Doorbraak.eu, what ideals do they bring to the table? I'm interested in hearing more.

I'm sorry to hear about your friend, that sounds rough. Why is there a mandatory 15 year wait for buying a house? Is mortgage approval only given to people with sufficient work experience?

(Jun 29, 2022 10:47 AM)Lilith Wrote: [\[CITE\]](#) If money is your only motivation, I'd argue that your life wasn't that fun in the first place. Maybe it's the pretentious artist in me speaking right now but what's the point of living if you aren't trying to create something that lasts? Money doesn't do that on its own. It helps give you the time and resources to do it, but it doesn't paint the paintings you want to paint. It doesn't write the software you want it to write. It's nothing more than a resource meant to be used.

Exactly, focusing on money purely as the end-goal is not viable long-term because it turns into a grind. Focus on building your skillsets, and money will follow.

The key is to build wealth, not hard cash. That means a good real estate portfolio, hedges against inflation (precious metals & cryptocurrency) and investments paying off for themselves, while you work on your passions and use the newfound capital to jumpstart some business ideas you've had lying around. That's a thought process I can get behind.

(Jun 29, 2022 12:07 PM)Wafflemonger Wrote: [\[CITE\]](#) I would immediately pay off my mortgage, my parent's mortgage. I would probably rent out my condo and get a much nicer one. I have no intention of purchasing a house anytime soon. From there, I'd just invest the rest and live off the interest.

I know, pretty boring, but I already have my current dream car and outside of certain specific sports cars, I have everything I want/need.

EDIT: Thinking about it further, I probably wouldn't quit my job. I would just care considerably less about it.

That's great to hear. Which sector do you work in? Would you consider kickstarting any business ventures or innovations within your field?

(Jun 29, 2022 12:10 PM)YouTube. Wrote: [\[CITE\]](#) Why would you rent out the condo? You'd have enough from passive earnings (with the investments you mentioned) to where it wouldn't be worth your time

I suppose renting it out could be viewed as a form of maintenance. Most users would not continue to live in their current homes and would move out, but they'd keep it as a part of their real estate portfolio moving forward.

Wafflemonger - June 29, 2022, 1:08 pm

(Jun 29, 2022 12:10 PM)YouTube. Wrote: [\[CITE\]](#) Why would you rent out the condo? You'd have enough from passive earnings (with the investments you mentioned) to where it wouldn't be worth your time

I would probably rent it out to a friend or someone like that, not to the random public.

Heisenberg - June 29, 2022, 1:52 pm

(Jun 29, 2022 07:14 AM)Raymond Reddington Wrote: [\[CITE\]](#) Why live off interest (which is already depleting in many countries due to inflation) while you can live off dividend, bond yields and capital appreciation?

Always handy to own a supermarket. Especially during an apocalypse.

I would use the interest to buy real estate... Seems like a good choice, but I am no professional.

Raymond Reddington - June 29, 2022, 2:33 pm

(Jun 29, 2022 01:08 PM)Wafflemonger Wrote: [\[CITE\]](#) I would probably rent it out to a friend or someone like that, not to the random public.

Makes sense but if its a friend who's aware of your new financial situation, wouldn't he/she ask you to discount the rent for him, maybe even let him/her live rent free?

Assuming the rental would be around \$800-2500/mo. After all, this isn't a small amount for 9-5 workers.

(Jun 29, 2022 01:52 PM)Heisenberg Wrote: [\[CITE\]](#) I would use the interest to buy real estate... Seems like a good choice, but I am no professional.
It's definitely a good choice, almost every billionaire owns a vast real estate portfolio.

Upgrader - June 29, 2022, 2:49 pm

(Jun 29, 2022 01:08 PM)Wafflemonger Wrote: [\[CITE\]](#) I would probably rent it out to a friend or someone like that, not to the random public.

Ah I see, would be nice to still have it as a reliable property as well if it's in friend/family hands.

Raymond Reddington - June 29, 2022, 10:00 pm

(Jun 29, 2022 02:48 PM)Stephen Wrote: [\[CITE\]](#) Honestly I don't know, I would like to say I would do all these things and buy all this stuff but I probably wouldn't.

Investing / buying a company outright would be my first thing so I could provide long term employment to future family members.

If you're buying a company, which sector/niche would it belong to?

E-commerce? Tech/development? Consulting?

(Jun 29, 2022 02:49 PM)YouTube. Wrote: [\[CITE\]](#) Ah I see, would be nice to still have it as a reliable property as well if it's in friend/family hands.

Makes sense too. They'd be less likely to trash the property as compared to tenants, who may turn out to be obnoxious. The latter's always a risk, even if it's a low possibility. Landlords have to deal with problems like this on a regular basis.

vegetajgd - June 29, 2022, 11:23 pm

(Jun 29, 2022 02:49 PM)YouTube. Wrote: [\[CITE\]](#) Ah I see, would be nice to still have it as a reliable property as well if it's in friend/family hands.

I feel renting it out a lot of friends and family can have a opposite effect. There is this concern that you are taken for granted and then the rent starts coming late and sometimes they do not pay. Its better to keep strangers and keep friends out of your income sources.

Raymond Reddington - June 29, 2022, 11:37 pm

(Jun 29, 2022 11:23 PM)vegetajgd Wrote: [\[CITE\]](#) I feel renting it out a lot of friends and family can have a opposite effect. There is this concern that you are taken for granted and then the rent starts coming late and sometimes they do not pay. Its better to keep strangers and keep friends out of your income sources.

Exactly, I highlighted this a few posts ago as it seems apparent that family/friends are more likely to take advantage of your newfound wealth as compared to any normal tenant. Wouldn't they just ask you to let them live rent-free if you are suddenly a billionaire?

Although with tenancy, there is always the risk of having bad tenants who may trash the property. They aren't legally protected though and you can always file small claims against them so they'd be forced to pay either nominal or higher value for the damage they cause.

vegetajgd - June 30, 2022, 12:01 am

(Jun 29, 2022 11:37 PM)Raymond Reddington Wrote: [\[CITE\]](#) Exactly, I highlighted this a few posts ago as it seems apparent that family/friends are more likely to take advantage of your newfound wealth as compared to any normal tenant. Wouldn't they just ask you to let them live rent-free if you are suddenly a billionaire?

Although with tenancy, there is always the risk of having bad tenants who may trash the property. They aren't legally protected though and you can always file small claims against them so they'd be forced to pay either nominal or higher value for the damage they cause.

Well do they not have like a lump sum amount to pay at the start of the rent agreement. Here in India you have rent and you also have to pay deposit for exactly these type of scenarios. So it's either 6 months rent or 3 months rent. This is refundable at the end of your rent agreement only after accessing if there are no damages. Wear and tear is okay but not like physical damages.

Raymond Reddington - June 30, 2022, 1:09 am

(Jun 30, 2022 12:01 AM)vegetajgd Wrote: [\[CITE\]](#) Well do they not have like a lump sum amount to pay at the start of the rent agreement. Here in India you have rent and you also have to pay deposit for exactly these type of scenarios. So it's either 6 months rent or 3 months rent. This is refundable at the end of your rent agreement only after accessing if there are no damages. Wear and tear is okay but not like physical damages.

The concept of the security deposit or damage deposit, yeah. It's generally 1 month's rent, certain provinces/states even have legally state that you cannot accept more than half or one month's rent as the deposit. A deposit of 3-6 months rent seems exorbitant, if anything because in certain places it may amount to a \$3000-6000 deposit. Not everyone has that kind of cash lying around.

vegetajgd - June 30, 2022, 1:34 am

(Jun 30, 2022 01:09 AM)Raymond Reddington Wrote: [\[CITE\]](#) The concept of the security deposit or damage deposit, yeah. It's generally 1 month's rent, certain provinces/states even have legally state that you cannot accept more than half or one month's rent as the deposit. A deposit of 3-6 months rent seems exorbitant, if anything because in certain places it may amount to a \$3000-6000 deposit. Not everyone has that kind of cash lying around.

Here in India that is the case although the rents are not too high, But the deposit kinda takes that amount and if the rent is that high it is that higher the deposit and to fix a place which has higher rent means it is in a place where labour is not cheap and hence higher deposit.

Never i have in my past 8-9 years of staying in rent paid less than 3 months deposits. And on the fair side i have always got my deposit back full.

So it acts as. more of a detrimental thing for the tenants that do not trash the place or you can say goodbye to your deposit.

Raymond Reddington - June 30, 2022, 3:21 am

(Jun 30, 2022 01:43 AM)Stephen Wrote: [\[CITE\]](#) Manufacturing yes I want to help the family out but I also want to make them work.

I already know which company I would buy but I can't disclose that.

That's completely fine. Just wanted to hear opinions on what sector you'd go for and why.

(Jun 30, 2022 01:34 AM)vegetajgd Wrote: [\[CITE\]](#) Here in India that is the case although the rents are not too high, But the deposit kinda takes that amount and if the rent is that high it is that higher the deposit and to fix a place which has higher rent means it is in a place where labour is not cheap and hence higher deposit.

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So it acts as. more of a detrimental thing for the tenants that do not trash the place or you can say goodbye to your deposit.

I see. Considering the average rent in India is around \$200-400, it wouldn't seem so unreasonable

however its still quite a heavy quantum of funds to tie up for a year or above. Obviously it'd depend upon place to place, location to location and general circumstances.

The damage deposit exists for a reason. While renting out to college students, you don't want to end up seeing the place trashed after a frat party. Every tenant is smart enough not to fuck up their relationship with their landlord, as the latter holds leverage most of the times.

vegetajgd - June 30, 2022, 3:29 am

(Jun 30, 2022 03:21 AM)Raymond Reddington Wrote: [\[CITE\]](#) That's completely fine. Just wanted to hear opinions on what sector you'd go for and why.

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The damage deposit exists for a reason. While renting out to college students, you don't want to end up seeing the place trashed after a frat party. Every tenant is smart enough not to fuck up their relationship with their landlord, as the latter holds leverage most of the times.

It is actually on the higher side, its just there is no rules per say, its like this is what currently is going on, so maybe once there are proper rules for such stuff until then this is how it is gonna be. And you are absolutely right the owner has as you may the final laugh...

Raymond Reddington - June 30, 2022, 3:46 am

(Jun 30, 2022 03:29 AM)vegetajgd Wrote: [\[CITE\]](#) It is actually on the higher side, its just there is no rules per say, its like this is what currently is going on, so maybe once there are proper rules for such stuff until then this is how it is gonna be. And you are absolutely right the owner has as you may the final laugh...

Are there any rental laws in your country/state that protects tenants and landlords vice versa? Rent control dictates in some states you can't charge over a specific price (price ceiling, price control) from tenants, same very laws that disallow deposits of over 1 month.

vegetajgd - June 30, 2022, 3:56 am

(Jun 30, 2022 03:46 AM)Raymond Reddington Wrote: [\[CITE\]](#) Are there any rental laws in your country/state that protects tenants and landlords vice versa?

Rent control dictates in some states you can't charge over a specific price (price ceiling, price control) from tenants, same very laws that disallow deposits of over 1 month.

Well unfortunately there is none. The Agreement has to follow certain rules and stuff but in actuality how much rent you should pay for a place is completely defined by market and to be honest these agents who fill the minds of the owners - you can get this much do not worry,etc FOr bachelors its still little easy as they can share the place but for a family it becomes very tough at times.

The only solution i feel if a Law comes out but until then not much we can do here.

Raymond Reddington - June 30, 2022, 4:16 am

(Jun 30, 2022 03:56 AM)vegetajgd Wrote: [\[CITE\]](#) Well unfortunately there is none. The Agreement has to follow certain rules and stuff but in actuality how much rent you should pay for a place is completely defined by market and to be honest these agents who fill the minds of the owners - you can get this much do not worry,etc FOr bachelors its still little easy as they can share the place but for a family it becomes very tough at times.

The only solution i feel if a Law comes out but until then not much we can do here.

I see, that is pretty unfortunate indeed. With rent control and price ceilings, apartment owners

cannot charge over a specified amount for their units. However it seems that in your case, the market elements of supply & demand are left free reign. With rising inflation, it seems to be only obvious that rents would be surging every passing year too.

At the end of day, it's another bullet taken by the working class. With the increasing house prices, one can only expect saving up for 2-3 properties in their entire lifetime if they start from nothing atm and just work passively, without innovatively branching out or starting side hustles/businesses on their own accord.

vegetajgd - June 30, 2022, 5:13 am

(Jun 30, 2022 04:16 AM)Raymond Reddington Wrote: [\[CITE\]](#) I see, that is pretty unfortunate indeed. With rent control and price ceilings, apartment owners cannot charge over a specified amount for their units. However it seems that in your case, the market elements of supply & demand are left free reign. With rising inflation, it seems to be only obvious that rents would be surging every passing year too.

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Yes here the general norm is every year you increase the rent by 10% but say if you are the same tenant it may get down to 5% and the only way the rent comes down is if the market aka people like me feel this is too much a rent for this price and then the owner doesn't get any people who would rent out his apartment and then the price falls. It is literally owners parasite and free market here when it comes out to Renting a place

Raymond Reddington - June 30, 2022, 5:29 am

(Jun 30, 2022 05:13 AM)vegetajgd Wrote: [\[CITE\]](#) Yes here the general norm is every year you increase the rent by 10% but say if you are the same tenant it may get down to 5% and the only way the rent comes down is if the market aka people like me feel this is too much a rent for this price and then the owner doesn't get any people who would rent out his apartment and then the price falls. It is literally owners parasite and free market here when it comes out to Renting a place

10% a year is a very heavy spike for inflation adjustment. 5% still seems reasonable. There isn't even any stable sources that offer an APY similar to that. Even Celsius (with \$20b+ of crypto assets) seems to have been a massive failure with their 8-9% APY yields.

I guess at the end of day, demand always outranks supply in terms of houses, which is why the house prices and rent costs keep rising every few months. Pretty unfortunate.

vegetajgd - June 30, 2022, 5:39 am

(Jun 30, 2022 05:29 AM)Raymond Reddington Wrote: [\[CITE\]](#) 10% a year is a very heavy spike for inflation adjustment. 5% still seems reasonable. There isn't even any stable sources that offer an APY similar to that. Even Celsius (with \$20b+ of crypto assets) seems to have been a massive failure with their 8-9% APY yields.

I guess at the end of day, demand always outranks supply in terms of houses, which is why the house prices and rent costs keep rising every few months. Pretty unfortunate.

Well thats the scene here for now. But i am pretty sure something will be done as the Sale of houses has gone under tremendous changes and corruption in that has fizzled out as everything is now online and very less room to get the project stuck and hence less room for bribes. So I am pretty positive that something will be done in this case as well.

Wafflemonger - June 30, 2022, 7:19 am

(Jun 29, 2022 02:33 PM)Raymond Reddington Wrote: [\[CITE\]](#) Makes sense but if its a friend who's aware of your new financial situation, wouldn't he/she ask you to discount the rent for him, maybe even let him/her live rent free?

Assuming the rental would be around \$800-2500/mo. After all, this isn't a small amount for 9-5 workers.

I probably would charge 10% below market rate if it were a friend for exactly this reason. I've paid rent when I was in College and I know how much of a difference \$250 a month can make.

Raymond Reddington - June 30, 2022, 8:00 am

(Jun 30, 2022 07:19 AM)Wafflemonger Wrote: [\[CITE\]](#) I probably would charge 10% below market rate if it were a friend for exactly this reason. I've paid rent when I was in College and I know how much of a difference \$250 a month can make.

Definitely, \$250/mo saved will actually make quite a lot of differences considering how hyperinflated college tuition and bills have been lately.

(Jun 30, 2022 05:39 AM)vegetajgd Wrote: [\[CITE\]](#) Well thats the scene here for now. But i am pretty sure something will be done as the Sale of houses has gone under tremendous changes and corruption in that has fizzled out as everything is now online and very less room to get the project stuck and hence less room for bribes. So I am pretty positive that something will be done in this case as well.

I see, bribery and corruption isn't really that rampant in other countries. I suspect it might be the same for other neighboring Asian countries too however at the end of the day, the government will tax sales one way or the other (long-term capital gains)

Stanley - June 30, 2022, 11:36 am

I'm Stanley HF's helper bot. The OP (original poster) of this thread wants everyone to see this page and has elected to bump it to the top of the showthread listing. Since HF doesn't want a ton of LQP (Low Quality Posts) this is the best method of bumping your content. There is a small ?yte fee for each bump. Any OP can bump any of their threads on HF from the linked icon on the top of their first post.

If you haven't already read the first post of this thread we encourage you to do so.

Thanks,
Stanley

SourceCode101 - July 1, 2022, 4:30 pm

Invest around everything , keep just some for expenses

Lilith - July 1, 2022, 4:49 pm

How could I forget, I'd convert a chunk of it into pennies and fill up my pool with them. Assuming it's an average small-medium sized residential pool, we're looking at 24'x12'x8'. That's roughly 1920 cubic feet. Roughly 50,000 pennies fits in each cubic foot. So it'd only be about \$960,000 to pull that off.

Upgrader - July 2, 2022, 2:45 am

(Jul 1, 2022 04:49 PM)Lilith Wrote: [\[CITE\]](#) How could I forget, I'd convert a chunk of it into pennies and fill up my pool with them. Assuming it's an average small-medium sized residential pool, we're looking at 24'x12'x8'. That's roughly 1920 cubic feet. Roughly 50,000 pennies fits in each cubic foot. So it'd only be about \$960,000 to pull that off.

What is your end goal with this pool of pennies?

Lilith - July 2, 2022, 2:53 am

(Jul 2, 2022 02:45 AM)Upgrader Wrote: [\[CITE\]](#) What is your end goal with this pool of pennies? To flex on randoms on the internet. "Yea, my pool of pennies is worth more than your house."

Upgrader - July 2, 2022, 2:55 am

(Jul 2, 2022 02:53 AM)Lilith Wrote: [\[CITE\]](#) To flex on randoms on the internet. "Yea, my pool of pennies is worth more than your house."

Honestly the best use case for a pool full of pennies if not \$960,000 in general; respectable.