

# Forum:[Hack Forums](#)

Thread: [How much \\$ can you afford to throw away?](#)

**Hackers** - January 16, 2024, 8:02 pm

Just curious what you consider a throwaway amount of cash - you know, like the famous phrase that a rich person can wipe with a \$100 bill. Can you afford to throwaway \$1? \$10? \$100?

I don't think it's nice to throw away any money, because after all - has money ever really hurt you?

However, if I have to come up with a # for my own question, then I guess I'd be willing to "throw away" \$1. I'm willing to lose \$100, or even \$1000 on a bad investment, but to just toss it - Let's cap that at \$1, and even then that would be a disturbing use of cash. I can't say I would throw away \$10 because I'd just put it in my pocket if my hands were full - perhaps I'd let \$1 blow away in the wind, and I routinely do treat \$1-5 as "nothing" in a few different ways.

All in all, I'd much rather give that money to someone who needs it, or buy something random than just toss it away so I think even if I were worth \$500 million tomorrow, my "throw away cash" amount would be \$1 - Although something in my gut tells me if I had \$500M that my feelings towards the power of \$1, or \$10, or even \$100 or \$1000 might diminish.

Sorry, this is a weird thread - basically I should have started this with a more general, "how much do you value \$10?" and gone with that lol

**BabyTron** - January 16, 2024, 8:07 pm

I agree with you, I don't really care about \$1-\$5 much at all, even if it's multiple times over and over and I lose \$100 it feels like nothing if it's spread apart and "separate" instances in like \$1-\$5 increments.

But \$10+ feels dumb.

I am willing to throw \$1000+ at dumb/high risk investments or even gambling. But just throwing away more than \$10, no shot.

**erob** - January 16, 2024, 9:57 pm

I can comfortably throw away 10 million rn

**sYndroM** - January 17, 2024, 12:28 am

Thrown away overtime on trading is a thousand bucks.

**Truth** - January 17, 2024, 12:53 am

there is this concept that starts out as the \$1 rule, where you wont waste an hour of your time to save \$1.

like one can spend an hour looking and collecting cans on the street as some states pay you 5 cents each, so 20 cans = \$1 for an hour lets say

is that worth your time? maybe if you live in some African village but most people here have access to the internet, phones, one could open uber or doordash and start delivering for idk \$15+/hour?

the point is everyone has an hourly wage in their head of what's worth it to them.

Like if someone is at the park or beach and someone is selling \$1 bottled water, sure they could go home and fill up their own bottle come back or they could save the hour hassle instead and just buy the \$1 bottled water.

I used to have like a \$20 rule, if it was under \$20, I could care less, I would rather buy \$20 game then spend hours trying to find it at discount/free, I would rather eat out than spend an hour cooking, etc but personally since I know I can multiply money 10x, 100x, even 1000x I actually have a harder time throwing money away, so now it's like \$10 rule sometimes lol

When Bitcoin hits \$1M though, I might have a \$100 or \$1k rule, where if it's under \$100, I would rather pay it than spend 1 hour trying to save money.

Because at this point, I can just spend that hour looking to get more than \$100, \$1k through investing/trading etc

A great book on money is called "Die With Zero" because to be most efficient with money, it's best to die with 0

**Blocknome** - January 17, 2024, 1:45 am

10K today and no worries tomorrow. Easy.

**Eran** - January 17, 2024, 4:25 am

Not much, everything matters in this situation tbh. Hoping that changes soon.

**Deany** - January 17, 2024, 4:26 am

Whatever my anime collection is worth. A lot. cries in poor

**Hackers** - January 17, 2024, 4:42 am

(Jan 17, 2024 01:53 AM) Truth Wrote: [\[CITE\]](#) there is this concept that starts out as the \$1 rule, where you won't waste an hour of your time to save \$1.

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Based on the hourly rule and spending the money on getting something instead of just throwing it away, I have a higher "I'll spend that" amount. I don't know if I'm willing to spend \$100 to buy something I can get from home, but certainly there is a convenience amount I'm willing to pay. For example, I'm happy to spend \$5 a day not making my own coffee because I'm too tired in morning - or perhaps \$10-15 per day for coffee & breakfast. That amounts to thousands per year, but I justify it by not needing to cook and make coffee before I'm awake and fed to do it lol.

**V?rt** - January 17, 2024, 9:27 am

Right now, I'd say \$20. Putting myself in a tight situation to save a bit of money for a house so trying to save anything possible.

**Trust** - January 17, 2024, 10:35 am

I've thrown too much money away. It's tighter right now than usual, but working to rectify that.

**Jacked** - January 17, 2024, 10:53 am

\$5 for comfort sometimes.

**Jamika** - January 17, 2024, 11:01 am

100 will be toooooo much, so 10 will be acceptable to me now

**Rahul007rhp** - January 17, 2024, 11:19 am

100\$ i wpuld say not more than it . Stuck on some home loan & gotta pay up bills

**DashPHP** - January 17, 2024, 12:01 pm

No I don't like the idea of tossing money.

Gambling is another thing but to outright toss? Damn.

**an4l 1st** - January 17, 2024, 12:21 pm

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your theory works until you dont need money to survive for the rest of your life... then the scale shifts and you realize that you time has no price... time is the most valuable asset there is...

if you don't need money to survive then nobody can really buy your time... and you will be able to do only the things that will improve the quality of the time you spend in the world...

your brain really starts working differently when you don't have to work anymore to pay the bills...

there is no money to be thrown away...

only heirs throw money away...

anyone who actually understands the financial game will never throw 1 cent away...

**Shone** - January 17, 2024, 1:35 pm

At this point, about \$500 is what I treat as throw-away cash.

I'm not from US, I'm from a weak economy European country so I'm quite proud of the achievement.