

**If you became a millionaire,  
how would you spend wisely for your financial future?**

If I became a millionaire, I would plan how to make good use of my wealth. I want to have a big house and some pets. If I spent all my money in one go, I couldn't sustain my dream. Therefore, I would plan for my financial future carefully. I would like to divide my money into three parts: some for sharing, some for spending and some for saving.

I would follow the 3S principle and seeing where my money goes can help me decide what to cut back on. I would like to save half of my money in the bank because saving in the bank could give me more interest. Then, I could make more money to spend and help other people. I could buy what I want and fulfil my dream.

Even if I became rich, I would not hate poor people. It is because I always know what it is like to be poor. Therefore, I would like to help them. I would donate some money to help some poor people get rid of poverty: buy some food and some clothes, etc. Next, I would share some money with my parents because my parents raised me up, so I would like to honour them.

I would spend my money meaningfully. I would like to travel around the world because I want to learn more about different countries. Next, I would like to buy a house so that I could have my own place. As well I would open a flower shop because this is my dream and it could make more money.

It is good to dream of becoming a millionaire. However, I want to use my own strength to make money and become rich. It is because we should overcome problems with hard work and I believe that I have the ability to earn a lot of money one day.