

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

If only I had \$1 million. Well, what if I did? What would I do? First of all, I would start a multi-million business, find loyal zombie workers and be on top of the business game, but at 13? Maybe not but rather I would save than make more money. It is hard to manage a business. I would rather my parents do it! They are way more experienced. If I were a millionaire, everyone would know my name and I would walk on red carpets getting out of the helicopter, private jet or a limousine. I would live a life of luxury, but not for long if I used too much money. I want to live a life of luxury but also stay wealthy. Perhaps the 3S principle can help me.

Everyone would be so excited to have that much money, but first we must budget and plan our wealth. Then I would buy daily necessities, for example, food, clothes, furniture, and most importantly a place to live in. Then I would separate my wealth into four categories: my allowance, my savings, donations, and money sent to Nepal to help out my family. I would open five bank accounts based on these five things and spend them accordingly. I would use my allowance when I want to go out with friends, for example, to Ocean Park, Disneyland, shopping arcades, or watching movies. I would donate to hospitals, orphanages and elderly homes. Patients, orphans and the elderly belong to the underprivileged group, so why not help out the less fortunate.

Without saving there is no spending, people say. That is why for me it is a must to put at least one third of your wealth in your savings. Over a period of time we would gain interest and after it grows more than \$1 million, I would repeat the process and use the money to trade stocks, do crypto and start businesses to create many different income streams.

To me, sharing with the people I love and care about is the most fulfilling thing in the world. I would first give back to my family in Nepal who always support and encourage me. I would like to make sure they are comfortable before I would donate the rest. Then the rest I would donate to hospitals, orphanages, retirement homes and homeless shelters. I would donate food and clothes to orphanages and homeless shelters. Since I don't know what hospitals and retirement homes need, I would just simply give them money.

After the hard part, here comes the fun part. Doing anything you like and having fun. I wouldn't have to do anything because I could hire people to do it for me. I could travel abroad carefree. I could be invited to some big parties or events like the Grammys or the Met Gala.

I could daydream all day thinking of my life as a millionaire. Maybe one day I will find a huge amount of wealth hidden by my great grandpa, but for now I will keep dreaming.