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# MONEY TIPS FROM SELF-MADE MILLIONAIRES

BY LLOYD UREN | PLANNER AT BRENTHURST WEALTH GRANGER BAY, CAPE TOWN

Even if you're not an avid TV game show fan, you've probably heard of 'Who wants to be a millionaire?' Its appeal lies in the chance of walking away a lot richer if you're able to correctly answer the multiple-choice questions. The thing is, even if you know many of the answers, there's still a lot of luck involved.

Luck is something that you definitely don't want to rely on if you're planning to build your personal wealth. Ask any self-made millionaire what their recipe for success is. What you won't hear is: Oh, I was just hoping to get lucky.

Wealth is built up over time and comes from actively working towards goals that will help you achieve the status you desire. Even if your goal is not to achieve multi-millionaire status, the habits of self-made millionaires can teach us all valuable personal finance lessons.

HERE ARE THE TOP 5 TIPS I'VE GATHERED FROM PEOPLE WHO'VE ATTAINED MILLIONAIRE STATUS THROUGH HARD WORK AND COMMITMENT TO A PLAN.

## REFRAME THE CONVERSATION

You've heard it all before: save, save, save. **But if you want to really build wealth, you've got to shift gears to investing.** Think of saving like keeping your money under the mattress; it's safe, but it's not doing much.

Investing, on the other hand, is like planting your money in the ground and watching it grow over time. It's about making your money work for you, so you can see real growth in your wealth.

## ONE GOAL AT A TIME

When it comes to getting your finances on track, trying to do everything at once is like spinning your wheels in the mud... you won't get far. The trick is to focus on one goal at a time.

Whether that's paying off a chunk of debt, saving up for a dream vacation, or putting money into an investment fund; give it your all. Once you've nailed that goal, move on to the next thing. This way, you're not overwhelmed and you can see the progress you're making.

## BUDGETING ISN'T BORING, IT'S YOUR BLUEPRINT

Now, I know the word 'budgeting' might make your eyes glaze over, but hear me out. **Having a budget is like having a map on a road trip – it shows you where your money's going so that you can make sure it's directed towards the things that matter to you.**

If you apply the previous point of focusing on one goal at a time, then the need for a monthly plan makes all the more sense. A budget places you in control and helps you make smart choices about how you use your cash.

## INVEST IN YOUR MOST VALUABLE ASSET

**This might not be self-evident to all, but the best investment you can ever make is in yourself.** Whether it's learning a new skill, getting some extra education, or just working on becoming the best version of yourself, investing in 'you' is a sure-fire way to increase your value.

So, whether you are an entrepreneur or working a regular 9-to-5 job, investing in yourself can increase your earning power – in your business or profession – which will help you move closer to your financial goals.

## SOMETIMES, YOU NEED A PRO

Think of it this way – even the best athletes in the world have coaches. When it comes to managing your money and growing your wealth, having a financial advisor by your side can make a huge difference.

They're like your personal financial coach, helping you make the right moves, avoiding common pitfalls and getting the most out of your money. If you haven't already, I strongly suggest that you look for a financial advisor who understands your needs and can help devise a plan to reach your financial goals.

**Whether you're aiming to accumulate mega millions, or simply to retire comfortably, it isn't about finding some secret shortcut; it's about making smart, consistent choices with your money. By following this straightforward advice, you're not just hoping your dreams of wealth come true, you're taking real, actionable steps towards making that dream a reality.**



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Lloyd joined the Brenthurst Wealth Team in 2023 as a paraplanner/advisor and currently works under the direct supervision of Sonia du Plessis, Renee Eagar and Ruan Breed in our Stellenbosch office. He obtained his BCom (Investment and Financial Management) degree from the University of Stellenbosch, as well as his Postgraduate Diploma in Financial Planning through the Stellenbosch Business School.

Lloyd previously worked in the IT Services industry as a data officer for Wyzetalk before beginning his career in financial services with Brenthurst. He is passionately driven to help individuals achieve their lifetime financial goals and, thus, is working towards earning his CFP® designation to enable him to provide advice on all financial matters.

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