

🕒 2021.06.11

Accountants Secret: How to Systematically Save Money by Motoaki Hirasawa

0 いいね! 0 ツイート

Original title: 税理士だけが知っている お金を残すしくみ
Category: Personal Finance

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Why: I want to build a sustainable habit of nurturing assets.

Goal: learn how to give and receive assets among family members.



Action: Invest in Communication with Family.

3 Key Concepts

1. Communicate sincerely and often with your people.
2. Pay yourself first, spend consciously, and invest in something you understand.
3. Bite your tongue, shut up about your earnings.

Summary

How to invest in communication with family?



Yes, you should invest more in talking to family members. Invest time, effort, and money in getting to know their life goals and desire. Ask these questions:

1. What do my mom and dad want to do this year?
2. What does my sibling want to achieve next with his/her family?
3. What worry my family the most? Health, finance, relationship?

“ We are all guilty of not taking care enough of our own people, and not nearly as often as we should.

This book underlines that before you seek **money advice in numbers, seek answers in words first**. The words from the one you care about.



Know her dreams, invest in communication.

Suggestions on Maximizing Assets

The author said there are obviously 3 ways to have more.



1. **Increase** your income

This is slow and difficult.

To-do: “King of Investment” = invest in yourself, seriously budgeting for courses.

2. **Decrease** your expense

This is quick and easy.

To-do: jot down every time you buy something. 1 piece of paper per day.

3. **Manage** investment return

This must be slow and easy.

To-do: buy assets that do not overwhelm you. Do it incrementally and only in assets that you understand how it generates returns.

Money Curse

Show off your wealth is a sure way to hell. It is dangerous because there are people who just cannot stand others' happiness.

We all know how it is like when talking to our peers at the family or class reunion. Money, Status, Success. We want to measure up and rank ourselves.

The suggestion is telling others that your husband/wife takes care of the family account, and you have no idea how much you have now. Or that you have an investment, but it comes with debt, etc. Or at the very least, shut up about it. There are enough insecure people **who gotta brag about their earnings.**



Earn more or less than your peers; they're still gonna judge you.

To sum up



Nurturing assets starts with caring about who you want to get from and who you want to give. Then, invest in communication while you can. Talk about money and purposes and dreams suddenly is a sure way to make things awkward.

Question yourself if you know these important things about your people before getting to numbers in an account.

Check out: [What Investors Value More Than “Money” by Hideto Fujino](#) to learn more about the right attitude toward money.

Goal check: I learned a few questions and habits I need to adopt to nurture assets in my family.

Wasu’s Review

(3.5 / 5.0)

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