

## **TO HAVE MORE TOMORROW, YOU HAVE TO HAVE LESS TODAY**

**TO ALL THE UPCOMING ADVOCATES:** In today's world which is characterised by a fast consumer and social media-driven society, it can be easy to be stuck in the desire for more, today. We have inclinations of wanting more money, more material possessions, more experiences, and more success. However, it is vital to remember that to have more tomorrow, we often have to have less today, to secure our tomorrow.

The secret to having more tomorrow is through saving and investing today. By sacrificing some of our infinite needs and putting them towards saving and investing, we can build a basis for future growth and prosperity. *To put it differently, we must exchange our current infinite needs today for future benefits tomorrow.* This can be as simple as setting aside a portion of our income each month into a savings account or investing in bonds or UTT units or other financial instruments, among others.

Further, to have more tomorrow is simply living within or below our means today. This means being mindful of our income vis a vis our spending behaviours, and reducing our expenditures considerably. This could be by cutting down on all unnecessary spending, cost saving on our everyday expenses, or even trimming our living lifestyles. By living within or below our means today, we can free up money for saving and investing, and in the process, eliminate our financial stress and increase our financial independence.

It is worth mentioning that, having less today doesn't necessarily mean living a life of deprivation or destitution. It is all about deliberate conscious choices on how and when to spend our money and prioritising the things that truly matter to us for a better tomorrow.

To sum up, to have more tomorrow, we often have to have less today. This requires a combination of saving and investing, living within or below our means today, and making deliberate conscious choices about how we spend our money. By making these deliberate choices today, we can build a solid foundation for a more secure and prosperous tomorrow.

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