

FINANCIAL INDEPENDENCE IS POSSIBLE

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Otherwise, you lose it all to the churn we call cost of living. Do you have a clue about any possible sub-optimal choices you are currently making? It's also important to understand the power of compounding.

Give it some time. When you focus on a goal, you tend to find ways to make progress.

I have a very high paying job, and it demands WAY more than set hours. I know by and large the community is supportive and not as prone to us-vs-them mentality, so I don't worry too much and just try to stay aware of my situation.

Don't be disheartened by their stories. I think where most people fail is not taking action. Maybe you can commute to work using mass transit – the bus system plus the subway .