Chapter 11 - Spend Yourself Rich – My Eureka Moment

I love spending money.
Who doesn't?

As a kid, I remember something that still makes me smile.

I would go to the shop with a note in my hand — maybe ten or twenty rand. I'd buy something small, and when the cashier handed me the change, I would look at the coins in my hand and think:

"Wow… I've got more money now."

A handful of coins somehow *felt* like more than the note I had just spent.

Of course, I didn't yet understand that ten coins don't magically equal the value of one note. But the feeling stuck with me — that strange sense that money had somehow multiplied.

Years later, without even realising it, that childish misunderstanding quietly turned into one of the smartest money habits I ever developed.

While working in the UK, I earned tips in cash. Nothing fancy — just small amounts here and there from customers.

Every now and then I would take some of those pounds and buy myself a CD or two. (This was long before streaming took over our lives.)

But here's the interesting part.

After buying the CD, I would take the change from the purchase and drop it into a jar.

No plan.
No system.
No spreadsheet.

Just a jar on a shelf.

At the end of the month I would open the jar, count the coins, and take them to the bank.

And every single time I was surprised.

There was always far more money in that jar than I expected.

That's when something clicked.

Without trying very hard at all, I had stumbled into a powerful habit:

I was spending myself rich.

I wasn't depriving myself.

I wasn't obsessively budgeting.

I wasn't avoiding the things I enjoyed.

I was simply redirecting the money I didn't feel emotionally attached to — the leftover difference — into savings.

When I returned home, I kept the habit going.

Notes were spent.
Change was saved.

It became automatic. Invisible.

And over time, those small coins quietly turned into real money.

The Principle Still Works Today

Today we live in a largely cashless world.

Notes and coins rarely pass through our hands anymore.

But while the **method has changed**, the **principle hasn't**.

Today's version of that old money jar is:

• Cashback programs
• Loyalty rewards
• Fuel rewards
• Discounts and promotions

Most people treat these rewards as **extra spending money**.

But wealth builders treat them differently.

They treat them as **savings**.

Every bit of cashback.
Every discount.
Every small saving.

Captured and redirected.

The same principle.

Just different packaging.

📌 **The goal isn't to spend more — it's to capture value from spending you were already going to do anyway.**

The Hidden Wealth in Smart Spending

Here is the mindset shift that changes everything:

A saving is income you didn't have to work for.

If you save R200 on groceries, that R200 is money you effectively earned.

But most people never treat it that way.

They simply spend the difference somewhere else.

Wealth builders do the opposite.

They **capture the difference**.

They redirect it into savings or investments.

And over time, that difference compounds.

The Laptop Example

Let's say you budget **R6,000** for a laptop.

After doing some research, you find the exact same laptop on sale for **R5,000**.

Most people think like this:

"I saved R1,000… great! Now I can spend that R1,000 on something else."

But a wealth builder thinks differently.

"I only needed R5,000. The extra R1,000 goes into investments."

Same purchase.

Same life.

Very different outcome.

Now imagine doing that **50 times a year**.

Those "differences" become real money.

And if that money gets invested, it becomes future wealth.

Loyalty Programs (Used Properly)

Loyalty programs are incredibly powerful — but only if you use them correctly.

They should reward spending you were **already going to do**.

Examples include:

- Grocery cashback
- Fuel rewards
- Retail discounts
- Travel rewards
- Bank cashback programs

The danger is when people **spend more just to earn points**.

That's the trap.

📌 The rule is simple:
Never spend money to earn rewards.

Instead:

Spend normally.
Capture the rewards.
Save the difference.

Reflection for the Reader

Ask yourself:

• Where am I already spending money every month?
• Am I capturing any value back from that spending?
• What loyalty or cashback programs could benefit me?
• If I saved every reward instead of spending it, how much could it grow over time?

Small wins repeated consistently build powerful results.

📌 **Little amounts, captured consistently, quietly build wealth.**

Exercise

For the next **30 days**, practice capturing the difference.

Every time you save money:

• Find a cheaper product
• Receive cashback
• Get a discount
• Use a loyalty reward

Immediately transfer that amount into savings or an investment account.

Treat the saving exactly like income.

At the end of the month, review how much you captured.

You might be surprised how quickly those small amounts add up.

Key Takeaways

📌 Wealth isn't only built by earning more — it's also built by spending smarter.
📌 Every saving is income you didn't have to work for.
📌 Redirecting the difference between price and saving builds wealth over time.
📌 Cashback and loyalty programs can accelerate savings if used correctly.
📌 The key rule: **capture the difference instead of spending it.**

📌 Smart spending is not about deprivation.
It's about intention.

Closing Thought

The secret isn't to stop spending.

The secret is to **spend intentionally**.

Because when you capture the difference between what something costs and what you were willing to pay…

📌 **You're not just saving money.**

You're quietly building wealth.

Thank you for reading

I hope this sample chapter has given you practical insights you can put into action immediately.

If it made you stop, think, or see things differently, imagine what the rest of the book could do.

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