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ON THE WELFARE

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[Dan and i save way more than we spend and put most of what we make back into the business that way we can afford to pay all our vendors before we pay ourselves we keep a two month runway in our business bank account at all times](#)

[3 always pay off your debts or don't borrow at all](#)

[America has a serious credit problem we're brainwashed into believing that borrowing huge sums of money on a regular basis is smart that's why we do just that for college cars houses and even businesses it's why americans had nearly 1 trillion in credit card debt back in 2015](#)

[If you really stop and think about it though this is insane](#)

[Warren Buffett has some pretty strong opinions about debt and loans you don't really need leverage in this world much so just as an example let's say you charged 5 000 to your credit card with an apr of 15 percent and you paid the minimum 2 percent each month after 14 3 years you'd have paid out an additional 5 614 44 more than you borrowed](#)

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