



June 28, 2021

For 18 months, my wife and I lived here in a small, one-window, one-bedroom apartment. I was earning \$6.25 per hour while we were finishing our bachelor's degrees.

We shared an old used car and used public transportation or even walked (gasp!) to get around town. We were broke, but in love, and hopeful that we could create a bright future together.

Those were great times that shaped who we are today. Life is not supposed to always be easy and you've got to struggle to grow.

Unfortunately, it seems many young people want to skip the struggle and fast forward to financial success immediately. I partially blame social media. But as parents and mentors, we often try to "shelter" young people from the struggle that made us who we are today.



Let's teach our young people that it's valuable to struggle and learn perseverance. When you work hard to succeed and overcome challenges, you can appreciate the journey much more. One of my favorite parts of this career is hearing your stories of growth and perseverance. Your stories inspire me. You had to work hard to get where you are today.

If you'd like to talk about how to make your money work harder for you, [click here](#) to schedule a time to talk!

Have a great week!

Sincerely,



Chad W. Willardson  
WEALTH ADVISOR FOR ENTREPRENEURS

Certified Financial Fiduciary®

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Schedule a Call

