



**Fuck you money.** De la libertad financiera a la libertad personal.

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**JOAN TUBAU**

ECONOMISTA Y PROFESOR (UPF), FUNDADOR DE KAPITAL Y CARDINAL.





  
PATEK PHILIPPE  
GENEVE

Begin your own tradition.


You never actually own  
a Patek Philippe.  
You merely look after it for  
the next generation.



Las opciones son útiles cuando permanecen abiertas ... la utilidad del dinero es mayor cuando no te lo gastas

## *He Lived a Frugal Life. Then He Left Millions to His New Hampshire Town.*

When Geoffrey Holt died in June, his will revealed a secret: He had \$3.8 million, and he was leaving all of it to the town of Hinsdale, where he had been living quietly in a trailer park.

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I don't need money.  
Makes people cautious.



Did your grandfather take risks?



## Investors

Great companies begin with investors who have a long-term vision of the future.

[!\[\]\(9479d69b60a82161c6862eaa53eb4db3\_img.jpg\) Learn More](#)

Tricked you.

Respondus doesn't have outside investors. The company is debt free and 100% employee owned. That independence lets us focus on long-term relationships, customer success, and products that delight users. The fruits of this strategy can be seen in customer renewal rates topping 95% each year and more than two decades of uninterrupted growth and profitability.

It's fine to call us frugal, or even old-fashioned. Just don't call about wanting to invest in us. We're good there.

Que el tiempo corra a tu favor

... con flujo de caja positivo

**The story goes that Lucas didn't want to use anyone from *American Graffiti*, so the casting director for *Star Wars* engineered a situation where you would be there...**

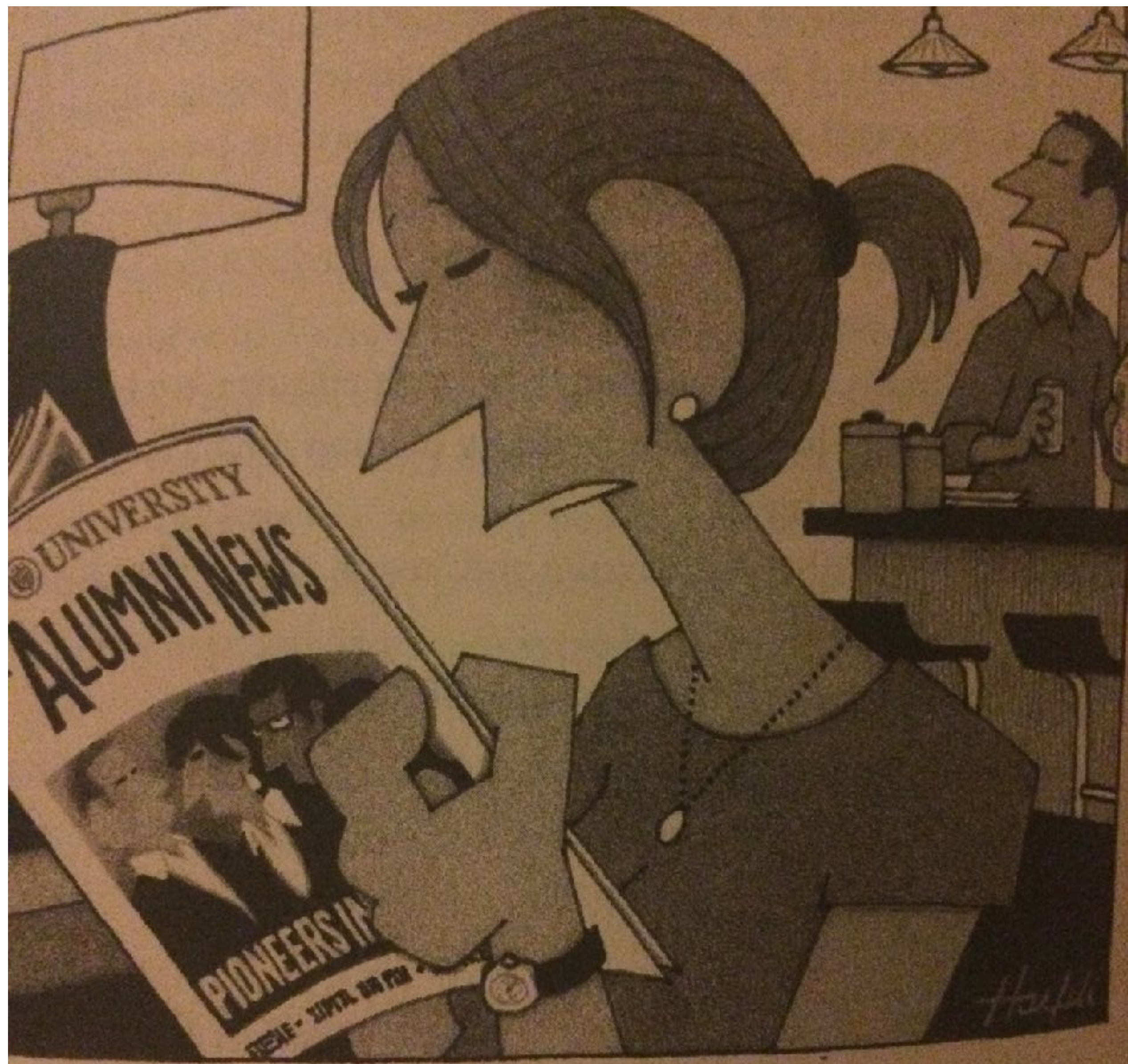
No, he didn't engineer [anything]. I'll tell you what really happened: Dean Tavoularis [production designer for *The Godfather* and other films] had designed an elaborate portico entrance for Francis Coppola's offices at Goldwyn Studios. The guy who was supposed to install it turned out not to be available. Dean called me and said, "Can you do me a favor and install this? The millwork's all there, and you just have to finish it." I said, "Yeah, I can use the work, thanks. But I'm only going to do it at night, when there's no people around. First of all, I don't want people walking down the middle of the hall while I'm trying to fucking hang doors, and I don't want to cross-contaminate – this is Francis' office. I love being a carpenter, I love being an actor ... I'm just not going to confuse the two."

Que puedas pagarlo...

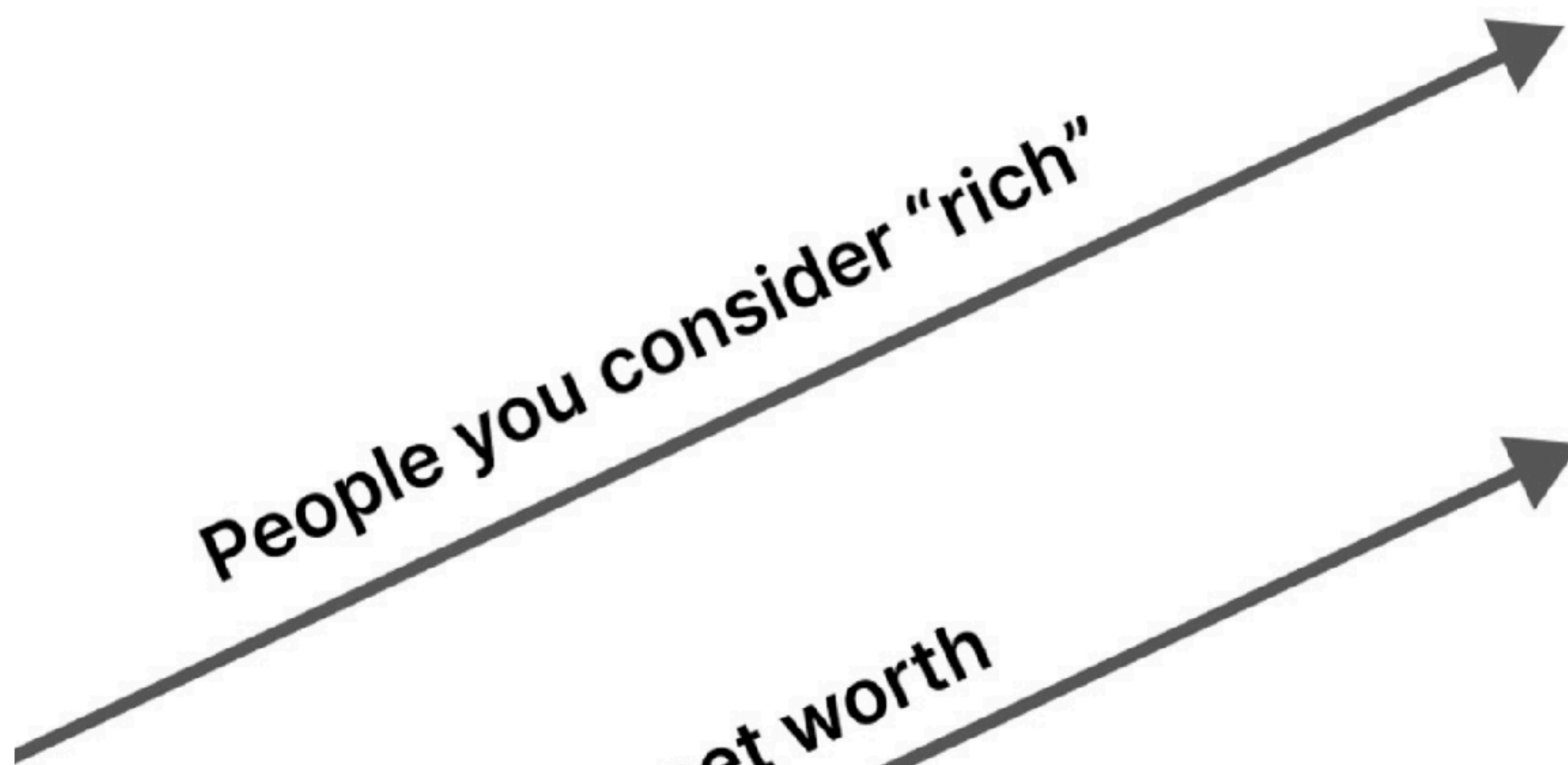
no significa que puedas permitirte



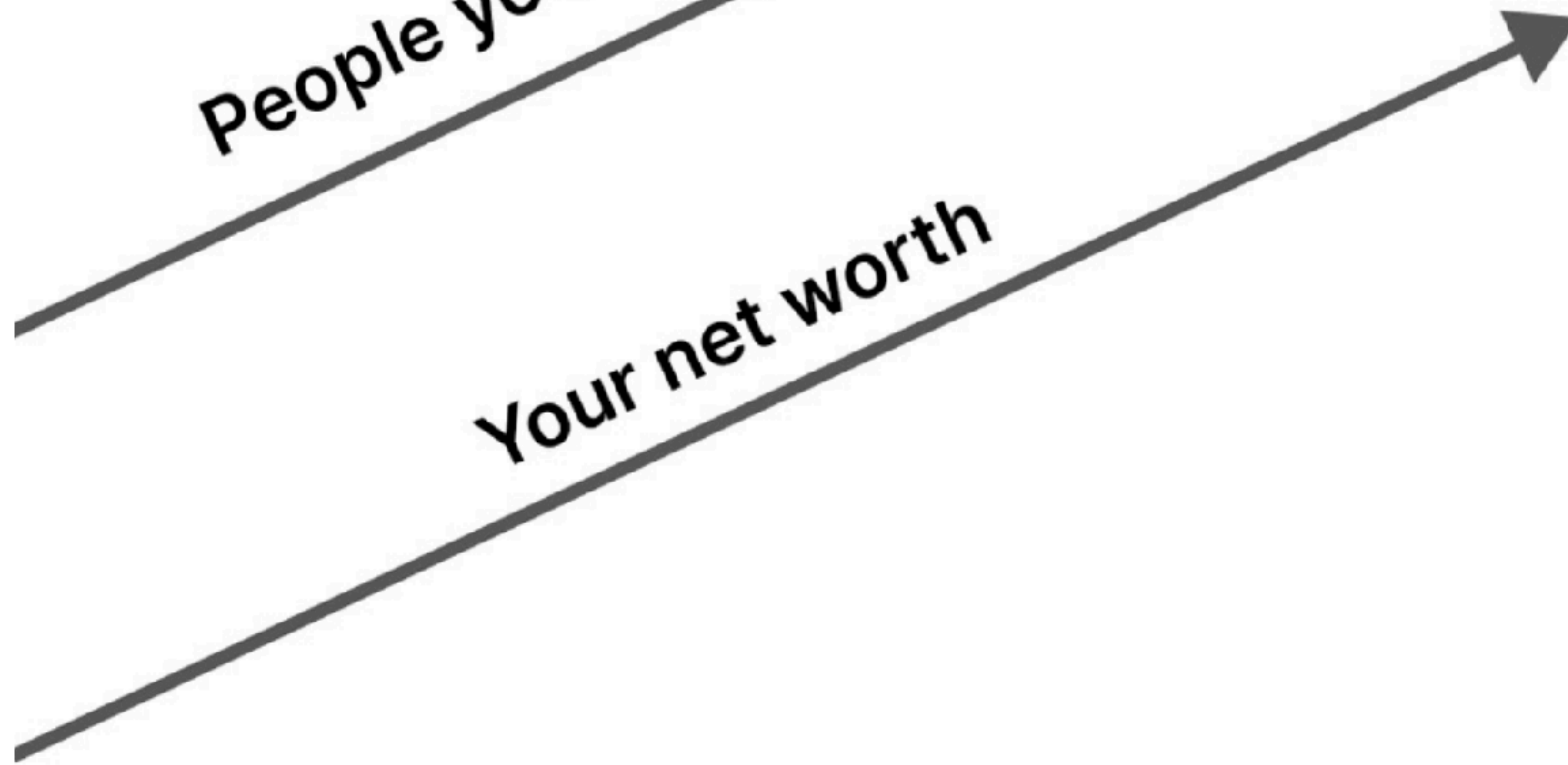
*"It's more than I can afford and less than I desire."*



"If you don't want to feel inferior to your classmates, you shouldn't have gone to such a good school."



People you consider "rich"



Your net worth

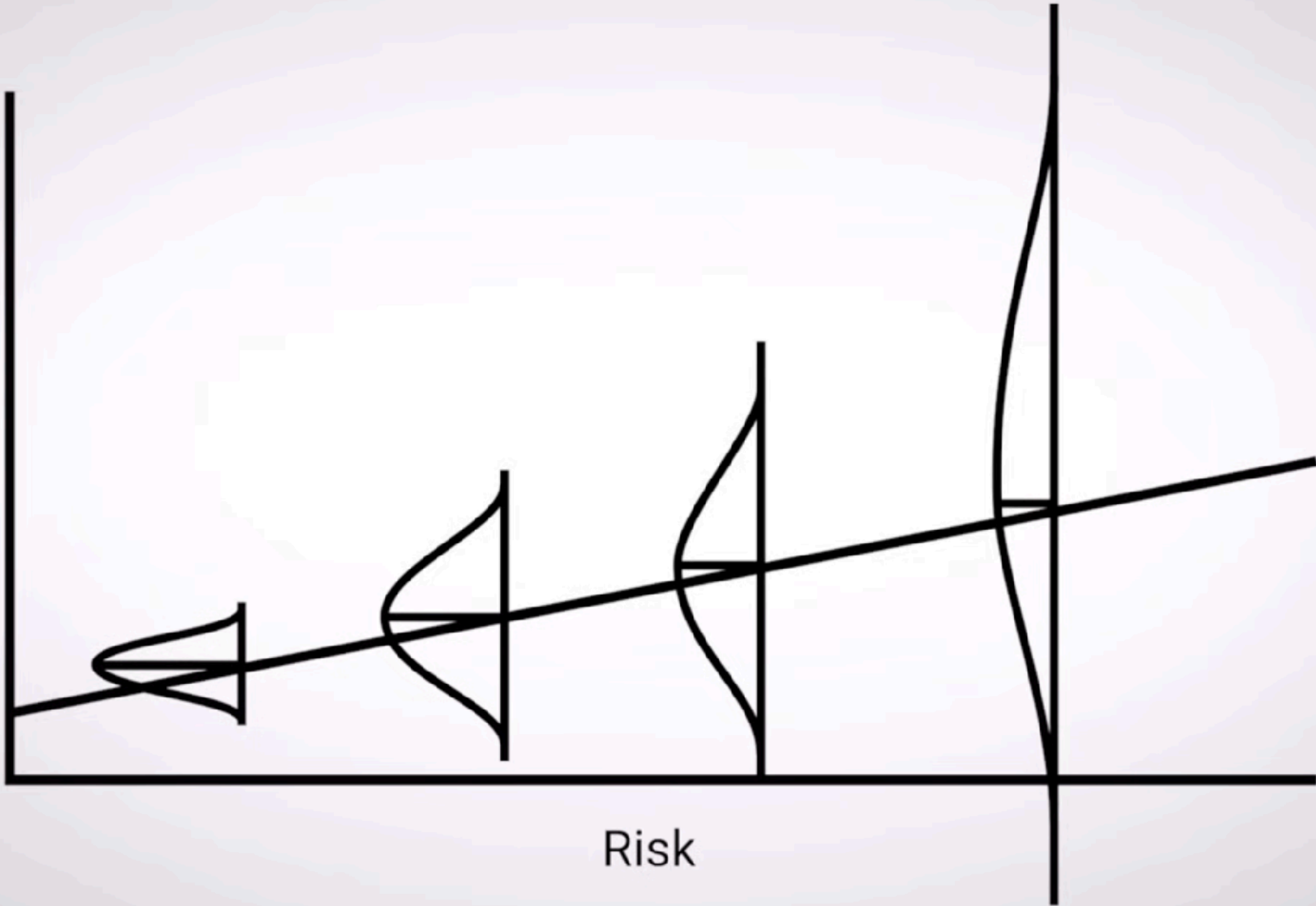
Tolerancia a la volatilidad/pérdidas

... en tu carrera y en tu cartera

Return

0

Risk





**First time?**

¡Suerte!



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