

# Is working/investing during 20s worth it?

May 24, 2020 | 8 upvotes | by [agoodcrayon](#)

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Many people my age are pretty much jobless right now or work and then spend to have fun all the time versus save money. But they are having fun and creating memories.

While I do have fun and try to stay active, I definitely work and save money more than I use it. But is it worth investing my 20s to be late to the party by the time I hit 30?

Will there still be people to hangout with? What will life in 5 years look like?

Am I just preparing myself so I can get myself a girl that got tired of riding the CC?

Could some of you older dudes spare some wisdom?

At this point I've got my savings up enough to buy a house, no debt whatsoever, no car payments. I just hit the gym, church, work, learn new skills and repeat. I'm working on my mission brick by brick.

Will there be a climax? I know I won't arrive but I'm waiting for the harvest. I hope I'm making the right decisions and not wasting time.

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## Comments

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OsmiumZulu • 13 points • 24 May, 2020 05:16 AM

Many people my age... spend to have fun all the time versus save money... they are having fun and creating memories.

Is it worth investing my 20s to be late to the party by the time I hit 30?

These aren't mutually exclusive. Most people, especially people in that age group, are terrible with their money and time management. You can absolutely grind and save to build a solid financial foundation and still do fun things and create memories, you just have to be smart and intentional about it. I spent my 20s hustling and building up wealth, but still managed to find affordable ways to have some amazing experiences, meet people, and create memories.

Truly, if you put some thought into it you can find extremely affordable ways to get a lot out of this time of life. Hiking, travel, playing music, going to local shows, taking a road trip, joining sports leagues, etc. cost little to do.

In many ways there are things that will never be cheaper for you. Travel is a great example. As a young man you can travel on a shoe-string budget and get away with it easily. If you pay attention you can score a relatively cheap flight somewhere exotic, pay a next to nothing to stay in a hostel bunk, eat simply, hitch hike, etc. This all gets harder to do once you add in a wife and / or kids. I got married in my earlier twenties. My wife and I traveled a lot on the cheap before we started our family. These were some of the best memories we made. Perhaps the top thing I wish I would have done more in my 20s was travel more. Sure, grind it out at work and save, but maximize every bit of time off you can get.

Also, don't just focus on learning profitable skills. I learned to sail in my mid twenties. I wish I had learned sooner so we could have chartered our own boats overseas. Now that we have a young son it will be years before we will be in a position where we can do that. Whatever the "adventure" activity is for you, just do it.

The key is to get a return on your dollar. Not a financial return, but an experiential return. Don't waste your money on stuff, especially commodities or consumables. Spend the money (a little at least) on experiences. It will make you a more experienced, interesting, and happy person.

Will there still be people to hangout with? What will life in 5 years look like?

Be interesting and there will always be interesting people to hang out with, regardless of age. That said, once you are married and have children the logistics of hanging out with them change and takes more planning.

Am I just preparing myself so I can get myself a girl that got tired of riding the CC?

Dude, if you grind and build your empire, become an interesting person by having real world experiences, and take lifting seriously you will be incredibly well positioned to find higher quality women. Young women love men who are established, experienced, and self sufficient. What makes you think if you are in your 30s you are limited to post wall women? Nothing could be further than the truth.

Could some of you older dudes spare some wisdom?

I just entered my 30s. If I could give you any advice to take seriously it would be the following:

Lift like your life depends on it. Don't screw around. Follow a program, track your lifts, count macros, and be intentional. **That said...** cut yourself some slack occasionally. Drink good whiskey on the beach around a

campfire with friends and don't sweat the extra calories. Don't do it too often, but allow yourself peace when enjoying the moment.

Save and stockpile. Like I said about, I hustled in my 20s and have benefited greatly from having a deep war chest. You will have many more options in life if you have "F you" money and aren't depending on any one job. **That said...** spend money on learning and experiences, especially those experiences that are only going to be more difficult later in life. Want to learn to snowboard? Do it. Pay the money. (You can almost always find a groupon or something to make it cheaper) Trust me, it's worth it.

Meet tons of new people. Spent time with them. It's okay to get to know someone without needing to be lifelong friends. Funny enough, you'll end up with lifelong friends this way. **That said...** young people with money tend to not have time, and young people with time tend to not have money. You'll have to meet a lot of them to find others in your position, but it's worth it when you do.

At this point I've got my savings up enough to buy a house, no debt whatsoever, no car payments. I just hit the gym, church, work, learn new skills and repeat. I'm working on my mission brick by brick.

Good. This is a solid place to be. Make a plan. Consider earmarking some time and some money each week or month for an "experience" fund with the intention to spend it. Make a "20s bucket list" and start making it happen. You'll need to strike a balance, but it sounds like you are tilted way over on the "work hard" side and need to get some more "play hard" going.

Will there be a climax? I know I won't arrive but I'm waiting for the harvest. I hope I'm making the right decisions and not wasting time.

No. The idea of the "climax" is a trap that will land you up as a 65 year old with gobs of money but fading health and limited time. How much of that money would the 65 year old spend to be in shape / have time like a 20 something year old? You have to harvest along the way. Go overseas. Learn to snowboard or whatever. Sure, keep hustling and saving, but make sure to live. 65 year old you will appreciate it.

UpTanks • 4 points • 24 May, 2020 06:44 AM

Fantastic piece of wisdom. Many of us often overemphasize the 'grind' and let the struggles of being a Christian obscure our view of the amazing youth/life we've been given.

And yes this is biblical for all the worrywarts:

You who are young, be happy while you are young, and let your heart give you joy in the days of your youth. Follow the ways of your heart and whatever your eyes see, but know that for all these things God will bring you into judgment.

The message from Ecclesiastes is clear: **enjoy life** within the clear boundaries given by God. Something many Christians seem to have an issue with.

Rifleshoot • 5 points • 24 May, 2020 04:10 AM

Yes, absolutely. You have to understand that the earlier you invest your money, the more it will grow. When it comes to retirement accounts, money grows exponentially. So if you are able to put your money in even a single year earlier, it makes a massive difference. So if you look at the difference between the guy that starts working/investing at 22 vs 30, it doesn't matter how well the 30 year old diversifies his portfolio, he simply can't beat the time in the market that the 22 year old has on him.

Men are made to work, whether it's in an office, a crop field, or in a church sanctuary. Much like the biological tendencies of women that RP subs like to study, men have a biological drive to work. When we don't work, we

become depressive and utterly worthless, both to ourselves and the people around us. When my wife and I got married, that was one of the biggest points my pastor made to us: I had to work to provide for my family. If I ever lost my job, for whatever reason, it didn't matter if I had to take a temporary job flipping burgers for McDonald's, I needed to work. He said the vast majority of divorces he ever saw happened because the man lost his job, then ended up falling into that depressive state.

We may not always enjoy the "work", but the act of working in and of itself grants meaning to our lives and gives us purpose. So, even if you decide that you don't want to get a 9-5 office job right out of college, resting on your laurels is not an option. Men need achievements and challenges to conquer. We need work, just as much as the work needs us.

Billy\_King • 1 point • 24 May, 2020 08:32 PM

Saving and investing is a very valuable practice.