

5 ways to become happier despite having a lower salary

On 5 Oct 2021, I quit my job, without another job lined up.

At this time, I was earning \$3690 a month as a social worker. But I wasn't sure how the next few months were going to turn out.

As it turned out, for the first full month without a job, I earned a grand total of \$1100, mostly from writing articles.

Here, we want to share with you how we survived despite the massive drop in our salary, but also help you to see the upside on surviving on a smaller salary.

This is not going to be your *typical* guide.

We are going to be super honest about the money we earned, and how we eventually transitioned from quitting a job, to starting out on our own.

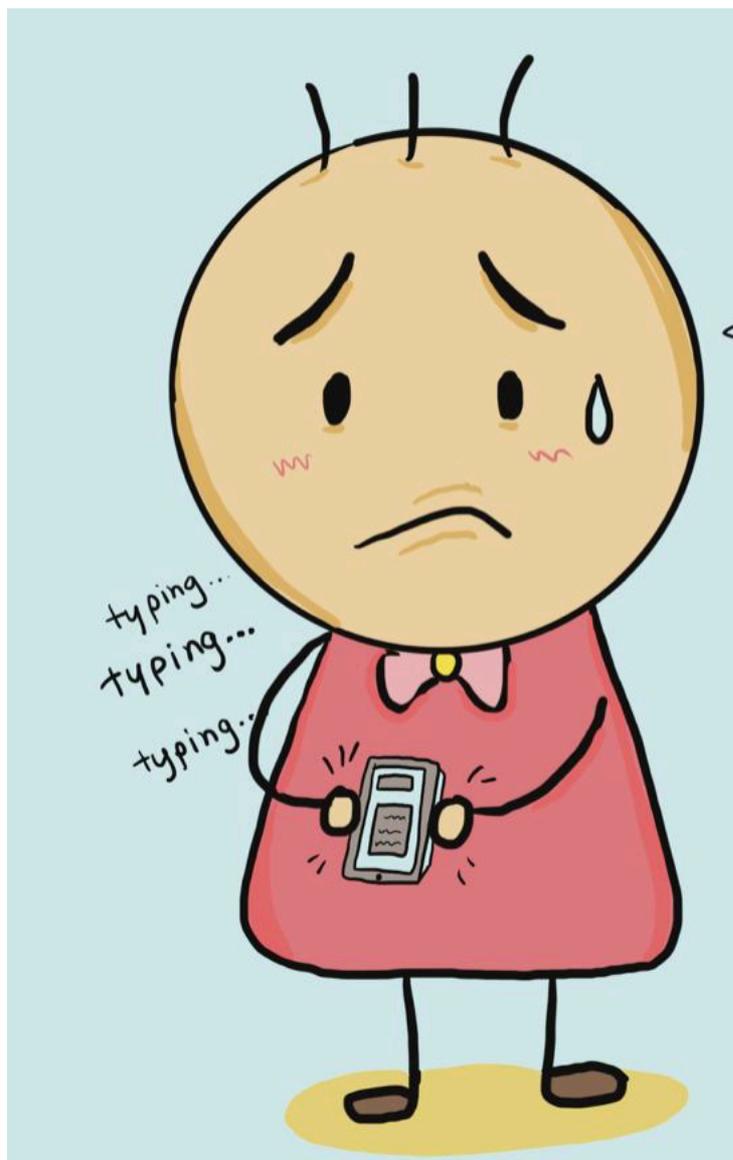
Because there's a lot of gurus out there who will tell you about how you can quit your job to start your own online business. But what they don't tell you is the sheer difficulty of that.

I was fortunate that in the lead-up to quitting my job, I had managed to get a series of gigs that would pay me. But I also learnt how to pitch articles that editors would pay me for. Whilst this was initially only \$600 a month, it eventually became a few thousand dollars each month.

We are not assuming that you're leaving to start an online business, but we hope that by the end of this article, you can:

1. See that you can actually be richer, by having a lower salary
2. Grow your happiness, despite being having less

Here's how we managed to become happier.



Before that, some takedowns.

Sacrificing for less money doesn't always lead to happiness

We assume that a more purposeful job that's your 'passion' may lead you to be happier. But it doesn't. As one business owner once shared with me,

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At the end of the day, if no one is around to clean the toilet, I still have to scrub the toilet bowl.

You may imagine that starting your own passion business may mean you don't have to do things you don't want, but it's not true. You still have to do things you may not like.

But the idea is that you're spending more time on things that mean something to you.



Nah you don't have to be dying at work

In my first job as a social worker, I made the mistake of thinking that as long as I was in a purposeful and meaningful job, I would be happy.

Nah. It wasn't even close.

I realised that the money couldn't replace the emotional overwhelm that I got everyday, from listening to people's problems.

For you, it may mean that you would want to consider the idea of giving up more money to go into a 'passion' job, because passion doesn't *always* lead to happiness. Especially when you're considering where to get the next dollar.

That said, let's now share the greatest gleanings from a year of earning less, in a job that is happier.

Making less consumption decisions makes you happier



Maybe you don't need that fancy, overpriced, limp bagel from Starbucks

In 2021, I spent \$10k on a single online course.

Can you imagine?

Look around you at the fancy cars, handbags, and designer iPhones people carry around. Are they necessarily happier?

Nope.

Simply having less money to buy things led me to automatically disqualify things that others would normally buy. As the borders have opened up, I see friends traveling to far-flung places. But what they don't see is the trade needed to make those holidays happen. They are spending time working at jobs, trading away time they can never get back, for a holiday that they may not even remember.

There's nothing wrong with living a frugal life. In fact, I would argue that its a much better life.

This is not a case of sour grapes.

But let's look at it pragmatically.

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For one, you're no longer having to consider what to do to have fun. Just because you're an adult earning more money doesn't mean you can't have fun like a child. Remember what it was like playing as a child? Running at the playground? Kicking soccer with a group of friends? Screaming over the ant on the road?

Ah...those were fun days.

Earning less can mean that you now find happiness in the small things of life. The cup of hot chocolate you nurse, made from the regular can, rather than an expensive looking Starbucks.

Or the raindrops going pitter patter on your window, rather than trying to fly to the Alps to find snow.

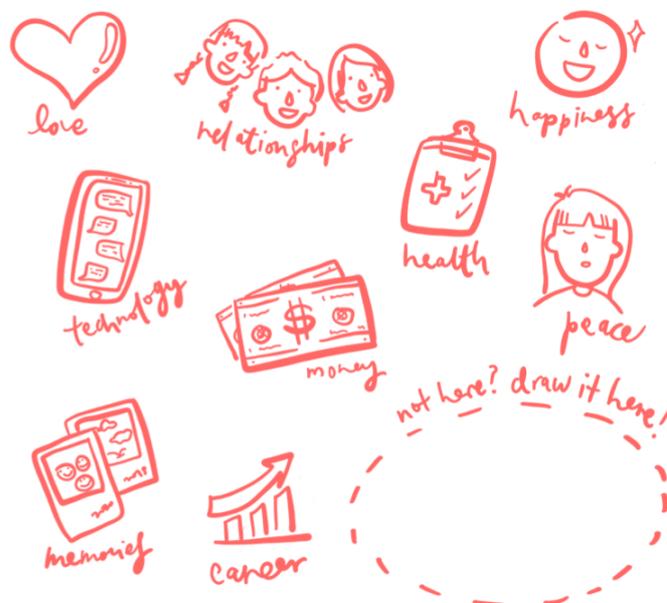
Now, when you jet across the world, plonking yourself in a fancy hotel, do you really think yourself as happier than those young days?

I don't think so.

Exercise 1

What is important to you?

In this exercise, you will see different items. Circle the ones that are important to you.



2

What is really important to you? Try working out this exercise

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Less consumption, more happiness.

Mindful spending with expense tracking

Online shopping is designed for mindless shopping of things you don't need. The 1-click checkout, or the gamified experiences that get you spending more to get more 'shopping discounts', simply won't make you happier.



Do you know where your money is going?

Instead, when you have less money, you become more conscious of what you buy. Simply tracking every single expense makes you know where your money is going.

More importantly, considering whether you really need something rather than automatically going to the app to pick something off, helps you to live a more conscious life.

Spending doesn't solve problems.

Resolving your inner emotional problems does.

Want what you have

You're unhappy because you want what you don't have.

But when you go for a lower-paying job, you start realising that you can't buy everything that you used to want. And you start appreciating what you have. This is a big shift in thinking, that can make you happier.

Look at yourself today. As cliché as it sounds, you have arms and legs, and are perfectly mobile. Can you imagine what life would be like if you were immobile?

No. Just stop and imagine that.

We don't appreciate the skills we have because we often think that we need more to be happier. But that's a lie that the world brings to us, to get us to consume more. Instead, when you become grateful for what you already have, you find yourself happier. Much happier.

Controlling the outcomes you want with your work, makes you happier

Shane Melaugh, the entrepreneur behind Wordpress plugin software Thrive Themes, once said,

To get outsized outcomes, you need to be in a place where you can control the outcomes.

This is where I recommend that you *quit* your job.

When you're working for yourself, you stop complaining, and start doing the work that moves you towards your goals.

Over the past year working for myself, it has helped me to take massive ownership over what I do, allowing myself to be happier. You no longer submit to someone because he's your boss, even though his idea is simply, dorky.



Maybe it's time to give the organisation a kick in the butt

When you're working for yourself, you can be so much happier.

Just take yourself less seriously

As a social worker for two years, I found myself slowly becoming more and more sullen faced.

Even though I was earning a comfortable income that allowed me to travel the world, and spend as I wanted, I found myself slowly becoming less happy.

But quitting led me to see the finer points of life. That life really is an exploration, and not a checklist of:

1. Getting a degree
2. Getting a job
3. Buying a house
4. Getting married
5. Having babies

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As you grow up, people will warn you that you need to be more serious. They tell you to take your exams seriously, your life seriously, and that you need to be responsible.



Had enough of the no-s people tell you?

Slowly you find your zest for life stamped out of you. After all, how exciting can life get if it's all about duties?

Nah. That's not all to life.

It's creating lasting impact, in a way that you want.

It's your choice.

What do you want?

*You can
strive, and
thrive, and
not just
survive.*

There is a better way, if you allow it to be so.