

# COFFEE WITH SAM CHOO

MAKING A LIVING WITHOUT A JOB

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## What's your best advice for someone trying to get out of poverty?"

I've reached out to the ten richest people in the world (through AI) and asked each one a big question: "***What's your best advice for someone trying to get out of poverty?***" The answers I got weren't just interesting - they were real nuggets of wisdom from people who know a thing or two about success.

This is important stuff for you to know. It's not just talk - it's practical advice from people who've been there, done that. This advice can guide you on your journey to better finances, showing you the kind of mindset, skills, and never-give-up attitude you need. By reading this, you're tapping into knowledge that could really inspire you, teach you something new, and maybe even change your life.

The 10 richest people in the world are:

1. Jeff Bezos (Amazon)
2. Elon Musk (Tesla, SpaceX)
3. Bernard Arnault & family (LVMH)
4. Bill Gates (Microsoft)
5. Mark Zuckerberg (Facebook)
6. Warren Buffett (Berkshire Hathaway)
7. Larry Page (Google)
8. Sergey Brin (Google)
9. Steve Ballmer (Microsoft)
10. Mukesh Ambani (Reliance Industries)

These are what they might probably say.

What **Jeff Bezos** might say:

First, I would say that **education is key**. It's an investment in yourself that can open doors and create opportunities. Not just formal education, but continual learning and skill acquisition. Today's job market values skills, some of which may not require a traditional college degree. With the internet, access to knowledge is in many ways democratized, and there are a multitude of online courses and resources to help you gain skills in everything from coding to digital marketing to entrepreneurship. Leverage these resources and never stop learning.

Secondly, I would emphasize the importance of an **entrepreneurial mindset**. This doesn't necessarily mean starting your own business, though that could certainly be part of it. More fundamentally, it means taking ownership of your life, setting clear goals, and persistently working towards them. It means embracing challenges as opportunities for growth, rather than setbacks. It also means cultivating resilience and the ability to adapt to change, which are critical in today's rapidly evolving world. Finally, remember to expand your network. Build relationships with people who can offer guidance, support, and opportunities. Every step you take towards self-improvement and networking increases your chances of breaking the cycle of poverty.

What **Elon Mask** might say:

Firstly, I would stress the importance of **developing skills in areas that are in demand and hold the potential for significant future growth**. In our increasingly digital world, proficiency in science, technology, engineering, and math (STEM) fields is highly valuable. This doesn't necessarily mean you need to become a software engineer or a physicist, but understanding how to leverage technology and think analytically can be applicable in many professions. There's a wealth of online resources and courses where you can start learning for little or no cost.

Secondly, **cultivating a mindset of innovation and risk-taking** is key. Look for problems that need solving and don't be afraid to think outside the box to find solutions. This is at the heart of entrepreneurship, which has the potential to lift individuals and communities out of poverty. However, this path isn't without its challenges. You'll need to be resilient, learn from

your failures, and be willing to persevere in the face of setbacks. In the end, success isn't just about financial wealth, but also about the knowledge you gain and the impact you make along the way.

What **Bernard Arnault** might say:

First, I would emphasize the importance of **passion and dedication**. The key to success in any field is to genuinely love what you do. This passion is what will fuel your drive to learn, work hard, and persist through challenges. In my case, my passion lies in creating and appreciating beauty, which has been at the heart of my work in luxury goods. But whatever your passion may be, pursue it with dedication and strive to excel in that field.

Second, I would underscore the significance of **adaptability and resilience**. The path out of poverty is often not a straight one, and it requires the ability to adapt to changing circumstances and to learn from failures rather than be discouraged by them. Remember, it's okay to start small and grow gradually. Success is often the result of many small steps taken consistently over time, rather than one giant leap. Therefore, stay patient, be persistent, and keep your end goal in sight, even when the going gets tough.

What **Bill Gates** might said:

First, it's critical to focus on **education**. I believe that education is a great leveler, capable of opening doors that would otherwise remain closed. This does not only mean formal education, but also seeking knowledge in a broader sense. Continuous learning and the acquisition of skills that are in high demand in today's job market, especially in the fields of technology and science, can significantly boost your prospects. The internet provides an abundance of resources and platforms where you can gain new skills, often for free or at a low cost.

Second, it's important to understand that **health and poverty are interconnected**. Poor health can prevent you from working, learning, and ultimately, improving your financial situation. Therefore, taking care of your health and supporting initiatives that aim to improve access to healthcare services, particularly in underserved areas, is an integral part of the fight against poverty. It's also crucial to have patience and persistence. Climbing out of poverty is often a slow process, filled with challenges and

setbacks. But with perseverance, dedication, and a focus on long-term goals rather than immediate rewards, it's a battle that can be won.

What **Mark Zuckerberg** might say:

First, I'd stress the importance of **harnessing the power of technology**. Today, digital skills are among the most sought after in the global job market. Whether it's coding, digital marketing, or data analysis, there are many free or low-cost resources available online to help you develop these skills. I believe that understanding how to leverage technology can create countless opportunities, regardless of where you're starting from. At the same time, don't underestimate the importance of soft skills such as communication, problem-solving, and the ability to work well with others.

Second, fostering a **strong sense of community can play a critical role in overcoming adversity**. Connect with others, share ideas, and work together towards common goals. The internet has enabled unprecedented levels of collaboration and exchange of ideas across geographical boundaries. Use this to your advantage. And lastly, don't be afraid to take risks and make mistakes. The road to success is often paved with failure. What's important is the ability to learn from those mistakes and keep pushing forward. It's this resilience and determination that can drive you out of poverty and towards a better future.

What **Warren Buffett** might said:

Firstly, I'd advise **investing in yourself**. This is the best investment you can make, and it's one that can't be taxed or taken away from you. Education is a big part of this. It can significantly increase your earning potential and open doors to opportunities. The good news is that in today's digital age, a wealth of knowledge is available at your fingertips. Take advantage of online courses and resources to learn new skills. However, remember that your most important asset is your own abilities. Always look for ways to sharpen your skills and broaden your knowledge.

Secondly, **cultivate good habits**. My success can largely be attributed to good habits, such as frugality, a strong work ethic, and a dedication to lifelong learning. Also, understand the basics of personal finance and learn to manage money wisely. The ability to save and invest money effectively can have a profound impact on your financial situation over time. It's not just about making money, but also about how you save, spend, and invest

it. Remember, the road to wealth is the patient, disciplined accumulation of assets, and the avoidance of debt whenever possible.

What **Larry Page** might say:

First and foremost, **cultivating a mindset of innovation and creativity** is essential. The world is full of problems that need solving, and often these problems present opportunities. Try to approach challenges not as obstacles, but as opportunities for learning and growth. Learn to ask "why not?" instead of "why?" and don't be afraid to take on big, ambitious projects. With the internet, you have access to a wealth of knowledge and resources to learn from and to apply in your problem-solving efforts.

Second, don't underestimate the value of **hard work and persistence**. Success rarely comes overnight and is often the result of relentless pursuit and resilience in the face of setbacks. But it's also important to remember that work alone isn't enough - it's equally important to find something you're passionate about. When you find something that truly excites you, it won't feel like work, and you'll be more motivated to overcome the challenges that come your way. Focus on what you love, work hard, and don't be afraid to dream big.

What **Sergey Brin** might say:

First, I would say, **embrace curiosity and a thirst for knowledge**. In a rapidly evolving world, learning should not stop at the classroom door. Take advantage of the wealth of information available online, and continually seek to acquire skills, especially in science, technology, engineering, and mathematics (STEM) fields. These fields hold a lot of potential and are constantly in demand. Cultivate a mindset of innovation and problem-solving; these are skills that can turn challenges into opportunities.

Secondly, **don't be afraid of failure**. Failure is often a stepping stone to success, offering valuable lessons. I would also encourage looking beyond one's immediate circumstances and connecting with others, locally and globally. Collaborations and partnerships can lead to greater opportunities and success. It's also important to maintain a forward-looking perspective. Technology is driving change at a pace we've never seen before, creating new opportunities all the time. Staying adaptable and being ready to seize these opportunities as they arise can be a critical step toward overcoming

poverty.

What **Steve Ballmer** might say:

First, **develop a strong work ethic and focus on gaining practical skills.** Dedication and determination are vital for any kind of success. Strive to excel in whatever field you choose, but consider fields that are growing and have a high demand for skills. Information technology, data analysis, and digital marketing are just a few examples. Today's digital world offers a multitude of opportunities for learning and acquiring new skills, often for free or at a minimal cost, through various online platforms.

Second, understand that **teamwork and collaboration** are crucial elements to success. I've always believed in the power of a passionate, dedicated team working together towards a common goal. This also implies the importance of networking. Cultivate relationships that can provide you with guidance, opportunities, and support. Additionally, remember that the path out of poverty is not a sprint but a marathon. It requires patience, resilience, and the ability to keep going even when faced with setbacks. There is no easy or quick fix, but with persistence, the willingness to learn, and the courage to seize opportunities, it is absolutely possible.

What **Mukesh Ambani** might say:

Firstly, it's essential to **have a vision and strive for it relentlessly.** My father, Dhirubhai Ambani, started as a small petrol station attendant and built Reliance Industries from scratch. His success was rooted in his ability to dream big, his unwavering belief in the power of technology and his tireless pursuit of his vision. I would encourage anyone seeking to escape poverty to dream big, set goals, and work relentlessly towards them. Education, particularly in fields of future importance like technology and entrepreneurship, is an excellent place to start. There are now many resources, both online and offline, to help you acquire the necessary skills.

Secondly, **resilience** is key. There will be obstacles and setbacks on your path, but don't let them deter you. Instead, view them as opportunities for learning and growth. Moreover, remember the importance of service to others. Business is not just about creating wealth for oneself, but also about creating value for others - your customers, your employees, and society at large. Always be on the lookout for opportunities to solve problems and make a positive impact. It's this combination of vision, hard

work, resilience, and service that can help lift one out of poverty.

**Conclusion:**

Reflecting on the insights shared here, ask yourself, what resonates most with you? Have you noticed the recurring themes of continuous learning, resilience, and the embrace of technology? Each of these successful individuals underscored the importance of education, particularly in high-demand fields, and they all spoke of the transformative power of persistence and resilience. As you move forward, consider these words not just as advice, but as calls to action. Think about how you can implement these principles in your own life to overcome your current circumstances. Remember, it's not about quick fixes, but about long-term, sustainable change. Change begins with a decision, a decision you have the power to make right now. What will be your first step on this journey out of poverty?

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