

The Gamer's Money Library

Five personal-finance classics, translated for people who fund a hobby — figures, gacha, TCG, battle passes — and want to enjoy it without going broke. One idea, one move, and one Hunter Vault feature per book.

- 01 The Psychology of Money · Morgan Housel
- 02 I Will Teach You to Be Rich · Ramit Sethi
- 03 The Automatic Millionaire · David Bach
- 04 The Total Money Makeover · Dave Ramsey
- 05 Rich Dad Poor Dad · Robert Kiyosaki

Read less. Do one thing.

Most money books say roughly the same handful of things in different words. This guide pulls the single most useful idea out of five of the best, rewrites each one for a gamer's life, and hands you exactly one move to make. You don't need to read all five books. You need to run five plays.

- 1 **Read one book page a day for five days.** Each is a two-minute read: the core idea, the gamer translation, and the move.
- 2 **Do the move before you turn the page.** The move is small on purpose — the point is momentum, not a life overhaul.
- 3 **Log it in the Quest Log** at the back. Five checkboxes. Five wins. That's the whole game.

One rule for the whole guide: **this is about awareness, not guilt.** None of these books — and none of this guide — says spending on what you love is wrong. The goal is to see your money clearly, then choose on purpose. A pass you enjoy every day can be worth every cent. A forgotten one draining your account for a game you quit isn't. You decide which is which.

Hunter Vault is an independent app inspired by RPG and anime progression systems. It is not affiliated with, endorsed by, or sponsored by the authors or publishers of the books referenced here, nor by the rights holders of Solo Leveling. The ideas from each book are summarized in our own words and credited to their authors. This guide is educational and is not financial advice.

01 The Psychology of Money

Morgan Housel

CLASS · THE LONG GAME

THE CORE IDEA

Doing well with money has little to do with how smart you are and almost everything to do with how you behave. Consistency, patience, and avoiding the big emotional mistake beat clever math. Real wealth is the money you *don't* spend — the freedom you can't see.

THE GAMER TRANSLATION

You don't win the money game with a single legendary drop. You win it by showing up — small, boring, repeated deposits — and by not rage-quitting the plan the first time a sale tempts you or the market dips. The flashiest spender in your guild is rarely the wealthiest.

► YOUR MOVE TODAY

Pick an amount so small it feels almost pointless — \$5, \$10 — and commit to saving it every week, no matter what. You're not optimizing a number. You're proving you can be consistent.

In Hunter Vault: **Money Habits & streaks** keep the consistency visible. Not sure of your style? Take the **Money Class quiz**.

02 I Will Teach You to Be Rich

Ramit Sethi

CLASS · THE CONSCIOUS SPENDER

THE CORE IDEA

Build a "conscious spending plan": spend extravagantly on the few things you genuinely love, and cut costs mercilessly on the things you don't. Guilt-free spending isn't reckless — it's decided in advance, so the money goes where it actually matters to you.

THE GAMER TRANSLATION

Maybe you love collecting one franchise's figures and barely touch battle passes. Great — fund the figures without guilt and axe the three passes you forgot you're paying for. "Cut the rest" is what earns you the right to spend big on your one thing.

► YOUR MOVE TODAY

Name your one "spend extravagantly" category out loud. Then name one thing you'll cut to zero this month to pay for it. One yes, one no.

In Hunter Vault: **Safe-to-Spend** shows what's genuinely free to spend after your commitments — so the yes really is guilt-free.

03 The Automatic Millionaire

David Bach

CLASS · THE AUTOMATOR

THE CORE IDEA

Willpower is unreliable; systems aren't. Pay yourself first and make it automatic, so saving happens before you can spend the money — and before you have to feel motivated. Bach also names the "Latte Factor": small, invisible, recurring buys that quietly compound into real money.

THE GAMER TRANSLATION

Your Latte Factor is the \$4.99 gem pack, the \$9.99 pass, the "just this once" DLC — five dollars at a time, all year. The fix isn't shame; it's automation. Move the save out of your hands, and let the system do the discipline for you.

► YOUR MOVE TODAY

Set up one automatic transfer — even \$10 — to a savings account or vault, timed for the day after payday. Then count how many recurring micro-charges you can cancel in ten minutes.

In Hunter Vault: **Recurring transactions** automate the plan. Run the numbers first with the **Skin Factor calculator**.

04 The Total Money Makeover

Dave Ramsey

CLASS · THE DEBT RAIDER

THE CORE IDEA

Follow ordered "baby steps." Start with a small starter emergency fund, then attack debts smallest balance first — the "debt snowball." Paying the smallest first isn't the mathematically optimal order; it's the one that keeps you motivated with quick, visible wins.

THE GAMER TRANSLATION

Treat debt like a boss rush: clear the weakest mob first for the momentum, then bring that freed-up gold to the next target. Each cleared balance is XP. A small starter fund is your first potion — so one bad week doesn't send you back to the checkpoint.

► YOUR MOVE TODAY

List every debt smallest to largest. Circle the smallest. That's your first Raid target. If you have no debt, start a small starter emergency fund instead.

In Hunter Vault: the **Debt tracker** runs your payoff as debt Raids, so each cleared balance is a visible win.

05 Rich Dad Poor Dad

Robert Kiyosaki

CLASS · THE ASSET BUILDER

THE CORE IDEA

Learn the difference between an asset and a liability: an asset puts money in your pocket, a liability takes it out. The wealthy focus on acquiring assets and on financial education, rather than only working for a paycheck and buying things that lose value.

THE GAMER TRANSLATION

That sealed collector's box or graded card *might* hold value; the skin bundle almost never will. Neither is "bad" — but knowing which of your buys is a liability (most fun spending) and which could be an asset changes how you treat each one. Fun is allowed; just call it what it is.

► YOUR MOVE TODAY

Pick five things you've bought for your hobby this year. Label each one: asset or liability. No judgment — just see the split.

In Hunter Vault: **Money Vaults** let you ring-fence money for the things you're deliberately building toward.

Five moves. Five wins.

Tick each one as you make the move. You don't have to do them in order, and you don't have to do them perfectly. You just have to start.

- ☐ **Save one small amount, on repeat**
Psychology of Money — prove you can be consistent
- ☐ **Name one "spend big" and one "cut to zero"**
I Will Teach You to Be Rich — decide on purpose
- ☐ **Automate one transfer + cancel one micro-charge**
The Automatic Millionaire — let the system do the work
- ☐ **List debts smallest-first (or start a starter fund)**
The Total Money Makeover — pick your first Raid
- ☐ **Label five hobby buys: asset or liability**
Rich Dad Poor Dad — see the split

MY MONTHLY "SKIN FACTOR"

The small recurring buys, totalled. Run yours at huntervault.app/tools/skin-factor-calculator

THIS MONTH'S SAVE GOAL

Pick a number you'll actually hit. Small and done beats big and skipped.

// KEEP LEVELING

Your next quests

You've got the five plays. Here's where to go deeper — all free, all on the site.



Find your Money Class

huntervault.app/tools/money-class-quiz



Reveal your Skin Factor

huntervault.app/tools/skin-factor-calculator



Read the full Gamer's Money Library

huntervault.app/blog/the-gamers-money-library

Play the whole game in Hunter Vault

Budgeting that feels like leveling up a character — XP, ranks, quests, debt Raids, and savings Vaults. Offline and private, no bank link required. Free to download.

huntervault.app