RESEARCH ARTICLE

Rich Dad, Poor Dad's Financial Freedom Road Map

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**ABSTRACT**

With the rapid development of the global economy, trade between nations is becoming more and more closer in the context of economic globalization. People's pursuit of a happy life has also reached a new level, with financial freedom being a goal that an increasing number of people are pursuing on their path to happiness. The objective of this research is to examine in detail the ideas of financial freedom presented in the book "Rich Dad Poor Dad" and to investigate how these ideas may be more effectively applied to individual financial planning in order to attain financial independence, taking into account the current socioeconomic climate. This study employs a range of research methodologies, such as the literature research method, case study method, and qualitative analysis method. It begins by introducing the idea and significance of financial freedom, then analyzes the book's central financial concepts, and finally offers recommendations and strategies for achieving financial freedom in the context of the contemporary socioeconomic environment. The paper concludes by summarizing the findings and anticipating the direction of additional research on financial independence. Changing one's financial concepts, investing in financial education, and generating passive income are the keys to achieving financial freedom, according to this study, which was conducted after extensive research and analysis of the book Rich Dad, Poor Dad. People can also become more financially independent by having a deeper understanding of these concepts.

**KEYWORDS**

Rich Dad Poor Dad; financial freedom; investment strategies; financial management; personal development.

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1. Introduction

1.1 Reasons for Choosing This Research Topic

First off, I’m more interested in this topic because Rich Dad Poor Dad has always been my favorite financial book and my wise financial mentor. I have always been interested in the study of financial freedom, and from my earlier research and studies, I have discovered that this subject of study has a lot of potential for advancement as well as significant applications. As a result, I plan to follow this line of inquiry for my dissertation.

Second, it is rather evident what this theme's research background and importance are. This theme has been extensively examined in the research that has already been done, yet there are still some unanswered questions and disagreements. As a result, I'm hoping that my research can help advance the field's development and add to the understanding of this topic.

Lastly, I think that this topic has more practical applications for the study that has been done on it. The theme's study findings have direct relevance to the issues people face in their everyday lives as they work toward financial independence. As a result, I'm hoping that my research will enable me to offer some insightful recommendations and direction for people's everyday use.
In summary, I chose this theme because of its greater appeal, clear research background and research significance, and important practical application value.

1.2 Background and Significance of the Study
In 2023, China’s economy and society fully resumed normalized operation, and the economic growth rate rebounded. In terms of economic growth, the gross domestic product (GDP) in 2023 exceeded 126 trillion yuan, an increase of 5.2% over the previous year, accelerating the growth rate by 2.2 percentage points. Meanwhile, the disposable income (DPI) of the nation’s residents in 2023 amounted to 39,218 yuan, an increase of 6.1% in real terms over the previous year. It can be seen that while China’s economy is developing at a high speed, the lives of its nationals have also been further improved. In today’s material affluence, more and more people are no longer satisfied with the basic life of being well-fed and well-dressed but are moving towards a high-quality, happy life. On this road to happiness, financial freedom has become the goal of more and more people; however, the world is constantly changing, and the game of money is also changing; with the development and progress of the information society, the difficulty of realizing financial freedom is also increasing. Therefore, an advanced financial concept is especially important.

A classic financial primer, Rich Dad Poor Dad, helps readers open the door to financial freedom through vivid stories and practical financial knowledge. With its unique perspective and in-depth explanations, the book is loved and sought after by readers. However, despite the high instructive value of the concepts and methods in the book, many people are still confused and lost in practical application. Therefore, studying how to apply Rich Dad Poor Dad to better realize financial freedom is of great significance in guiding individuals to achieve their financial goals.

Against this background, this study aims to explore in-depth the financial freedom concepts and methods in Rich Dad Poor Dad and to provide individuals with a set of practical and actionable guidelines for financial freedom in the context of the actual situation. Through in-depth research and practical application, it helps readers better understand and apply the concepts in the book to realize the goal of financial freedom.

1.3 Research Methods and Thesis Structure
In order to ensure the comprehensiveness and depth of the research, this study adopted a combination of multiple research methods. The main research methods include literature research, case study analysis, empirical research, and qualitative analysis. These four research methods will complement and verify each other, thus making this study more accurate and reliable.

The structure of this research paper includes an introduction, the concept of financial freedom in Rich Dad Poor Dad, the economic environment and financial challenges of the current society, the application of the concept of Rich Dad Poor Dad in financial freedom, a case study, strategies and suggestions to achieve financial freedom, and a conclusion. Through the arrangement and organization of the above paper structure, this research will comprehensively and thoroughly explore how to use Rich Dad Poor Dad to better achieve financial freedom and to provide useful theoretical and practical guidance for both the individual and the society.

2 The Concept of Financial Freedom in Rich Dad Poor Dad
2.1 The Concept of Financial Freedom
Some people think that financial freedom means having enough money to buy whatever they want and go wherever they want, but only a very small number of people are able to realize this, and then even if these people have a lot of money, they may not necessarily be financially free. For example, if a person earns $500,000 a year and spends $500,000 a year, or earns $1,000,000 and spends $1,000,000 a year and spends more and more along with their income, even more than their income, they will never realize financial freedom.

True financial freedom refers to the state in which a person does not need to work hard for money in order to make ends meet. Simply put, the passive income generated by a person’s assets should at least equal or exceed his daily expenses. If one enters this state, he can be called financially free(Liu, 2019).

2.2 The Different Perceptions of Rich Dad and Poor Dad
The book Rich Dad Poor Dad tells the story of two fathers, Rich Dad and Poor Dad, who have completely opposite views on how to deal with money. Both fathers have had successful careers and have worked very hard all their lives, and they both have had good incomes; however, while Poor Dad has struggled with personal financial problems all his life, Rich Dad has become one of the richest men in Hawaii. The root cause of the two fathers' very different lives was the fact that the two fathers had completely different ideas about finances, which in turn dictated that they had different ways of thinking.
a) In terms of the understanding of wealth, poor dads believe that greed for money is the root of all evil, while rich dads believe that money is a tool to solve problems and poverty is the root of all evil.
b) In terms of investment strategies, poor dads are frugal and save money, while rich dads invest in assets to create passive income.
c) In financial education, poor dads ignore the importance of financial literacy, while rich dads emphasize learning financial knowledge and skills.
d) In terms of wealth accumulation, poor dads believe that a house is the biggest asset, while rich dads believe that investment real estate and businesses are the assets.
e) In terms of education styles, poor dads encourage their children to study hard, get a degree and get a good job with a good salary, while rich dads encourage their children to learn to be rich, understand the laws of the money movement and make money work for them.

The choices are different and the destinies will be different. The poor dad works for money all his life while the rich dad makes money work for him.

2.3 Core Financial Concepts in the Book
a) The concept of wealth accumulation: The book emphasizes that real wealth accumulation does not only depend on salary income, but also realizes asset appreciation through effective investment and financial management strategies. This concept breaks through the traditional "work hard and earn a paycheck" mode of thinking and leads people to think about how to increase their wealth through financial means.
b) Shift in Investment Philosophy: In his book, the author criticizes the neglect of financial literacy in the traditional education system, and he encourages readers to shift their investment philosophy from working for money to making money work for you. He advocates investing in cash flow generating assets such as real estate and stocks to achieve financial freedom. This shift in investment philosophy is the key to achieving financial growth and independence.
c) Importance of Financial Education: The book emphasizes the importance of financial education, arguing that financial literacy is a fundamental skill that everyone needs to master. By receiving a comprehensive financial education, people can better understand how money works, acquire investment skills, and make wise financial decisions.
d) Encouragement of entrepreneurship and innovation: In addition to investing, the author encourages readers to create more wealth through entrepreneurship. He believes that entrepreneurship not only provides more wealth creation opportunities but also develops people's financial intelligence and innovation.

These core financial concepts provide readers with a fresh perspective on wealth and financial issues, helping people to build the right concept of wealth, master effective investment strategies, and realize financial freedom and growth.

3 The Current Economic Environment and Financial Challenges in Society
3.1 Current Economic Environment and Financial Challenges for Individuals
In terms of the economic situation, according to the research conducted by the Macro Forecasting Group of the Academy of Chinese Economic Thought and Practice (ACCEPT) at Tsinghua University in the article "Seeking Progress in Stability Promoting Stability by Progressing, Establishing First and Breaking Second - Analysis of the Current Economic Situation in China and Prospects for 2024", China's economy still has huge potential for development, and there is no room for miscalculation. However, the current economic growth rate of China is lower than the potential growth rate, and the trend of the economic growth rate declining year by year has already appeared before the epidemic. One of the important manifestations of the current lower than potential growth rate of China's economy is that the current economic growth is weak in terms of its ability to absorb employment, and some of the reservoir industries that absorb flexible employment are becoming saturated, which means that the job market is also changing and that individuals may face the risk of losing their jobs or having their incomes reduced, and therefore need to continuously improve their own abilities to cope with these risks(Li et al., 2024). Affected by the impact of the epidemic, GDP growth has fluctuated considerably, and according to the 5-year moving average growth rate data, the economic growth rate has further maintained the general trend of decline, and the trade environment is deteriorating, and China's foreign trade has experienced negative growth against the backdrop of the contraction of global trade. Therefore, against the backdrop of economic restructuring and the intensification of market volatility, the risk of individual investment and the pressure of individual indebtedness have both been on the rise, which has undoubtedly brought great pressure on individuals. This has undoubtedly put tremendous pressure on individuals' financial situation.

In terms of market changes, the Chinese market has experienced many changes in recent years, most notably the intensification of digitalization trends and the complexity and volatility of the global economic situation. With the development of technology, digitalization has become the core driving force of the Chinese market. Consumers are relying more and more on digital tools and platforms such as mobile payment, social media, e-commerce platforms, etc., which makes consumers' purchasing behaviors and
preferences, as well as their personal investment styles, more diversified with the enhancement of this digitalization trend. Individuals need to adapt to this change and learn to make use of digital tools and platforms while at the same time increasing their risk awareness and learning to manage risk rather than avoid it to better manage their personal finances.

3.2 The Contemporary Relevance of Financial Freedom

Financial freedom is of great relevance in contemporary society. The following are some of the main implications of financial freedom:

a) Right to choose life: Financial freedom means that individuals do not have to work for a living and thus have more choices to decide their own way of life. This freedom is not only reflected in all aspects of material life, such as housing, travel, education, etc., but also in the ability of the individual to choose the profession or career he or she prefers rather than just working for income.

b) Spiritual Freedom: Financial freedom can also lead to spiritual freedom. When individuals no longer worry about money, they are more likely to pursue their interests and dreams and realize their self-worth. This freedom can bring inner fulfillment and happiness, making individuals more confident and positive.

c) Time Freedom: Financial freedom enables individuals to have more autonomy over their time. They do not have to work long hours to make ends meet and thus have more time to spend with family and friends, leisure activities or self-improvement. This freedom of time helps individuals to achieve a life-work balance and improve their quality of life.

d) Social contribution: Individuals with financial freedom also have more opportunities and resources to contribute to society. They can help others through donations, volunteering, etc., to promote social progress. In addition, they can also create job opportunities and promote economic development through entrepreneurship or investment.

Overall, financial freedom provides contemporary people with more life choices, spiritual freedom, time freedom and opportunities for social contribution. However, realizing financial freedom is not an easy task and requires individuals to possess various qualities such as financial management knowledge, investment vision, and self-management ability. At the same time, care should be taken to avoid over-pursuing material wealth and neglecting other aspects of life.

4 Application of Rich Dad Poor Dad Philosophy to Financial Freedom

4.1 Choosing an Investment Strategy

In the book, the author summarizes investing in such a simple and popular way - investing is the science of money. The investment strategy is to solve the problem of how to make money. Based on the concepts in the book, the author will analyze the advantages and disadvantages of different types of investment and make suggestions for investment strategies based on personal financial situation and risk tolerance.

4.1.1 Advantages and disadvantages of different types of investments

a) Equity investments:

Advantages:
High value-added potential: stock investments have the potential to generate higher returns, especially when companies perform well, and the market is booming.
Good liquidity: stock trading is relatively easy, and investors can buy and sell stocks in a relatively short period of time, allowing for quick movement of funds.

Disadvantages:
Higher risk: the stock market is more volatile, and investors may face the risk of losing their capital.
Requires specialized knowledge: Stock investment requires a certain level of specialized knowledge and analytical skills in order to make informed investment decisions.

b) Real estate investment:

Advantages:
Stable income: real estate investment usually brings stable rental income and the possibility of asset appreciation.
Resistance to inflation: real estate is usually resistant to inflation, which can protect investors' purchasing power to a certain extent.

Disadvantages:
Poor liquidity: real estate investments are relatively fixed and not easy to liquidate.
Market Risk: The real estate market also has cyclical fluctuations; investors need to pay attention to market changes.
c) Bond investments:
Advantages:
Stable income: bonds usually have a fixed interest income, providing investors with a stable source of income.
Relatively low risk: compared to stocks and real estate, bond investment is low risk and suitable for investors with low risk tolerance.

Disadvantages:
Lower yields: bonds usually have lower yields than stocks and real estate.
Possible risk of default: If the bond issuer defaults, investors may face the risk of losing their funds.

4.1.2 Recommendations for investment strategies
a) Understand the importance of cash flow: the book emphasizes the importance of cash flow rather than focusing solely on asset appreciation. Therefore, investment strategies should focus on assets that generate stable cash flows, such as real estate leases, stock dividends, or bond interest.

b) Investment Education: Investing is not just about money; it is about financial education. By continuing to learn about investing and improving your investment skills, you will be able to better recognize investment opportunities and risks. Therefore, part of your investment strategy should be to invest in your education and keep learning.

c) Long-term investment: Unlike short-term speculation, long-term investment focuses more on the long-term appreciation of assets. Selecting potential companies or projects, holding them and waiting for their value to be released is the core of a long-term investment strategy.

d) Diversified Portfolio: Reduce the risk of a single asset through diversification. The portfolio can include stocks, bonds, real estate, commodities and other asset classes. In this way, the overall performance of the portfolio will be more stable regardless of market fluctuations.

4.2 Financial Management and Budgeting
In Rich Dad Poor Dad, the central concept of financial management and budgeting is to ensure financial health and long-term financial freedom. Here are some key financial management and budgeting tips:

a) Define financial goals: first, you need to set clear financial goals, such as saving a certain amount of money, buying a specific asset, or achieving financial freedom. These goals will help you make decisions during the budgeting process.

b) Reasonable planning and budgeting: Develop a detailed and reasonable budget to ensure that expenses do not exceed income. The budget should include fixed expenses (e.g. rent, utilities) and variable expenses (e.g. food, entertainment).

c) Prioritize Paying Yourself: In Rich Dad Poor Dad, the author advocates the principle of “pay yourself first”. This means that when you receive income, you should first put some of it into savings or investments before you pay for other expenses.

d) Avoid overspending: Learn to control your desire to spend and avoid overspending. Consider the true value and long-term benefits of an item before purchasing it.

e) Establishing an emergency reserve: It is very important to establish an emergency reserve in order to cope with unforeseen events or emergencies. This fund should be sufficient to meet living expenses for a few months.

f) Be sensible about debt: Try to minimize unnecessary debt, such as high-interest loans or credit card overdrafts. If you do need to borrow, choose a loan with a lower interest rate and repay it as soon as possible.

g) Continuous learning and growth: Investing in your education and skills upgrading is the key to achieving long-term financial freedom. By continuing to learn and improve your professional skills and knowledge, you can increase your sources of income.

h) Regular Review and Adjustment: Regularly review the implementation of your budget and make adjustments according to the actual situation. As life circumstances and financial situations change, the budget needs to be adjusted accordingly to suit the new situation.

4.3 Entrepreneurship and Passive Income
a) Entrepreneurship: The book emphasizes that entrepreneurship is an effective way to achieve financial freedom and that by starting a business, you can control your own time and income rather than just working for someone else. When choosing a field of entrepreneurship, you should consider it based on your interest, expertise, and market demand. You should also evaluate the competition in your chosen field to ensure that you have the ability to gain a foothold in it. And entrepreneurship is always accompanied by risks, including market risks, competition risks, management risks, etc. Therefore, before starting a business, one should conduct sufficient market research and risk assessment and formulate corresponding risk coping strategies.

b) Passive Income: Passive income is income that can be earned without an ongoing investment of time and effort. This type of income usually comes from investments, intellectual property (e.g. copyrights, patents), etc. Passive income is the key to financial freedom. Once you establish a steady stream of passive income, you can maintain a certain level of income even if
you don’t work. This gives you more time and energy to pursue your interests and dreams. There are many ways to create passive income, such as investing in stocks, real estate, bonds, etc.; creating and selling digital products (e.g., e-books, music, videos, etc.); and building an online business (e.g., e-commerce, blogging, social media, etc.).

5 Case Study
The FIRE (Financial Independence Retired Early) program, which is all the rage today, is one way to achieve financial freedom. The movement emerged in the United States, where participants strive to earn money at a young age through a minimalist lifestyle, and then retire early after saving 25 times a year’s worth of living expenses to live on a 4% annualized return. Its core goal is to achieve financial freedom at a relatively young age through a series of financial planning and lifestyle adjustments so that they can retire early and enjoy life. This program has many similarities with the concept of financial freedom in the book “Rich Dad, Poor Dad”.

First, in terms of the practice of entrepreneurship and passive income, FIRE programmers create passive income by starting their own businesses or investing in them, which fits with the philosophy of Rich Dad Poor Dad, which encourages entrepreneurship and passive income creation. They increase their sources of income and accelerate wealth accumulation by starting their own businesses, launching online businesses, and investing in real estate.

Second, in terms of high savings rates and financial literacy, the FIRE program emphasizes high savings rates and lifestyle adjustments, which require planners to have high financial literacy. They improve their financial management skills by learning about investment, making budget plans and optimizing their spending structure to ensure that they make wise decisions in the process of achieving financial freedom.

Finally, in terms of guidance on proper financial concepts, FIRE planners implement in practice the proper financial concepts set forth in Rich Dad Poor Dad. They pay attention to the difference between assets and liabilities, avoiding overspending and unnecessary indebtedness; they emphasize the importance of cash flow, ensuring that they have sufficient funds to meet contingencies and life needs; and they pursue the goals of financial independence and early retirement rather than blindly pursuing high salaries or social status.

The FIRE Program and the concept of financial freedom from Rich Dad Poor Dad reinforce each other and work together to help people achieve the goal of financial freedom. Through the practice of entrepreneurship and passive income, high savings rates and financial literacy, as well as the guidance of correct financial concepts, FIRE programmers continue to move forward in their pursuit of financial freedom. With the development of the social economy and the increasing demand for financial freedom, it is believed that more people will join the FIRE Program in the future to explore and practice the road to financial freedom.

6 Strategies and Suggestions for Achieving Financial Freedom
a) Cultivate the right financial mindset: Most people feel fear and go to work in the hope that money will remove the fear. They don’t know how they really feel; they just react to it without thinking about it. Fear makes them fall into the trap of working, and they can’t break away from the traditional financial concept of “work hard, save money, buy a house”, so money will always dominate their lives(Yang, 2021). Instead of being ruled by fear, we should take the time to think about the question: Is working harder the best way to solve our problems? We need to be brave enough to look beyond traditional financial concepts and focus on the core elements of cash flow, asset enhancement and financial freedom.

b) Invest in your brain: The times we live in today are changing too much, too fast, and in the future, our times will experience many more ups and downs. Too many people focus too much on money and not on their greatest asset - their education. If we can be flexible and keep our minds open to continuous learning, we will be more comfortable in the changing times. Only knowledge can solve problems and create wealth, and investing in your education and skills upgrading is the key to achieving long-term financial freedom.

c) Focusing on the difference between assets and liabilities, the author of the book summarizes assets and liabilities in layman’s terms - an asset is something that puts money in my pocket, and a liability is something that takes money out of my pocket. I’ll explain what assets and liabilities are in more detail in two charts from the book. Figure 1 shows the cash flow of an asset, and Figure 2 shows the cash flow of a liability. The direction of the arrows in the diagram indicates the direction of cash flow, and it is the cash flow that illustrates the problem, i.e. what a person does with his money. If one wants to get rich, one simply keeps buying assets because assets increase income. Conversely, keep buying liabilities will keep losing cash.
d) Build a diversified portfolio: Reduce the risk of a single asset by diversifying your investments. At the same time, understand the characteristics of different asset classes, such as stocks, bonds, real estate, etc., and make reasonable allocations based on your risk tolerance and goals.

7 Conclusion

7.1 Research Summary

The purpose of this study is to analyze in-depth the concept of financial freedom in the book Rich Dad Poor Dad by Robert Kiyosaki and to guide people to apply the concepts in the book to their real life in the light of the current economic environment and to provide them with strategies and suggestions that are practical in nature. Through the writing of the paper, I summarize the following important findings and insights.

First, this study emphasizes the fundamental role of financial conceptual change in achieving financial freedom, which helps individuals to look at traditional financial concepts more rationally instead of blindly conforming to them, which is the key to achieving financial growth and independence.

Second, this study points out the importance of investing in financial education and improving financial literacy; investing is never just about money; it is about financial education. Financial literacy education can help people learn how to manage money, invest, save, and avoid falling into debt traps etc. And through systematic learning and practicing financial literacy, individuals are able to manage their finances more wisely and accelerate the accumulation of wealth.

In addition, this study emphasizes the criticality of creating passive income to achieve financial freedom. By creating passive income through investment, entrepreneurship, or other means, people are able to achieve true financial freedom by earning a steady cash flow even when they are not working.

In summary, by understanding and applying the core concepts in Rich Dad Poor Dad in depth, individuals can realize financial freedom more effectively. At the same time, in the face of future challenges and opportunities, individuals need to maintain an open mind and a positive attitude, be willing to try new things and accept changes in order to achieve long-term financial freedom and success.

7.2 Contribution of this study

a) Theoretical Contributions

Deepening the understanding of financial freedom: through the revelation of Rich Dad Poor Dad, this study provides an in-depth analysis of the concept of financial freedom, revealing that financial freedom is not only the accumulation of assets but also a change in the way of thinking and a reshaping of the attitude towards life.
Expanding the scope of financial education: The financial education advocated in this book is not only to teach financial knowledge but also to cultivate individuals' financial awareness and independent thinking ability. This viewpoint enriches the connotation of financial education and provides a new direction for future financial education research.

Constructing a comprehensive investment strategy system: Drawing inspiration from Rich Dad Poor Dad and combining it with modern investment theories, this study constructs a comprehensive investment strategy system, aiming to help individuals formulate personalized investment plans according to their different financial situations and risk preferences.

b) Practical Contributions
Guiding personal financial planning: By interpreting the core concepts of Rich Dad Poor Dad, this study provides practical financial planning advice for individuals to help them better manage their finances in their daily lives, thereby realizing the goal of financial freedom.

Promoting the popularization of financial education: This study emphasizes the importance of financial education and advocates its incorporation into the basic education system to improve the financial literacy of the whole society. This will have a positive impact on promoting the popularization of financial education and raising national financial awareness.

Promoting investment strategy innovation: The comprehensive investment strategy system proposed in this study provides investors with new ideas and methods, which helps promote the innovation and optimization of investment strategies and improve investment efficiency.

7.3 Limitations of This Study and Suggestions for Future Research
a) Research limitations
The first is data limitation. This study mainly relies on the ideas and cases in the book Rich Dad Poor Dad and lacks the support of empirical data. This limits the reliability and generalizability of the research findings to some extent.

Secondly, there are differences in cultural backgrounds. This study mainly focuses on the impact of the book Rich Dad Poor Dad on financial freedom but does not fully consider the differences in different cultural contexts. Factors such as socio-economic environment, education system and values in different countries and regions may affect people's understanding and pursuit of financial freedom.

Finally, there are limitations to investment strategies. Although this study draws insights into investment strategies from Rich Dad Poor Dad, these strategies may not be applicable to all individuals and all market environments. Investment markets are characterized by complexity and uncertainty, thus requiring a more integrated and flexible system of investment strategies.

b) Suggestions for future research
Strengthen empirical research: future research can empirically test the ideas and strategies in the book Rich Dad Poor Dad by collecting actual data and cases so as to improve the reliability and universality of the research conclusions.

Considering differences in cultural backgrounds: Future research can focus on the concepts and practices of financial freedom in different cultures, explore the impact of different cultures on individuals' achievement of financial freedom, and provide new perspectives for the study of financial freedom in the context of globalization.

Improve the investment strategy system: Future research can further improve the investment strategy system based on Rich Dad Poor Dad and combine it with modern investment theories and market practices to build a more comprehensive, flexible and personalized investment strategy to help individuals better achieve financial freedom.

Expanding the scope of research: In addition to focusing on the impact of the book Rich Dad Poor Dad on individuals' realization of financial freedom, future research can also explore the impact of other financial education books, courses or programs on individuals' financial literacy and financial status, providing more useful references for the development of the financial education field.

Interdisciplinary research: Future research can strengthen interdisciplinary cooperation by combining the theories and methods of psychology, sociology, economics and other disciplines to conduct more comprehensive and in-depth research on the issue of financial freedom so as to provide more scientific and effective guidance for individuals to realize financial freedom.
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