

JOEY FEHRMAN

*A Novel*

PIRATES  
OF FINANCIAL  
FREEDOM



# CHAPTER PREVIEWS

There is finally a way to master your finances while being entertained!

*Pirates of Financial Freedom* is a personal finance adventure novel for young adults and adults. Readers are entertained with plot twists, sword fights, interesting characters, treasure hunts, humor, and even a romance story while learning over 70 personal finance skills and concepts.

Topics include paying down debt quickly, budgeting tricks, investing in the stock market, spending guidelines, powerful money mindsets, retirement savings, securing a higher credit score, buying your first home, and much more. It all leads up to the exciting conclusion which delivers the most important lesson of all.

How is this different from other personal finance books? First, it is an adventure novel that also teaches finance, so it has entertainment at its core. Second, research shows that people learn best through stories, so these lessons are more memorable and easier to understand. Lastly, it focuses on taking action rather than just passive learning; the last chapter is dedicated to goal setting. Learn all the exciting details at [POFFbook.com/details](https://POFFbook.com/details).

The following two chapters are excerpts from the book and will give you a taste of the material. Now get ready to experience a financial literacy adventure unlike any other!

# PIRATES OF FINANCIAL FREEDOM

*A Novel*

JOEY FEHRMAN, CFA

LUDUS  MEDIA

## CHAPTER THREE

Giuseppe was dressed in traditional pirate attire: white frilly shirt, brown pants, and blue vest. He stood over six feet tall and had dark blonde hair. His blue eyes squinted as he looked around the bar.

It felt strange for him to be back. This environment was so different from the high-tech, fast-paced finance world he was used to now. In this remote part of the country, time seemed to have passed by the pirate community. They still did things the same way they did hundreds of years ago, although some aspects of modern life were starting to infiltrate. He spotted the captain and smiled.

“Welcome,” said the captain as he emerged from the back of the tavern. He returned the smile as he walked over and they shook hands.

“Good to see you,” said Giuseppe. “I’m glad you finally came to your senses after all these years.” He patted the captain on his shoulder.

“Aye,” the captain replied, avoiding eye contact. He turned to his crew. “Crew, this here be me son Giuseppe. He be here to teach yar about growing your treasure.”

Giuseppe shook his head upon hearing his name. It brought back unpleasant memories that he tried to push from his mind. “You can call me Joey. And nice to meet you all.”

The captain pursed his lips upon hearing the name “Joey” but said nothing. “This be Rusty Cannon, our cook and carpenter.”

Rusty shot out of his seat and went over to Joey. He shook

Joey's hand excitedly. "Pleasure to meet ya. I be hearing many good things about ya."

"Good to meet you too," said Joey.

"This be Owen Moore, our quartermaster," the captain continued.

Owen remained seated and grunted an acknowledgement.

"And we have one more member of the crew who should be here any minute."

"Okay, great," said Joey. "In the meantime, I have to say that I was surprised when the captain asked me to teach you about personal finance. I don't associate rum-drinking buccaneers with financial literacy. But I have had some great financial teachers in my life, so I feel obligated to return the favor when others are in need of financial knowledge."

"I thought you told the captain you'd never come back," Owen said, unable to restrain himself. "Why haven't you been accepting his other invitations?"

"First," began Joey, "we came to a mutual understanding. He finally agreed to stop doing something he should have stopped doing a long time ago. Isn't that right?" Joey smiled at the captain.

"Aye," the captain said with a half-smile, looking down at the floor.

"And second, this invitation was a lot more appealing than his other invites." Joey remembered being invited to spend two weeks in the middle of a desert, digging for buried treasure that may not have even existed. Then there was the dinner invitation where the only menu items were sun-dried squid and chunky shark's blood stew.

The last member of the crew entered the tavern. Joey's interest perked up.

Sandy stood at the entrance and saw them sitting at the bar. Her thin eyebrows narrowed as she gave a skeptical look. She had gray piercing eyes, a petite nose, and a hard porcelain face. An aura of confidence accompanied her as she walked, with her long chestnut-colored hair bouncing with each step. A brown frock coat hugged her thin frame, and it fell to just above her delicate knees. She was

dressed conservatively, but the low-cut white dress hidden beneath the coat gave her a seductive look. “What be going on here?” she scowled.

The captain turned to introduce her. “This be Sandy C. Shore, our master gunner. Sandy, this be me son.”

“Hi, I am Joey.” He smiled and held out his hand.

“Hi, I don’t care,” she retorted and walked right by him.

The captain tried to salvage the situation. “Don’t mind her,” he stammered. “She don’t be liking any landlubbers. She thinks everyone should be pirates.” He forced a laugh. “But she’ll be on good behavior from here on. Won’t you now, Sandy?” He shot a glare at her.

“Aye,” she said reluctantly.

Motioning to Joey, the captain suggested, “Why don’t ya get started.”

“Okay, sure.” Joey turned to face the crew. “Finance can be pretty boring, so I will try to make this entertaining.” He could tell the crew was happy to hear this. “But focus on the financial topics rather than just the entertainment. I will cover eight main lessons, and they can give you the power to achieve financial freedom.”

“What be that?” asked Rusty.

“There’s no universal definition for financial freedom. It is different for everyone. I encourage each of you to think about what financial freedom means to you.”

Rusty nodded.

“I will give you some great tools to help you achieve whatever dreams you may have. You then have a choice. You can either passively listen to these lessons, allowing them to be forgotten over time; or you can take the reins, internalizing these ideas and changing your life. Any questions?”

Rusty looked Joey up and down. “You gonna become a pirate with us and join the crew?”

Confused, Joey responded, “What? Never. I would never live on a ship or associate with pirates. I have a real job on the land. I am just here for a few hours and then I’m gone. In fact, I should be at the office today, but I’m here as a favor to your captain.”

Joey wasn't sure where this question came from or what it had to do with achieving financial freedom. Rusty must have already lost interest in trying to improve his financial situation. Not everyone was cut out for being financially free. Some people were content to struggle financially all their lives. "Where did that question come from?"

"You be wearing pirate garb."

"Oh, this thing?" Joey looked at the outfit he was wearing. "My dad had me wear it to make you all feel more comfortable. But I think this shirt looks stupid."

Owen snapped back, "What you be calling stupid?"

Joey looked at his own shirt and realized Owen was wearing the same one but in black. Slightly embarrassed, Joey replied, "Ah, sorry you must have misheard me." He tried to think of something to say as his cheeks got warmer. "Stupendous. That's it. I said this shirt looks stupendous. I like the frills." Joey could tell Owen wasn't buying it.

"What be that necklace you're wearing?" asked Rusty.

"Necklace?" asked Joey. The question confused him again but he was happy to change the topic. He felt around his neck. "Oh this? This isn't a necklace, it's a dog whistle. I was trying to teach my friend's dog new tricks this morning."

"I be loving dogs, except for golden retrievers," said Rusty.

"Why's that?" asked Joey.

"When I be younger, I asked me parents for a golden retriever. But he be a disappointment. Its name be false advertising," Rusty said with a hurt look on his face.

"How so?"

"It never retrieved me any gold."

Joey rolled his eyes.

"Do you have a dog?" asked Rusty, oblivious to Joey's reaction.

"I like goldendoodles, but dogs are expensive. So no, I don't have one. Anyway," Joey said, as he shifted the conversation back to the topic at hand, "the goal for today is to give you general financial advice and answer your specific questions. You are making a lot of mistakes in your financial life that you don't even realize."

Owen declared, “I don’t be needin’ your advice. I already know about money. I could teach me own class.”

Amused, Joey responded, “Oh really? Please, share with us.”

“Yar. I know I be needin’ to save me money. Spending less be easy.”

Joey motioned for him to continue.

“Soap be expensive, so wear the same clothes every day and never shower,” Owen said proudly. “As for worrying about debt, don’t worry about it. If someone comes looking for ya to pay them back, tell ‘em if you ever see ‘em again, you’re gonna maroon them on an island with lonely Big Bertha and a pooping parrot.”

The crew smirked.

“Don’t be making fun of this, Owen,” warned the captain. “He be coming from far away to help you all, and trust me you need the help.”

“I’m not making fun. I be serious.” Owen continued with his last point, “If ye be wantin’ a life filled with wealth and luxury, you don’t need no money for that. Just marry a princess. And if she won’t marry you, threaten to feed her to the sharks until she does.”

“Terrific advice, thanks for sharing,” Joey said sarcastically. “Moving on then, there are a few lessons I would like to share with you.”

“Mr. Giuseppe, sir?” said Rusty.

“You can call me Joey. What’s your question?”

“With all due respect, I still be in school. Why do I be needing to learn financial lessons when I don’t be making much money yet?”

“You are in a terrific position right now. It is important you learn these lessons before you start making a lot of money so you can avoid a lot of the mistakes that your friends will make. Having a strong financial foundation early gives you a tremendous advantage.”

“Aye, that be sounding good, matey. I have another question,” said Rusty.

Joey shifted in his seat. He wanted to start covering the lessons. The sooner he got through those, the sooner he could be done. He would prefer to be catching up with his dad or be back at work, as opposed to answering Rusty’s sometimes bizarre questions.



The captain sensed his frustration. "Save the questions for later. Let him get through his lessons first."

"He's right," said Joey. "I might answer many of your questions in what I have to say. Okay then, the first lesson. Something that will solve a lot of your money problems is this: live below your means." He paused for emphasis.

"Aye, this be a valuable lesson," said the captain.

"Yes. We all know people who spend more than they earn," said Joey.

The crew nodded their heads in agreement. Rusty and Sandy looked at Owen; Owen glared back at them.

Joey wondered if Owen was someone who lived beyond his means. He remembered others who made the same mistake. His neighbor had bought a bigger house than he could afford. His co-workers went out multiple times per week to expensive restaurants, charging it all to credit cards. His cousin had a fancy new car in the driveway but no money in the bank. These people were always stressed about money, trying to make ends meet. Some of them were not even happy. He felt bad for those who went into debt for things that didn't even bring them happiness. "Living below your means is a way to avoid this trap," he said.

"That sounds about as much fun as being flogged with the cat o' nine tails," said Owen.

"There is a misconception that living below your means implies that you can't have fun or own luxurious things. That's not true. The difference is that people in financial trouble buy luxurious things by borrowing money and paying high interest rates. Wealthy people wait until they can actually afford those luxurious items and pay cash."

"Rich people don't be needin' to live below their means, they be rich," protested Owen.

"That's not true either. Even the richest billionaire would be bankrupt if he spent more than he makes. Look at all the famous people and lottery winners who lived beyond their means; making millions a year, but ending up broke. More money is rarely the solution to money problems."

The captain nodded in agreement.

Joey continued, “The wealthy absolutely live below their means, or they wouldn’t be wealthy. But they look at being able to afford things in a different way. When it comes to something expensive that is out of their budget, rather than thinking how to spend less money, they think of how to make more money. Rather than live within their means, they figure out how to expand their means.”

“Listen to that there lesson,” said the captain to his crew. “Too many be focusing on spending less, when they should be focusing on making more.”

Joey nodded. “The next time you think to yourself ‘I can’t afford that,’ instead ask, ‘How can I afford that?’ This forces your mind to think of creative ways for how to make more money.” He paused for emphasis. He then asked, “What gives you pleasure?”

Rusty perked up. “I be gettin’ pleasure from wenches, pillaging, and rum.”

“Okay. Do any of you get pleasure from saving money?”

They looked at him with blank faces.

“Learn to get pleasure from saving. Most people think of spending less money as a bad thing. In your mind, redefine pain and pleasure. Start associating pleasure with saving money, and pain with spending money on things you don’t need. That will help you accomplish your financial goals.”

“Gettin’ pleasure from one more thing be sounding good. You can’t never have too much pleasure,” said Rusty.

The rest of the crew agreed.

Joey adjusted himself on the bar stool and stretched out his back.

The captain noticed and said, “Let’s grab us a table.” He and Rusty walked to a table in the far corner.

Sandy followed. As she walked by, Joey breathed in her sweet scent of cocoa butter and vanilla. He watched her walk. She had impeccable posture: head up, shoulders back, and chest seeming to lead the way. He felt his heart beating faster as he watched her walk, mesmerized by her hips swaying from side to side.

Joey blinked a few times and shook his head. He got the feeling

that Owen was staring at him in anger, but when he turned to look, Owen was looking away from him. They both got up to join the table.

Joey asked the crew with a smile, “Would you like to know the secret to becoming wealthy?”

“Aye!” exclaimed Owen.

# CHAPTER FOUR

The secret to becoming wealthy isn't about how much you make. It's about how much you save," said Joey. "People who never made over \$50,000 a year are now millionaires because they consistently saved and invested. Then there are people who make hundreds of thousands of dollars a year who are in debt up to their eyeballs. Or should I say, eye-patches." Joey smirked at his clever comment.

Owen adjusted his eye-patch and grimaced. "I thought the secret to having lots of treasure be taking risk and having bigger cannon balls than the rest."

"That might help you increase your income, but there is a difference between income and wealth. Just because you make a lot of money doesn't mean you have a lot of money. You measure your income by your paycheck, but your wealth by your net worth. You want to be wealthy enough that you don't have to be stressed about money."

"Not stressed about money? Ha, that be impossible," Owen said under his breath.

"What be net worth?" asked Rusty. "Is that where you catch a rich man in a net?"

"No." Joey couldn't decide if Rusty's comments were annoying or amusing. "You calculate your net worth by adding up all your assets and subtracting your liabilities."

"What be liabilities?" asked Sandy.

Joey was happy to answer her question. Though she hadn't been

saying much, she seemed interested in the conversation.

“I know about those,” said Rusty before Joey could answer.

Rusty sat up straight and puffed out his chest. He seemed proud to educate his fellow crew on a confusing financial term. “I’ve done lie-a-bill-a-tease before. That be where you lie all your bills on the floor and they tease you since you can’t pay them.” He deflated back to his previous sitting position. “It be a horrible feeling, actually.”

Not sure how to respond to his comment, Joey continued. “Liabilities is another word for debt. If I were to calculate my net worth, I would add up all my assets such as my savings accounts, home, car, retirement accounts, investments, gold coins etc. Then I would subtract my debt such as my car loan, mortgage, college loan, credit cards, etc. The result is my net worth.”

Rusty counted on his fingers. “But my net worth be negative,” he said with a sad look on his face.

“That’s the case for many young people because of college debt. You just want to make sure that your net worth is consistently increasing. Calculate it every six months to check that it’s heading in the right direction.”

Rusty nodded.

The captain smiled, seemingly pleased that his crew was learning and asking questions.

“If your net worth is over one million dollars, you can officially call yourself a millionaire,” said Joey.

“That’s what I be wanting,” said Owen.

“And that’s what I want for all of you.”

Rusty raised his hand.

“Yes,” said Joey, acknowledging him.

“You be talking about dollars. What about doubloons?”

“Good question. We use dollars, but you pirates use doubloons. The exchange rate is actually one for one right now, so if you hear me talking about dollars, you can just replace it in your mind with doubloons. Okay.” Joey slapped his hands together and looked at the crew. “Who has specific questions?”

“I do,” said the bartender from behind the bar. As he stumbled over to them, the goblet of rum in his hand lost half of its contents

to the floor. “Do ye want any rum?”

“Aye!” they all yelled in unison.

Joey jumped in his seat, startled by their loud and instant response.

The bartender got up close to the table and leaned over. “What kind do ye want?” His breath filled the air; its putrid stench smelled like a mix of cheap rum, vomit, and rotten oysters.

They all backed away, except for Rusty, who didn’t seem to notice the smell. They ordered their preferred drinks and the bartender walked away. They all breathed a sigh of relief.

“Now where were we?” asked Joey.

“Hold on,” said Owen. “What be your qualifications? Why should we listen to you?”

“That is a good question. Before you take advice from anyone, you should make sure they know what they’re talking about. Oftentimes, acting on bad advice is even worse than getting no advice at all.” Joey listed his many qualifications. The crew sat there, seemingly unimpressed.

“Do that be it?” asked Owen, his arms crossed.

Joey was taken aback by this reaction. Clearly, these pirates had high standards. He went on to list even more qualifications. He watched their body language and could tell he wasn’t making much of an impression.

Finally, Rusty asked the question that was on all of their minds. “But do yer have any gold?”

“Of course.” Joey could feel the tension in the room melt away. They seemed pleased with his response.

The bartender brought over the drinks and sat them down on the table.

In their usual tradition, the captain, Owen, and Rusty banged on the table three times. Then they started singing to the tune of *Row, Row, Row Your Boat*. “Drink, drink, drink your rum; it’s the best by far. Drunkily, drunkily, drunkily, drunkily; cheers me mates! Arrrrr!” They smashed their glasses together and each took a big gulp.

Sandy rolled her eyes. “Can we be getting back to the lesson now?”

“Aye, the lesson, the lesson,” said the captain. He motioned for Joey to continue.

“Right,” said Joey. “I was going to say that gold is not only a diversifier, but it can also protect against inflation, and it is a non-correlated asset.”

“And it be shiny!” said Rusty.

Joey smiled. “Yes, and it is shiny.” Joey remembered his small treasure chest back in his apartment. He secretly collected gold coins and thought of them shining in the afternoon light. There was something magical about the metal. “Gold can play an important role in a portfolio along with stocks, bonds, cash, commodities, and real estate.”

Rusty had a bewildered look on his face. “Now I be more confused than a mermaid in a shoe store.”

“Sweet Calypso, that be it!” exclaimed the captain as he jumped out of his chair. He looked at the crew. “I have to go.”

“Why?” asked Joey.

The captain seemed unsure how to answer. “I just be needing to check on something, that be all. It won’t take but a few minutes. It be great seeing you, Giuseppe. I’ll see yer all on the ship.” He sprinted off.

“What was that about?” asked Joey.

Sandy replied, “He probably—”

“Looks like even your captain don’t want to be hangin’ out with ya, you pox-infested scabbies,” said Ivan.

Macon laughed. “Yeah, you pox-infested scabbies.”

Ivan and Macon were now standing in front of their table. Owen gritted his teeth.

“Let them be, Owen,” said Sandy as she put her hand on his shoulder.

“Yeah, listen to the wench. She knows you can’t do nothing anyway,” said Ivan. He shoved Owen hard enough for him to fall off his seat.

Owen sprang up and drew his sword. His cutlass had a curved blade with a sharp tip.

“Ah, you want to play that way, do ya?” asked Ivan as he pulled

out his own cutlass. “Whatcha gonna do now? You wanna be a captain? Ha! The closest you’ll ever get is eating a bowl of Captain Crunch, ye sorry excuse for a pirate!”

Outraged that this newbie pirate had the gall to insult his ambitions, Owen lunged forward with his sword. The clank of the blades echoed through the tavern.

Joey and Rusty looked at each other in surprise, not sure what to do.

The bartender continued drinking from his goblet as if nothing out of the ordinary was happening.

Sandy yelled, “Stop! Quit acting like little boys!”

They ignored her plea. Ivan backed up as Owen delivered one blow after another. Realizing that Owen was the better swordfighter, Ivan kicked over the table in front of him to slow Owen down. Owen hopped over the table with ease. Ivan threw a beer bottle at Owen’s head, disorienting him. Ivan took advantage of this by rushing forward, delivering his own blows. Owen retreated back toward the bar as he tried to regain his focus. During his retreat, Macon stuck out his foot and Owen tripped over it, making him crash to the ground.

Ivan ran over, stomped his foot on top of Owen’s cutlass, and pointed his own sword at Owen’s throat.

Owen pulled hard on his own sword to release it from Ivan’s foot, but to no avail.

“Leave him alone,” said Joey, not sure what else to do. His Excel skills were of no use in this situation.

Ivan chuckled. “Shut up, landlubber, or it will be you next.” He turned his attention back to Owen. “Looks like the newbie pirate wins,” said Ivan, a big smile on his face. “Admit it, I’m a better pirate than you’ll ever be.”

“Never!” shouted Owen. He pulled on his cutlass one more time but couldn’t release it.

“This be fun,” said Ivan, “but not as much fun as I’ll be having tomorrow when ye miss your deadline.” He emphasized the word “dead.” Ivan and Macon laughed.

Wanting to get out from under Ivan, Owen knocked Ivan’s



sword away, cutting his own hand in the process. Owen sprang up and ran out of the bar.

“Coward!” shouted Ivan. He and Macon laughed at Owen as they walked back to their table.

Joey, Sandy, and Rusty were still stunned at what happened.

Joey picked up the cutlass and they ran after Owen.

“That’s right, you all be cowards!” shouted Macon.

Ivan and Macon cheered each other with their goblets of rum and sat down to gloat over their latest victory.

# UPCOMING CHAPTERS

Hopefully you enjoyed this preview of the first personal finance adventure novel for young adults and adults. Feel free to share this excerpt with others who could benefit from it.

Many lessons await the characters in the rest of the book, all building up to the exciting conclusion. Over seventy topics are covered. These include:

- Become debt-free faster without needing extra income
- Set up your accounts to become wealthy automatically
- Step-by-step instructions to improve your credit score
- The optimal investments for your 401(k)
- Harness your finances to blow money on things you want
- Save money on your mortgage and pay it off in less time
- And the ultimate lesson of all

In addition, there is a free bonus chapter that reveals a goal-setting system which can bring you the thriving life of financial success you deserve.

You have started to take control of your financial life by reading this excerpt, now keep up the momentum! Don't let another day go by without taking the necessary steps required to achieve financial freedom. Pirates of Financial Freedom will give you the foundation you need to achieve unbelievable future success, so get a copy of the whole book for you and your loved ones today at [www.POFFbook.com/details](http://www.POFFbook.com/details).



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Joey Fehrman, CFA, is an Ivy League graduate with over seven years experience in finance. He has managed millions of dollars for wealthy families and institutions for two large wealth management teams at top-tier investment banks. While there, he managed portfolios, provided financial advice, and developed profitable investment strategies. He studied for years to become a Chartered Financial Analyst charterholder, the gold-standard designation in the finance industry.

He is a native of Omaha and graduate of the University of Pennsylvania. As an entrepreneur, investor, and author, he is committed to life-long learning and continuous self-improvement.

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# READER'S NOTES

*An entertaining way to master  
life-changing personal finance skills,  
great for those in their teens  
and twenties*

With his back against the wall, Captain Dailey is forced to make a deal that's against every pirate bone in his body. In return, his son must save the crew from their financial problems before it is too late.

In between gun fights, kidnappings, a blossoming romance, humorous pirateisms, mythical beasts, and a long-lost treasure so extraordinary that it threatens to tear the crew apart, they must master:

- Paying down debt quickly
  - Budgeting effectively
  - Effortlessly saving for retirement
  - Prudent spending habits
  - Securing a higher credit score
  - Buying a first home
  - Investing in the stock market
  - Achieving powerful money mindsets
- And much, much more

*Apply these powerful lessons in your life  
right now and take control of your  
financial destiny!*



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