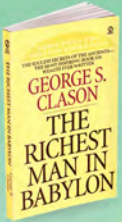


# HOW TO BUILD WEALTH THE SMART WAY



Make the right moves when it comes to managing your money. Many entrepreneurs keep a copy of *The Richest Man in Babylon* by George S. Clason on their bookshelves. In this classic, Clason offers timeless financial advice through several parables. Here are some of those valuable lessons.

## Pay yourself first.

**Start small.** Save at least 10% of all income earned. Even if you are paying off debt, 10% is still recommended.

## Make saving automatic.

Automatically deposit that 10% savings into a retirement account, savings account or other investment vehicle.

## If you get a raise, keep your expenses the same.

Avoid “lifestyle inflation” – this is when you increase your expenses as you start to earn more money.

**Need a financial professional you can trust? Call me for a great referral in my network!**



## Make your money work for you.

**Earn more on investments.** Compound interest will help – this is simply interest on interest and it adds up quickly.

**Reinvest the dividends.** Rather than cashing out, put the money elsewhere and watch it grow.

**Create a passive income.** Get paid with high dividend or real estate investments.

**If you don't see a high return on investments right away, don't worry!** Investing is an exercise in patience. Your holdings might not pay off right away – be patient! You might need to keep them for a while to see large returns. Consult your financial expert for advice on next steps!

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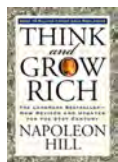
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# Learn to Earn

In *The Richest Man in Babylon*, Clason also says it's important to constantly boost your skills. Here are some books and podcasts that will bring wealth to your mind—and to your bank account.

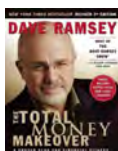
## BOOKS



### ***Think and Grow Rich***

by Napoleon Hill

Explores the success habits of Andrew Carnegie, John D. Rockefeller, Henry Ford and several other wealthy Americans.



### ***The Total Money Makeover***

by Dave Ramsey

Finance guru Dave Ramsey offers practical tips on how to take control of your money and meet your goals, whether you're paying off debt or saving for retirement.



### ***The Automatic Millionaire***

by David Bach

Trusted financial expert David Bach offers tips to help make saving and investing automatic, so you can gradually build wealth.

## PODCASTS



### ***The Brian Buffini Show***

New York Times best-selling author Brian Buffini explores the mindset, motivation and methodologies of success. One of the top business podcasts in the world with over 4.5 million downloads.



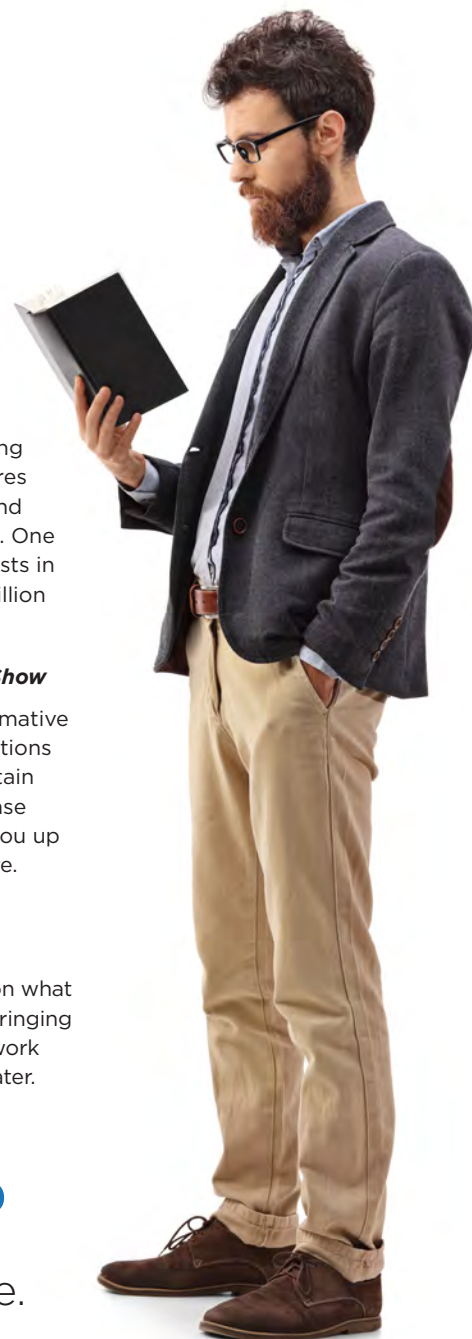
### ***The Stacking Benjamins Show***

Joe Saul-Sehy offers informative and entertaining conversations on how to build and maintain wealth; designed to increase financial literacy and set you up for a strong financial future.



### ***Smart Passive Income***

Host Pat Flynn sets out to change your perspective on what it means to build wealth, bringing you strategies on how to work hard now and earn more later.



## WHAT DOES WEALTH LOOK LIKE TO YOU?

The meaning of wealth is different for everyone. When you picture wealth, what do you see?



### **A NUMBER**

You picture a certain amount of money in the bank.



### **A FEELING**

You want a feeling of security for you and your family.



### **A LEGACY**

You want to leave a lasting financial impact.

**USE YOUR VISION AS A GOAL!** The financial decisions you make should contribute toward that image.