

Table of Contents

Introduction.....	7
If I Could Do It, So Can You.....	12
Why You Need to Read This Book.....	20
The Psychology of Money.....	25
Money Isn't Good or Bad, It's Just a Tool.....	32
More Money Won't Solve Your Problems.....	36
Why is Financial Health Important?.....	37
5 Stages to Ultimate Financial Health.....	48
Setting Expectations.....	54
Section One: Know Where You Are.....	59
Lesson 1: How Much Do I Spend?.....	67
Lesson 2: How Much Do I Owe?.....	96
Lesson 3: How Much Do I Have?.....	108
Lesson 4: How Much Am I Worth?.....	121
Summary of Section One.....	124
Section Two: Know Where You Want To Go.....	126
Lesson 5: How Much Money Do I Need?.....	139
Lesson 6: How Long Until Retirement?.....	155
Summary of Section Two.....	173
Section Three: Know How To Get There.....	175
Lesson 7: Eliminate Bad Debt.....	178
Lesson 8: Create an Emergency Fund.....	192
Lesson 9: Start Investing.....	206
Lesson 10: Returns and Risk.....	237
Current Return on My Investments.....	258
Total Portfolio Asset Allocation.....	262
The Super-Simple Way to Invest.....	267
Asset Allocation for Multiple Accounts.....	273
Liquidity and Diversifying Geographically...	289

Retirement Income.....	297
Lesson 11: Implement Tax Strategies.....	300
Tax-Free Investment Accounts.....	301
Primary Residence.....	304
Tax-Deferred Investment Accounts.....	305
Owning a Corporation.....	308
Lesson 12: Going Further Faster.....	310
Going Further in the Stock Market.....	313
Going Further in Real Estate.....	315
Going Further with Businesses.....	320
Additional Resources.....	323
Summary of Section Three.....	326

This book can be used by anyone in any country, but it is written primarily for a Canadian audience and refers to investment accounts available in Canada, such as the Registered Retirement Savings Plan (RRSP). In the US, an RRSP is called a 401k. If you live in another country, you can research online what an equivalent investment account is called in your country.

Bold text are important points.

Green text are action items for you to do.

Blue text are principles for you to remember.

Introduction

Most of us don't want to become a billionaire. What most of us really want is a certain amount of financial security and comfort. This book will teach you how to achieve that goal.

I will teach you how to create your Emergency Fund to improve your financial security so that you are prepared for challenges that might come your way. You will learn how to measure exactly how much money you have for emergency situations and how long it will last you. Your financial stress will melt away once you've saved enough money in your Emergency Fund to

be able to live for a year or more without income.

We are also going to spend time clearly defining what comfort means to you and exactly how much money you will need in income to achieve that comfortable lifestyle. Your comfort lifestyle transitions from a hope or a dream into your reality when you define it clearly on paper, know the precise dollar figure amounts, have a reasonable step-by-step plan for how you're going to get there and take the actions necessary to make those numbers happen in real life.

This book is divided into three sections. In the first section, we are going to find out exactly where you are financially right now.

How much money you make, how much money you spend, how much money you owe others (debt), and how much savings you have. It's like taking your bloodwork and doing some tests to see how healthy you are right now.

In the second section, we're going to clarify where you want to go in your life financially. This is where we will define exactly what financial security will look like for you, what financial comfort looks like for you and what you might like for a life of financial luxury.

In the third section, you will learn how to take action on your financial goals. You will learn exactly what you need to do to eliminate your debt, build an emergency fund, and

create financial security for yourself. Once you've created financial security for yourself, we will then move on to growing your money through investing and building your life of comfort. And once you've created your life of comfort, you can decide whether you want to work towards a life of luxury determined by what is important to you - which could mean more time with family or being able to donate more money to charities or it could be that dream car or vacation you never thought would be possible for you, but now that you're financially healthy, you can consider including them in your life.

This book consists of twelve lessons. These twelve lessons represent twelve easy steps toward basic financial health. Some of the

lessons will require many hours of work entering your numbers into a spreadsheet. Work on this a little bit every day or every week throughout the month to complete the lesson.

If you have questions or need more guidance and support in executing the action steps in this book, please feel free to schedule a private one-on-one coaching session with me on my website: melanieberteig.com.