



ROAD TO RESULTS

THE FOUR-STEP PROCESS FOR ACHIEVING
YOUR FINANCIAL GOALS



BETTERWEALTH

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THE FOUR-STEP PROCESS FOR ACHIEVING YOUR FINANCIAL GOALS

NEED A MAP FOR THE JOURNEY? CHECK OUT "THE TOOLS" ON PAGE 9 FOR A LIST OF FREE RESOURCES!

02 TRACK

Start by gaining clarity, conviction, and direction on where you want to head. **If money weren't an issue, what would you do with your life?**



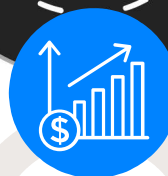
04 OPTIMIZE

Finally, take everything you're doing now and figure out a better way to use your resources. Use your clarity statement from Step 1 as the metric to optimize your income, consumption, and investments.



01 CLARITY

Start by gaining clarity, conviction, and direction on where you want to head. **If money weren't an issue, what would you do with your life?**



03 MODEL

Then, create a dynamic financial model to help answer these five questions about your financial life: Do you need to:

1. Make more?
2. Save more (consume less)?
3. Reduce your future lifestyle?
4. Create a better investing strategy?
5. Work longer?

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01 CLARITY

This is the first imperative step that most people miss. Start by gaining clarity, conviction, and direction on where you want to head.

Thoughtfully consider this one question:

If money weren't an issue, what would you do with your life?

The answer to this question becomes the metric to guide the rest of the process; without it, nothing else matters.



02 TRACK

Next, get organized by tracking your current and projected cash flow. Develop a clear picture of what's coming in, going out, being saved, and being invested. Remember, garbage in equals garbage out, so try to be as accurate as possible.

Income

- Active Income: income that is dependent on your time/work (salaries, bonuses, etc.)
- Passive Income: income you make independent of time/work (pension, real estate income, investment income, etc.)

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Savings/Investments

- Tax-deferred: 401k, IRA, pension, business, real estate, brokerage account
- Tax-free: ROTH IRA, ROTH 401k, HSA, cash value life insurance

Consumption/Spending

- Taxes
- Inflation
- Debt
- Lifestyle
- Investment Loss



03 MODEL

Then, with the data gathered in Step 2, calculate your cash flow ratio (money consumed/money saved). We tend to overcomplicate things, but our money can only ever do two things: be saved or be consumed. We'll use this ratio to model your future cash flow balance.

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Your model should be able to answer these five questions. Do you need to:

1. **Make more?**
2. **Save more (consume less)?**
3. **Reduce future lifestyle?**
4. **Create a better investing strategy?**
5. **Work longer?**

In addition, your model should be dynamic enough to factor in how certain life events impact your overall financial picture. Include things like:

- Buying a home
- Raising children
- Paying for college
- Starting/selling a business
- Receiving an inheritance
- Becoming disabled
- Dying

These questions, along with every other financial decision, can and should be modeled.



Make your life easier by using a spreadsheet, financial calculator, or software to model various scenarios.

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04 OPTIMIZE

Optimize: to make the best or most effective use of (a situation, opportunity, or resource).

Finally, look at everything you're doing now and figure out a better way to use your resources. Analyze these three areas:

- **Income:** in what ways can you increase your active and passive income? What time and effort is required to do so?
- **Consumption:** are there ways to eliminate inefficiencies in your consumption, such as through tax planning, debt restructuring, or cutting expenses?
- **Investing:** are you best maximizing your wealth through saving and investing?



PRO TIP

Perform a periodic self-assessment of your progress. Take your clarity outcome statement from Step 1 and make sure it's the metric you're using to determine whether or not you're fully optimizing an aspect of your finances.

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THE TOOLS

Need some direction on how to optimize your wealth? Here's a complete wealth kit with everything you need to start your journey towards getting results.

- **The Cashflow Checklist** - for maximizing cash flow efficiency
- **The And Asset™ Checklist** - for giving your dollar multiple jobs
- **The Investment Assessment Checklist** - for results-focused compounding
- **The Tax Hack Checklist** - for not overpaying on taxes
- **The Homebuyer's Home Run Checklist** - for the best way to buy a home
- **The Debt Domination Checklist** - for strategic debt elimination
- **The Wealth Protection Checklist** - for peace of mind for you and your family



How will you know you're succeeding?

You're living the very best version of your life!

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