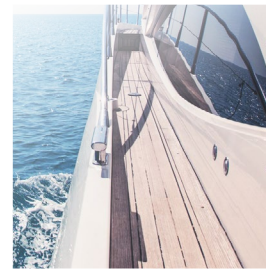
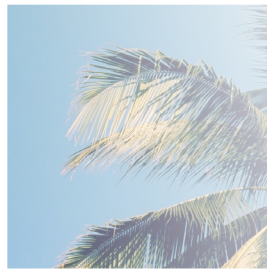
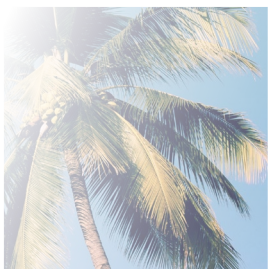


3 Fundamental 'MONEY MOVES'

TO MAKE *BEFORE*
TURNING 45



Imagine a future in which...

- ▶ You've uncovered \$1,000+ in extra annual savings hiding in your bills and put it to work for you by turning a money hemorrhage into conscious choices...
- ▶ You're enjoying your lifestyle, knowing you're saving for the future automatically each month...
- ▶ You have a precise roadmap to your future and you have a place to get every question answered...

One of the biggest myths about building wealth is that you have to start rich or make a million dollars a year. **You don't. This 5-minute guide will show you how to create a better financial future for yourself and the people you love starting right now.** ▶



Money Move #1

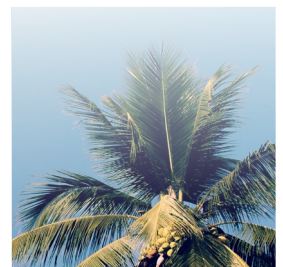
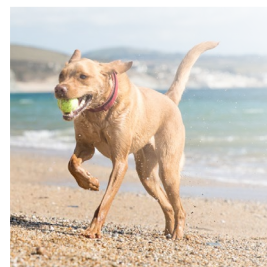
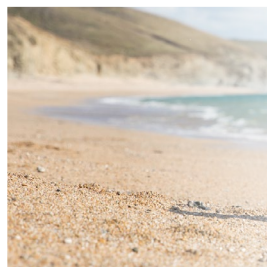
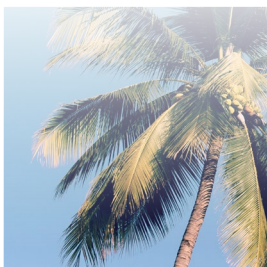
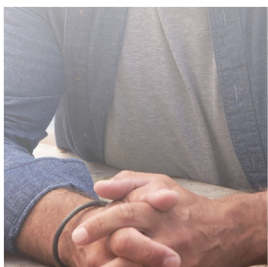
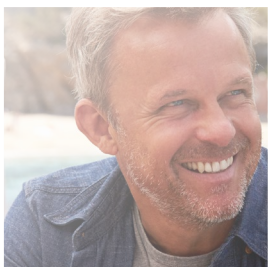
STOP THE BLEEDING

and find \$100+ a month in “hidden” savings with this 5-minute money audit

\$150 in forgotten monthly spending could turn into \$25,802 in 10 years if you invested it at 7%.²

The average American spends \$237.33 per month on subscriptions to everything from Amazon Prime to Zoho. It gets worse. 84% of people vastly underestimated how much they spent every month on recurring payments. In fact, on average, the people surveyed thought they only spent \$79.74 until they actually did the math.¹ That's more than \$150 they didn't even realize they're spending each month. Let's do some more math.

You'll be shocked when you sit down and total just how much of your wealth you're giving away to companies whose *entire business model depends on you forgetting to cancel*.



Use this easy 3-step system to keep what you're actually using and stop hemorrhaging money on what you don't need anymore.

Step 1: Pull your bank, credit card, Paypal, App Store, and Google Play accounts together and highlight every recurring subscription that's not 100% critical (we're only interested in the elective expenses, not your light bill).

Step 2: Cancel every one that you haven't used in the last 24 hours. (Don't worry, you'll get them back.)

Step 3: Every time you actually miss a subscription you canceled, re-subscribe.

That's it. By simply forcing yourself to make a decision about every subscription, you're transforming these recurring expenses from *unconscious bleeding* to *conscious choices* and putting yourself back in control.

Bonus Money Move:

- Set calendar reminders every 3 months to repeat the exercise and avoid letting these recurring subscriptions slide back into unconscious hemorrhaging
- Pay à la carte for shows, songs, and deliveries (instead of the monthly subscription)
- Cancel streaming video once you finish the new season of your show

HIDDEN SAVINGS

Checklist



Streaming video

(Netflix, Amazon Prime, HBO, Hulu, YouTube...)



Streaming music

(Apple, Spotify, Pandora, Tidal...)



Gaming

(XBox Live, Steam...)



Phone & computer apps

(too many to list...)



Transportation

(Lyft, Uber...)



Food delivery

(Uber Eats, Blue Apron, HelloFresh...)



Data & cloud storage

(Dropbox, iCloud, Google Drive...)



Media

(magazines, newspapers, Patreon...)



Education subscriptions

(Lynda, Coursera, MasterClass...)



Gym memberships & fitness programs



Credit monitoring services

Money Move #2

Build a simple **SYSTEM** so your wealth grows (and you can spend less than 1 hour a month maintaining it)

3 SIMPLE STEPS TO BUILDING YOUR MONEY SYSTEM

Step 1 • Pay Yourself First

You know you want to save, so just make the decision once and let the power of inertia take over.

At minimum, contribute to your workplace plan, up to your employer match. If you don't, you're literally leaving free money on the table.

By earmarking funds for your goals, you're taking concrete steps to create your happy future, and giving yourself the power to respond to financial emergencies with ease.

Step 2 • Pay Your Bills

Switch on automatic bill pay, so your bills get paid each month without you having to worry about it (or accruing late fees).

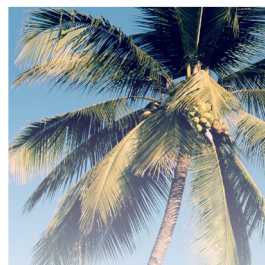
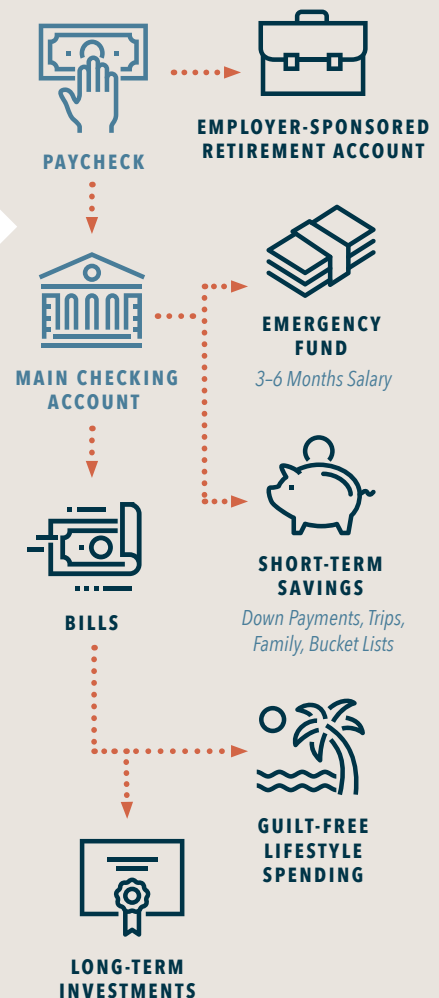
Step 3 • Split the Leftovers

Once you've got your necessities covered, you can split what's left between guilt-free spending and more contributions to long-term investments. Remember, time is your biggest asset. The more you save and invest now, the further ahead you'll be.

Building wealth doesn't require getting rich or earning more money. It just means you need to be smart about where your money goes and let the power of time and compound growth do the rest.

Building a system to funnel your money where you want it to go means doing the work once and then using the psychological power of inertia (the same power that caused you to forget all those monthly subscriptions) to keep it on track.

Setting up these automations takes a little work up front, but you'll be rewarded by adding hundreds (or even thousands) to your savings each month and be able to enjoy your lifestyle with what's left over.



Money Move #3

CREATE AN AGILE ROADMAP to your ideal future that adapts to your age, income, and priorities

Create clarity around your essential priorities and create a blueprint for your ideal future. Get the coaching and accountability you need to build the life you want.

STEP 1 Define your vision of your ideal life.

- What work are you doing?
- Where are you living?
- What does your lifestyle look like?
- Put *[\$[specific amount]]* from each paycheck toward *[goal]*
- Negotiate *[\$[raise]]* and put the extra cash toward *[goal]*
- Invest *[\$[specific amount]]* each year in *[account]*
- Get a financial coach who will walk you through the process and give you accountability

STEP 2 Break your ideal life into specific financial goals.

- By *[specific future date]*, I'll have saved *[\$[specific amount]]* for *[financial goal]*
- By *[specific future date]*, I'll have paid off *[\$[specific amount]]* in debt
- By *[specific age]*, work will become optional

STEP 3 Distill your financial goals into your daily, monthly, and yearly action steps.

- What specific actions can you take right now to move toward your goals?

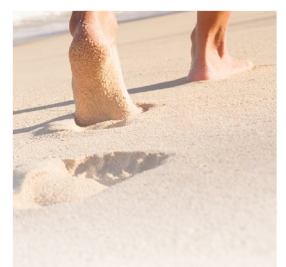
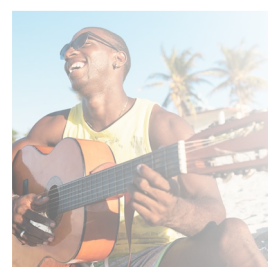
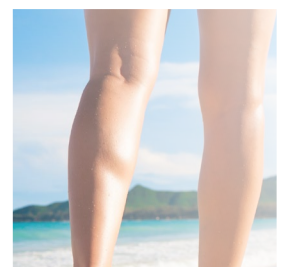
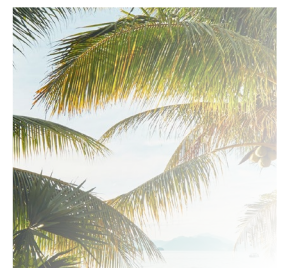
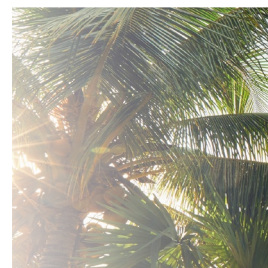
Your current situation will dictate the specific actions you need to take and the milestones you need to achieve to build the life you want.

Planning—and maintaining focus on that plan—isn't natural for all of us. We get distracted. Life gets in the way. We forget about the goals we set and we stop making progress toward our ideal life.

It doesn't have to be that way.

What if you could outsource the work of creating your personal roadmap? What if you knew the exact steps to implement a plan for your goals?

How much closer would your ideal life be with professional support and accountability? You can find out with a simple conversation. Just call my office at 602-529-2728



YOU DON'T HAVE TO WALK THE PATH ALONE

If this guide hasn't given you confidence in your next steps, you don't need to go it alone. All you need to do is call my office at the number below.

Right now, you might be asking yourself questions like:

- ▶ *How should I be investing?*
- ▶ *Should I be contributing to an IRA or putting more money in my employer's retirement account?*
- ▶ *Do I need a Roth or Traditional IRA?*
- ▶ *How do I live well now while investing enough for my future?*
- ▶ *What would it take to retire early or take a sabbatical?*

Why get professional advice instead of doing this yourself?

The accountability and regular check-ins will help keep you on the path we've mapped out (and get back on track when you slip). It's empirically proven that people who commit to written goals, create an action-based plan, and share their progress with an accountability partner are more likely to achieve those goals.⁴

Our **skills, expertise, and technology** will help you determine what to prioritize and how to navigate complex, ever-shifting markets. The average investor makes many expensive mistakes that can add up (\$120,969 over 10 years by one estimate).⁵

Instead of burning your **precious free time** on research, projections, accounting, tax planning, investing, risk management, and more... wouldn't you rather be pursuing your ideal life, knowing that you've got a team of experts working to keep you on track?

If you want to take control of your money, put it to work for you, and knock out financial goals that once seemed impossibly out of reach, shoot me an email or give me a call to set up a no-obligation meeting.

We'll talk about your situation and get clarity on what you need to do next, and you'll walk away with answers to the questions holding you back.

I'm really excited to see what we can achieve together.

Steven Chau, CFP®

Know Your Worth Financial

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<https://www.kywfinancial.com>

¹ <https://www.waterstonegroup.com/insights-and-news/americas-relationship-with-subscription-services/>

² <https://www.waterstonegroup.com/insights-and-news/americas-relationship-with-subscription-services/>

³ This hypothetical examples is for informational use only and does not illustrate any specific product or investment. Calculation assumes \$0 initial investment, monthly contributions of \$150, compounded at the end of the year at 7%. Total interest: \$7,802.77 + Total contributions: \$18,000 = \$25,802.77 at the end of the 10th year. Calculation excludes the effects of fees, taxes, and other expenses.

⁴ <https://www.dominican.edu/dominicannews/study-highlights-strategies-for-achieving-goals>

⁵ https://www.americanfunds.com/advisor/pdf/shareholder/ingefl-050_dalbar.pdf

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