

automatic millionaire

automatic millionaire is more than just a catchy phrase—it's a proven strategy for achieving financial independence and building lasting wealth. This comprehensive guide explores the core principles behind becoming an automatic millionaire, the essential steps to automate your finances, and the transformative mindset shifts necessary for long-term success. Drawing from expert insights and real-world examples, we'll uncover how automating savings, investments, and budgeting can help anyone grow their wealth with minimal effort. Whether you're just starting your financial journey or looking to optimize your money management, this article provides actionable advice, practical tips, and answers to common questions. Discover how the automatic millionaire system can help you break free from financial stress and create a secure future for yourself and your family.

- Understanding the Automatic Millionaire Concept
- The Power of Automation in Wealth Building
- Essential Steps to Become an Automatic Millionaire
- Automating Savings and Investments
- Developing the Automatic Millionaire Mindset
- Common Mistakes and How to Avoid Them
- Frequently Asked Questions About Automatic Millionaires

Understanding the Automatic Millionaire Concept

The automatic millionaire concept originated from the best-selling book by David Bach, which emphasizes the power of automating financial decisions to achieve millionaire status. Unlike traditional wealth-building methods that require constant monitoring and discipline, the automatic millionaire system leverages technology and behavioral psychology to help individuals accumulate wealth almost effortlessly. This approach is built on the belief that small, consistent actions—if automated—can lead to significant financial outcomes over time.

At its core, the automatic millionaire strategy involves setting up systems to automatically direct a portion of your income toward savings and investments before you have a chance to spend it. By removing the need for willpower and relying on automation, you can build wealth steadily and avoid the pitfalls of emotional decision-making. The concept has gained widespread popularity among financial experts, as it offers a practical and sustainable path to financial freedom.

The Power of Automation in Wealth Building

Automation is a game-changer for personal finance. By setting up automatic transfers, payments, and contributions, you ensure that your financial goals are prioritized every month. Automation reduces the risk of missed payments, late fees, and the temptation to spend money earmarked for savings. It allows you to focus on living your life while your wealth grows in the background.

The automatic millionaire system leverages several forms of automation:

- Direct deposit of paychecks into savings and investment accounts
- Automatic bill payments to avoid late fees
- Recurring contributions to retirement accounts and investment funds
- Scheduled credit card payments to maintain a strong credit score

Research shows that individuals who automate their finances are more likely to achieve their financial goals and less likely to experience financial stress. Automation removes human error and emotional barriers, making it easier to stick to your plans over time.

Essential Steps to Become an Automatic Millionaire

Step 1: Pay Yourself First

The foundation of the automatic millionaire strategy is “pay yourself first.” This means allocating a portion of your income to savings and investments before paying bills or discretionary expenses. By automating this process, you ensure that wealth-building becomes a non-negotiable part of your financial routine.

Step 2: Set Up Automatic Transfers

Establish recurring transfers from your checking account to savings, retirement, and investment accounts. Schedule these transfers to occur immediately after payday to prevent the temptation to spend. Most banks and financial institutions offer tools to facilitate these automated transactions.

Step 3: Automate Bill Payments

Automating bill payments helps you avoid late fees and maintain a healthy credit score. Set up automatic payments for utilities, mortgage or rent, insurance, and credit cards. This ensures your obligations are met consistently and frees up mental energy for other pursuits.

Step 4: Review and Adjust Regularly

While automation handles the day-to-day, it's important to periodically review your systems and make adjustments as needed. Monitor changes in income, expenses, and financial goals to ensure your automation remains aligned with your evolving needs.

Automating Savings and Investments

Automated Savings Strategies

Building wealth starts with consistent savings. Automatic savings plans allow you to set aside a fixed amount each month without manual intervention. Consider the following strategies to maximize your savings potential:

- Automatic transfers to high-yield savings accounts
- Round-up programs that deposit spare change into savings
- Using budgeting apps to track and optimize savings goals

Automated Investment Approaches

Investing is a key pillar of the automatic millionaire system. Automation makes it easy to contribute regularly to retirement accounts, brokerage accounts, and other investment vehicles. Popular options include:

- Recurring contributions to 401(k) or IRA accounts
- Automatic purchases of index funds or ETFs
- Robo-advisors for hands-off portfolio management

By investing automatically, you take advantage of dollar-cost averaging, reduce market timing risks, and ensure that your money is consistently working for you.

Developing the Automatic Millionaire Mindset

Focus on Habits Over Motivation

The automatic millionaire mindset prioritizes systems and habits over short-term motivation. By automating your financial decisions, you create an environment where good habits flourish and poor choices are minimized. This mindset encourages long-term thinking, discipline, and a proactive approach to wealth-building.

Set Clear Financial Goals

Successful automatic millionaires set specific, measurable, and time-bound financial goals. Whether it's retiring early, buying a home, or funding education, clear goals help guide your automation strategies and keep you motivated. Regularly revisiting your goals ensures your automated systems are working toward your desired outcomes.

Embrace Consistency and Patience

Wealth-building through automation is a marathon, not a sprint. The automatic millionaire mindset values consistency and patience, understanding that small actions repeated over time yield substantial results. Trust in your systems and remain committed to your financial plan, even when progress seems slow.

Common Mistakes and How to Avoid Them

Neglecting Regular Reviews

One common mistake is failing to review and update your automation systems. Life changes—such as a new job, family additions, or shifting goals—require adjustments to your financial setup. Schedule annual or semi-annual check-ins to ensure your automation remains effective.

Overlooking Fees and Costs

Automating finances can sometimes lead to overlooked fees, such as account maintenance charges or investment management fees. Review your accounts regularly for hidden costs and consider switching to lower-cost options if necessary.

Setting Unrealistic Goals

Setting overly ambitious or vague financial goals can undermine your automation strategy. Ensure your goals are realistic, achievable, and aligned with your income and expenses. Start small, then increase your automated contributions as your financial situation improves.

Frequently Asked Questions About Automatic Millionaires

Automatic millionaire strategies often raise important questions about practicality, implementation, and long-term outcomes. Below are answers to some of the most common queries to help you understand and apply these concepts effectively.

Q: What is the automatic millionaire strategy?

A: The automatic millionaire strategy centers on automating savings, investments, and bill payments to build wealth consistently over time. It reduces reliance on willpower and encourages disciplined financial habits.

Q: Can anyone become an automatic millionaire?

A: Yes, the automatic millionaire system is designed for individuals of all income levels. The key is to start early, automate financial decisions, and remain consistent with contributions.

Q: How much should I automate to savings and investments?

A: Experts recommend automating at least 10-20% of your income toward savings and investments. Adjust this percentage based on your financial goals, expenses, and income.

Q: What accounts should I automate?

A: Automate transfers to high-yield savings accounts, retirement accounts (401(k), IRA), investment brokerage accounts, and payments for recurring bills.

Q: What are the benefits of automating finances?

A: Automation helps you avoid missed payments, late fees, and emotional spending. It also ensures consistent progress toward your financial goals and reduces financial stress.

Q: Are there risks to automating my finances?

A: While automation is highly effective, risks include overlooked fees, failure to update accounts after life changes, and setting unrealistic goals. Regular reviews can help mitigate these risks.

Q: How often should I review my automated financial systems?

A: Review your automation setup at least once or twice a year, or whenever you experience significant life changes, such as new employment, marriage, or having children.

Q: Do I need special software to become an automatic millionaire?

A: No special software is required. Most banks and financial institutions offer automatic transfer and payment options. Budgeting apps can also enhance your automation strategy.

Q: What is dollar-cost averaging, and how does it relate to automatic investing?

A: Dollar-cost averaging involves consistently investing a fixed amount, regardless of market conditions. Automatic investing enables this approach, reducing the impact of market volatility.

Q: How long does it take to become an automatic millionaire?

A: The timeline depends on your income, savings rate, and investment performance. With consistent automation and smart investing, many achieve millionaire status within 10-30 years.

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Automatic Millionaire: Is Passive Income the Key to Financial Freedom?

Introduction:

The dream of becoming a millionaire often conjures images of tireless work, shrewd investments, and a hefty dose of luck. But what if I told you there's a path to financial freedom that requires less hustle and more strategic planning? This post explores the concept of becoming an "automatic millionaire" – not through get-rich-quick schemes, but through building sustainable, passive income streams that work for you while you sleep. We'll delve into realistic strategies, dispel common myths, and provide actionable steps to help you navigate this potentially life-changing journey. This isn't about overnight riches; it's about building a robust financial foundation for long-term wealth.

Understanding the "Automatic Millionaire" Mindset

The term "automatic millionaire" isn't about automating the process of becoming a millionaire instantly. It's about automating your income. It's a shift in perspective from actively trading time for money to building systems that generate income passively. This requires a long-term vision, discipline, and a willingness to invest time and effort upfront. Think of it as building a financial engine that runs independently, steadily generating wealth over time.

Key Principles of Building Passive Income:

Diversification: Don't put all your eggs in one basket. Spread your investments and income streams across various assets and ventures to mitigate risk.

Scalability: Choose income streams with the potential for growth. A small online course that generates \$100 a month can potentially scale to \$10,000 a month with the right marketing and strategy.

Automation: Leverage technology to streamline your processes. Automate marketing, customer service, and other tasks to free up your time and maximize efficiency.

Consistent Reinvestment: The snowball effect is crucial. Reinvest your earnings to build momentum and accelerate your progress towards financial freedom.

Proven Paths to Automatic Millionaire Status

While there's no magic formula, several proven paths can lead to generating significant passive income:

1. Real Estate Investing:

Rental properties are a classic example of passive income. While there's initial investment and ongoing management, the rental income can provide a steady stream of cash flow. Consider exploring REITs (Real Estate Investment Trusts) for a more diversified approach.

2. Dividend Investing:

Investing in dividend-paying stocks allows you to earn passive income through regular dividend payouts. Research and select companies with a history of consistent dividend payments and growth potential.

3. Online Businesses:

E-commerce: Build an online store selling physical or digital products. Platforms like Shopify make setting up an online store relatively straightforward.

Affiliate Marketing: Promote other companies' products or services and earn a commission on sales.

Online Courses & Membership Sites: Share your expertise and knowledge by creating and selling online courses or membership programs.

Blogging/Vlogging: Build a loyal following and monetize your content through advertising, affiliate marketing, and sponsorships.

4. Creating and Licensing Intellectual Property:

This could include writing ebooks, creating software, designing artwork, or composing music. Licensing your intellectual property can generate passive income streams for years to come.

Dispelling the Myths of Automatic Wealth

The concept of becoming an "automatic millionaire" often attracts misconceptions:

Myth 1: It's Easy: Building passive income streams requires significant upfront effort, strategic planning, and ongoing maintenance.

Myth 2: It's Overnight Riches: It takes time and dedication to build a sustainable passive income empire. Patience and perseverance are key.

Myth 3: It's Risk-Free: All investments carry risk. Diversification and careful planning can help mitigate this risk, but it's never completely eliminated.

Actionable Steps to Get Started

1. Define Your Financial Goals: Determine how much passive income you need to achieve your financial goals.
2. Identify Your Skills and Interests: Choose income streams that align with your skills and passions.
3. Create a Business Plan: Develop a detailed plan outlining your strategy, target market, and financial projections.
4. Start Small and Scale Gradually: Don't try to do everything at once. Focus on one or two income streams and gradually expand as you gain experience.
5. Continuously Learn and Adapt: The landscape of passive income opportunities is constantly evolving. Stay informed and adapt your strategies as needed.

Conclusion:

Becoming an "automatic millionaire" is achievable, but it demands dedication, strategic planning, and a long-term vision. By focusing on building sustainable passive income streams and consistently reinvesting your earnings, you can steadily build wealth and achieve greater financial freedom. Remember, this is a marathon, not a sprint. Embrace the journey, learn from your mistakes, and celebrate your successes along the way.

FAQs:

1. How long does it take to become an automatic millionaire? The timeframe varies greatly depending on your chosen income streams, investment strategies, and effort. It's a journey, not a race.
2. What's the minimum investment required to start? Some passive income streams require minimal upfront investment (e.g., blogging), while others require substantial capital (e.g., real estate).
3. What are the biggest risks involved? Market fluctuations, unforeseen expenses, and competition are among the potential risks. Diversification and careful planning can help minimize these risks.
4. Do I need to quit my job to pursue this? Not necessarily. Many individuals build passive income streams while maintaining their current employment.
5. What if my passive income stream fails? Have a backup plan. Diversify your income streams and be prepared to adapt your strategies as needed.

to becoming a millionaire? For years people have asked David Bach, the national bestselling author of *Smart Women Finish Rich*, *Smart Couples Finish Rich*, and *The Finish Rich Workbook*, what's the real secret to getting rich? What's the one thing I need to do? Now, in *The Automatic Millionaire*, David Bach is sharing that secret. The *Automatic Millionaire* starts with the powerful story of an average American couple--he's a low-level manager, she's a beautician--whose joint income never exceeds \$55,000 a year, yet who somehow manage to own two homes debt-free, put two kids through college, and retire at 55 with more than \$1 million in savings. Through their story you'll learn the surprising fact that you cannot get rich with a budget! You have to have a plan to pay yourself first that is totally automatic, a plan that will automatically secure your future and pay for your present. What makes *The Automatic Millionaire* unique: You don't need a budget You don't need willpower You don't need to make a lot of money You don't need to be that interested in money You can set up the plan in an hour David Bach gives you a totally realistic system, based on timeless principles, with everything you need to know, including phone numbers and websites, so you can put the secret to becoming an Automatic Millionaire in place from the comfort of your own home. This one little book has the power to secure your financial future. Do it once--the rest is automatic!

automatic millionaire: The Automatic Millionaire, Expanded and Updated David Bach, 2016-12-27 OVER 1.5 MILLION COPIES SOLD—#1 NEW YORK TIMES, WALL STREET JOURNAL, USA TODAY, BUSINESSWEEK BESTSELLER What's the secret to becoming a millionaire? For years people have asked David Bach, the national bestselling author of *Smart Women Finish Rich*, *Smart Couples Finish Rich*, and *Start Late, Finish Rich* what's the real secret to getting rich? What's the one thing I need to do? Now, in the newly revised *The Automatic Millionaire*, expanded and updated, David Bach is sharing that secret. The *Automatic Millionaire* starts with the powerful story of an average American couple--he's a low-level manager, she's a beautician--whose joint income never exceeds \$55,000 a year, yet who somehow manage to own two homes debt-free, put two kids through college, and retire at 55 with more than \$1 million in savings. Through their story you'll learn the surprising fact that you cannot get rich with a budget! You have to have a plan to pay yourself first that is totally automatic, a plan that will automatically secure your future and pay for your present. What makes *The Automatic Millionaire* unique: · You don't need a budget · You don't need willpower · You don't need to make a lot of money · You don't need to be that interested in money · You can set up the plan in an hour David gives you a totally realistic system, based on timeless principles, with everything you need to know, including phone numbers, websites and apps, so you can put the secret to becoming an Automatic Millionaire in place from the comfort of your own home. This powerful little book has the potential to secure your financial future. Do it once--the rest is automatic! The *Automatic Millionaire* is one of the most popular financial books of our time. It was a runaway hit when it was first published in 2004, spending thirty-one weeks on the New York Times bestseller list and appearing at at number one simultaneously on the New York Times, USA Today, BusinessWeek, and Wall Street Journal business bestseller lists. It has sold over 1.5 million copies and been translated around the world in over a dozen languages. This is the first update since 2005 and includes updated information on taxes, investments, technologies and apps to automate your financial life as well as David's latest systems for making the entire process even easier.

automatic millionaire: The Automatic Millionaire: Canadian Edition David Bach, 2009-05-29 Internationally bestselling financial advisor David Bach's *Automatic Millionaire* promotes a revolutionary system for making even the most undisciplined money managers rich. The *Automatic Millionaire* shows readers how to change their financial practices and even their lives, the simple and automatic way. The book begins with a powerful story about an average Canadian couple — he's a low-level manager, she's a beautician — whose joint income never exceeds \$55,000 a year, yet who somehow manage to own two homes debt-free, put two kids through college, and retire at fifty-five with more than \$1 million in savings. The incredible message Bach delivers is that the key to getting rich is "automating" the way to wealth by "paying yourself first," using automatic funded retirement accounts and money market accounts to secure the future and pay for the present. A concise guide that's a fixture on bestseller lists, *The Automatic Millionaire* introduces readers to a system that is

powerful and simple — an automatically effective, life-changing system that delivers. Do it once, the rest is automatic.

automatic millionaire: The Automatic Millionaire Workbook David Bach, 2005-02-22 With this essential companion to the automatic #1 national bestseller, you can put pencil to paper and make your seven-figure dreams come true! The Automatic Millionaire rocketed to instant bestseller status because in its pages America's best-loved money coach, David Bach, delivered a uniquely foolproof, hassle-free plan for achieving financial security even if you have zero willpower. Now The Automatic Millionaire Workbook lets you tailor that strategy to your own financial life in a line-by-line personal plan. The workbook features: The five questions that determine with 90 percent certainty if you will be an Automatic Millionaire Charts and checklists for paying down debt while you save A clear path for any renter to become a home owner Worksheets to set savings goals and meet them, no matter how much you make A game plan for paying off mortgages early The one crucial step that guarantees your financial plan will succeed Details on where to invest, what phone calls to make, and exactly what to say when automating your financial future Along the way, you will be inspired by stories of ordinary Americans from all walks of life who are becoming Automatic Millionaires. The Automatic Millionaire Workbook makes it easier than ever for you to put your financial life on autopilot and finish rich --without a budget. You've dreamed it, now write it and do it. The rest is automatic!

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automatic millionaire: Start Late, Finish Rich (Canadian Edition) David Bach, 2009-05-29 David Bach has a plan to help you live and finish rich—no matter where you start So you feel like you've started late? You are not alone. What if I told you that right now as you flip through this book, 70% of the people in the store with you are living paycheck to paycheck? What if I told you that the man browsing the aisle to your left owes more than \$8,000 in credit card debt? And the woman on your right has less than \$1,000 in savings? See? You're really not alone. Unfortunately, the vast majority of people who've saved too little and borrowed too much will never catch up financially. Why? Because they don't know how. You can start late and finish rich—but you need a plan. This book contains the plan. It's inspiring, easy to follow, and is based on proven financial principles. Building a secure financial future for yourself isn't something you can do overnight. It will take time and it will take work. But you can do it. I know. I've helped millions of people get their financial lives together—and I can help you. Spend a few hours with me—and let me challenge you. Give me a chance to become your coach. Just because you started late doesn't mean you are doomed to an uncertain future. Whether you're in your thirties, forties, fifties, or beyond, there is still time to turn things around. It's never too late to live and finish rich. All it takes is the decision to start. —David Bach Is it too late for me to get rich? Over and over, people share their fears with David Bach, America's leading money coach and the number-one national best-selling author of *The Automatic Millionaire*. "If only I had started saving when I was younger!" they say. "Is there any hope for me?" There IS hope, and help is here at last! In *Start Late, Finish Rich*, David Bach takes the "Finish Rich" wisdom that has already helped millions of people and tailors it specifically to all of us who forgot to save, procrastinated, or got sidetracked by life's unexpected challenges. Whether you are in your thirties, forties, fifties, or even older, Bach shows that you really can start late and still live and finish rich – and you can get your plan in place fast. In a motivating, swift read you learn how to ramp up the road to financial security with the principles of spend less, save more, make more – and most important, LIVE MORE. And he gives you the time tested plan to do it. The *Start Late, Finish Rich* promise is bold and clear: Even if you are buried in debt – there is still hope. You can get rich in real estate – by starting small. Find your "Latte Factor" – and turbo charge it to save money you didn't know you had. You can start a business on the side – while you keep your old job and continue earning a paycheck. You can spend less, save more and make more – and it doesn't have to hurt. David Bach gives you step-by-step instructions, worksheets, phone numbers and website addresses

--everything you need to put your Start Late plan into place right away. And he shares the stories of ordinary Americans who have turned their lives around, at thirty, forty, fifty, even sixty years of age, and are now financially free. They did it, and now it's your turn. With David Bach at your side, it's never too late to change your financial destiny. It's never too late to live your dreams. It's never too late to be free.

automatic millionaire: Debt Free For Life David Bach, 2011-01-28 The #1 bestselling author presents his most important book since *The Automatic Millionaire* and gives Canadians the knowledge, the tools, and the mindset to get out of debt — forever. Whether you are working off student loans or trying to meet the minimum balance on your credit card bill, you are probably worried every time you open your mailbox. With salaries frozen and layoffs looming, how will you ever be able to pay down that debt, let alone retire in peace? Here, David Bach offers a new philosophy made for our times, a paradigm-shifting approach to finance that teaches you how to pay down your debt and adopt a whole new way of living. If you have debt, you can be rich but still not free. When you pay down your debt, you reach Freedom Day, that glorious moment when you need a lot less money just to live. On that day, you are truly free. You can have a smaller nest egg and still retire, perhaps even earlier than you expected. With his trademark motivational energy and take-action step by step advice, Bach helps you revolutionize your finances. In these lean times, it's still possible to live your financial dreams. Let David Bach show you how.

automatic millionaire: Start Over, Finish Rich David Bach, 2009-12-29 Let 2010 Set You on the Path to Wealth. Believe it or not, recessions make millionaires! Will you be one? In *Start Over, Finish Rich*, America's best-loved financial expert, David Bach, explains that 2010 will be the best opportunity for building wealth we have seen in decades. And, as the economy recovers, you must be set up to recover with it. Bach's easy, take-action plan will show you how. *Start Over, Finish Rich* supplies the ten crucial moves you must make in 2010 to get back on track and recapture your dreams of a richer future. Learn how to: * Get out of debt * Fix your credit * Rebuild your 401k plan * Improve your 529 Plan * Take smart risks * Reorganize your financial life for the high tech age * Update your real estate plan * Change your thinking about money * Recommit to wealth As Bach says, A recession is a terrible thing to waste—so don't waste this one! Use it instead to get rich. Read *Start Over, Finish Rich* and let David Bach put you and your family back on the path to financial freedom.

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automatic millionaire: The Automatic Millionaire Homeowner, Canadian Edition David Bach, 2009-03-19 How does an ordinary person with an ordinary income reach their seven-figure dreams? First they must own their own home – and do it David Bach's way. The financial coach who has helped millions to finish rich is back with a simple, powerful solution to get rich in real estate. As David says, "Renters stay poor, homeowners get rich, and smart landlords laugh all the way to the bank!" In his breakout 2004 bestseller, *The Automatic Millionaire*, David Bach showed why owning your own home is not only smart, it's the core secret to becoming a millionaire. In his new book, tailored for a Canadian readership, he shows exactly how to make that happen with a simple, automatic plan you can read in an hour and put into place today. Renters will learn how to buy a first home, even with lousy credit and tiny savings. And existing homeowners will find out how to turn the

roof over their heads into a powerful investment that doubles, triples, and quadruples in price while you simply enjoy living in it. And while you don't have to be a landlord to finish rich, if you're willing to be, David teaches you how simple it really is to buy a rental property even while you're paying the mortgage on your home. The Automatic Millionaire Homeowner is brilliantly simple, easy to read, highly motivational with a realistic, take-action method for achieving financial prosperity in real estate, starting now. Bach offers time-tested tactics on all the essentials, including: • Why you shouldn't wait: busting the myths of renting • Finding a down payment right now using the Automatic Down Payment Solution™ • Choosing the mortgage that is right for you - even with debt, even with imperfect credit • The secret system for debt-free homeownership: why you must Make It Automatic! • The Automatic Millionaire Right Place, Right Time, Right Price, Right Program™ for buying and selling • Learn the Automatic Millionaire Mindset™ and collect "automatic cheques" while you sleep

automatic millionaire: The Finish Rich Workbook David Bach, 2003-01-01 No Matter Where You Start, David Bach Can Help You Live and Finish Rich With his national bestsellers Smart Women Finish Rich and Smart Couples Finish Rich, renowned financial advisor and educator David Bach has taught millions of people of all ages and incomes how to take control of their financial future. His message, that the key to building wealth is "values first, stuff second," has inspired people all over the world. Now, The Finish Rich Workbook gives couples and singles alike a new opportunity to tailor his advice for their individual circumstances. Combining the down-to-earth, jargon-free approach that has made him so popular with the hands-on practicality of a workbook, this new addition to the Finish Rich series is like having a one-on-one session with David Bach. You will learn how to: • Use the power of the Latte Factor™, David Bach's international recognized approach to building wealth on a few dollars a day. • Apply the Debt Free Solution™, a powerful way to reduce debt quickly and repair your credit in the process. • Organize your financial life in minutes with the FinishRich Inventory Planner™ and File Folder system, including a pull-out summary of where you stand financially. • Craft a personalized FinishRich QuickStart™ plan-a to-do list for today, this month, and this year, so you can get started right away. • Find the perfect financial advisor by using the FinishRich Advisor Questionnaire™ to find, interview, screen, and score an advisor before you hire them. Whether you're working with a few dollars a week or quite a bit more, Bach's nine-step program will help you put the Finish Rich wisdom right to work for you.

automatic millionaire: Fight For Your Money David Bach, 2009-03-03 A war for your money is raging and it is time to fight back! In a book that will forever change how you spend your hard earned money, America's favorite financial coach, David Bach, shows you how to save thousands of dollars every year by taking on the "corporate machines." In these times when every dollar counts, big businesses are using dishonest tricks to rip you off, making themselves billions while they keep you living paycheck to paycheck. David Bach knows that until you learn to fight for your money, you will overpay for almost everything you buy. In Fight for Your Money, he gives you the tools to FIGHT BACK and WIN. Bach shows you how every dollar you spend is really a battle between you and the businesses—and the government—who want to take it as profit. When you know how the system is rigged -the extra points, the hidden fees, the late charges, the unused tax breaks, the escalating rates—you can fight back against the pickpockets and save literally thousands every year—money in your pocket that can help you live your dreams. Fight for Your Money shows how you are being taken on your cell phone contract, cable bill, car purchase, credit card, life insurance, healthcare, 401(k) plan, airfare, hotel bills, and much more. Bach gives you all the tools you need to fight back, with websites, phone numbers, sample letters and real-life stories of ordinary people who have fought for their money and won. You'll learn how to: Beat the credit card companies at the games they play that cost you thousands annually in interest and fees Make your bank accounts work for you with higher yields and lower fees Save thousands by pre-paying college tuition at TODAY's prices Raise your credit score and pay thousands less in mortgage interest Cut your life insurance premiums in half by making one call Save hundreds on air travel, hotels, and car rentals—just by being an informed consumer Avoid huge rip-offs like bank-issued gift cards, medical credit cards,

401(k) debit cards, and sneaky renewals of your cell-phone plan. David Bach knows that when you are being taken financially, you work harder than you have to, for longer than you need to. This book helps you fight for your money, so you can live your life doing what you really want to do.

automatic millionaire: *Millionaire Success Habits* Dean Graziosi, 2020-01-22 *Millionaire Success Habits* is a book designed with one purpose in mind: to take you from where you are in life to where you want to be in life by incorporating easy-to-implement Success Habits into your daily routine. Legendary business coach Dean Graziosi has broken down the walls of complexity around success and created simple success recipes that you can quickly put to use in your life to reach the level of wealth and abundance you desire. This book is not about adding more time to your day. It is about replacing those things that are not serving your future with success habits designed specifically to assist you on your journey to a better you. In these pages, you'll: - Drill down deep to identify your why--the true purpose that drives you and the real reason you want to prosper - Expose and overcome the villain within that's holding you back - Unlock the single biggest secret to being productive (it's probably not what you think) - Believe in your own massive potential--

automatic millionaire: *Go Green, Live Rich* David Bach, Hillary Rosner, 2008-04-08 Let David Bach show you a whole new way to prosper—by going green Internationally renowned financial expert and bestselling author David Bach has always urged readers to put their financial lives in line with their values. But what if your values are a cleaner and greener earth? Most people think that “going green” is an expensive choice they can’t afford. Bach is here to say that you can have both: a life in line with your green values and a million dollars in the bank. *Go Green, Live Rich* outlines fifty ways to make your life, your home, your shopping, and your finances greener—and get rich trying. From driving the right car to making your home energy smart, Bach offers ways to improve the environment while you spend less, save more, earn more, and pay fewer taxes. Best of all, he shows you exactly how to take advantage of the green wave in personal finance without the difficult work of evaluating individual stocks. What's more, he will get you thinking about a green business of your own so you can help the world along as it is changing for the better. David Bach is on a mission to teach the world that you can live a great life by living a green life. With *Go Green, Live Rich*, you can live in line with your eco-values on the road to financial freedom.

automatic millionaire: *Baby Steps Millionaires* Dave Ramsey, 2022-01-11 *You Can Baby Step Your Way to Becoming a Millionaire* Most people know Dave Ramsey as the guy who did stupid with a lot of zeros on the end. He made his first million in his twenties—the wrong way—and then went bankrupt. That’s when he set out to learn God’s ways of managing money and developed the Ramsey Baby Steps. Following these steps, Dave became a millionaire again—this time the right way. After three decades of guiding millions of others through the plan, the evidence is undeniable: if you follow the Baby Steps, you will become a millionaire and get to live and give like no one else. In *Baby Steps Millionaires*, you will . . . *Take a deeper look at Baby Step 4 to learn how Dave invests and builds wealth *Learn how to bust through the barriers preventing them from becoming a millionaire *Hear true stories from ordinary people who dug themselves out of debt and built wealth *Discover how anyone can become a millionaire, especially you *Baby Steps Millionaires* isn’t a book that tells the secrets of the rich. It doesn't teach complicated financial concepts reserved only for the elite. As a matter of fact, this information is straightforward, practical, and maybe even a little boring. But the life you'll lead if you follow the Baby Steps is anything but boring! You don’t need a large inheritance or the winning lottery number to become a millionaire. Anyone can do it—even today. For those who are ready, it’s game on!

automatic millionaire: *Secrets of the Millionaire Mind* T. Harv Eker, 2009-10-13 #1 New York Times, Wall Street Journal, and USA Today Bestseller! *Secrets of the Millionaire Mind* reveals the missing link between wanting success and achieving it! Have you ever wondered why some people seem to get rich easily, while others are destined for a life of financial struggle? Is the difference found in their education, intelligence, skills, timing, work habits, contacts, luck, or their choice of jobs, businesses, or investments? The shocking answer is: None of the above! In his groundbreaking *Secrets of the Millionaire Mind*, T. Harv Eker states: Give me five minutes, and I can predict your

financial future for the rest of your life! Eker does this by identifying your money and success blueprint. We all have a personal money blueprint ingrained in our subconscious minds, and it is this blueprint, more than anything, that will determine our financial lives. You can know everything about marketing, sales, negotiations, stocks, real estate, and the world of finance, but if your money blueprint is not set for a high level of success, you will never have a lot of money—and if somehow you do, you will most likely lose it! The good news is that now you can actually reset your money blueprint to create natural and automatic success. *Secrets of the Millionaire Mind* is two books in one. Part I explains how your money blueprint works. Through Eker's rare combination of street smarts, humor, and heart, you will learn how your childhood influences have shaped your financial destiny. You will also learn how to identify your own money blueprint and revise it to not only create success but, more important, to keep and continually grow it. In Part II you will be introduced to seventeen Wealth Files, which describe exactly how rich people think and act differently than most poor and middle-class people. Each Wealth File includes action steps for you to practice in the real world in order to dramatically increase your income and accumulate wealth. If you are not doing as well financially as you would like, you will have to change your money blueprint. Unfortunately your current money blueprint will tend to stay with you for the rest of your life, unless you identify and revise it, and that's exactly what you will do with the help of this extraordinary book. According to T. Harv Eker, it's simple. If you think like rich people think and do what rich people do, chances are you'll get rich too!

automatic millionaire: The Automatic Customer John Warrillow, 2015-02-05 The lifeblood of your business is repeat customers. But customers can be fickle, markets shift, and competitors are ruthless. So how do you ensure a steady flow of repeat business? The secret—no matter what industry you're in—is finding and keeping automatic customers. These days virtually anything you need can be purchased through a subscription, with more convenience than ever before. Far beyond Spotify, Netflix, and New York Times subscriptions, you can sign up for weekly or monthly supplies of everything from groceries (AmazonFresh) to cosmetics (Birchbox) to razor blades (Dollar Shave Club). According to John Warrillow, this emerging subscription economy offers huge opportunities to companies that know how to turn customers into subscribers. Automatic customers are the key to increasing cash flow, igniting growth, and boosting the value of your company. Consider Whatsapp, the internet-based messaging service that was purchased by Facebook for \$19 billion. While other services bombarded users with invasive ads in order to fund a free messaging platform, Whatsapp offered a refreshingly private tool on a subscription platform, charging just \$1 per year. Their business model enabled the kind of service that customers wanted and ensured automatic customers for years to come. As Warrillow shows, subscriptions aren't limited to technology or media businesses. Companies in nearly any industry, from start-ups to the Fortune 500, from home contractors to florists, can build subscriptions into their business. Warrillow provides the essential blueprint for winning automatic customers with one of the nine subscription business models, including:

- **The Membership Website Model:** Companies like The Wood Whisperer Guild, ContractorSelling, and DanceStudioOwner offer access to highly specialized, high quality information, recognizing that people will pay for good content. This model can work for any business with a tightly defined niche market and insider information.
- **The Simplifier Model:** Companies like Mosquito Squad (pest control) and Hassle Free Homes (home maintenance) take a recurring task off your to-do list. Any business serving busy consumers can adopt this model not only to create a recurring revenue stream, but also to take advantage of the opportunity to cross-sell or bundle their services.
- **The Surprise Box Model:** Companies like BarkBox (dog treats) and Standard Cocoa (craft chocolate) send their subscribers curated packages of goodies each month. If you can handle the logistics of shipping, giving customers joy in something new can translate to sales on your larger e-commerce site.

This book also shows you how to master the psychology of selling subscriptions and how to reduce churn and provides a road map for the essential statistics you need to measure the health of your subscription business. Whether you want to transform your entire business into a recurring revenue engine or just pick up an extra 5 percent of sales growth, *The Automatic*

Customer will be your secret weapon.

automatic millionaire: *The Latte Factor* David Bach, John David Mann, 2019-05-07 INSTANT NEW YORK TIMES, USA TODAY, WALL STREET JOURNAL, AND INTERNATIONAL BESTSELLER Discover #1 New York Times bestselling author David Bach's three secrets to financial freedom in an engaging story that will show you that you are richer than you think. Drawing on the author's experiences teaching millions of people around the world to live a rich life, this fast, easy listen reveals how anyone—from millennials to baby boomers—can still make his or her dreams come true. In this compelling, heartwarming parable, Bach and his bestselling coauthor John David Mann (The Go-Giver) tell the story of Zoey, a twenty-something woman living and working in New York City. Like many young professionals, Zoey is struggling to make ends meet under a growing burden of credit card and student loan debt, working crazy hours at her dream job but still not earning enough to provide a comfortable financial cushion. At her boss's suggestion, she makes friends with Henry, the elderly barista at her favorite Brooklyn coffee shop. Henry soon reveals his "Three Secrets to Financial Freedom," ideas Zoey dismisses at first but whose true power she ultimately comes to appreciate. Over the course of a single week, Zoey discovers that she already earns enough to secure her financial future and realize her truest dreams—all she has to do is make a few easy shifts in her everyday routine. The Latte Factor demystifies the secrets to achieving financial freedom, inspiring you to realize that it's never too late to reach for your dreams. By following the simple, proven path that Henry shows Zoey, anyone can make small changes today that will have big impact for a lifetime, proving once again that "David Bach is the financial expert to listen to when you're intimidated by your finances" (Tony Robbins, #1 New York Times bestselling author of Money: Master the Game).

automatic millionaire: *Secret Millionaires Club* Andy Heyward, Amy Heyward, 2013-07-24 Priceless finance advice everyone can relate to from one of the world's most respected businessmen and the most successful investor of all time Of course you know who Warren Buffett is; he's the most successful investor in the world—maybe of all times. But what do you know about his approach to business and investing? It's an approach that, over the past four decades, has made him richest man in America and the third-richest man in the world, and that has earned vast fortunes for his business partners and investors. But as Buffett himself will tell you, at the heart of any wealth-building system there are certain core beliefs, not just about finance, but about business, work, morality, your responsibility to yourself, your family and society, and about living a decent life. Written in conjunction with the hit television series, Secret Millionaire Club and with Buffett's input and full support, this book makes Buffett's financial philosophy and homespun life lessons available to everyone outside his Secret Club. Warren Buffett's goal in spearheading this book was to share lessons about personal finance he has learned and that he hopes will benefit you (and your kids) for a lifetime You'll learn the fundamentals of personal finance by reading Warren Buffett's war stories and personal reflections on money, life, business, ethics and more All of the finance principles covered in the book were personally approved by Warren Buffett as those which he himself follows Unforgettable Buffett quotes include: Price is what you pay. Value is what you get; Risk comes from not knowing what you're doing; and Profit from folly rather than participate in it.

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automatic millionaire: *Millionaire Women Next Door* Thomas J. Stanley, 2010-11-25 The New York Times-bestselling author of The Millionaire Next Door reveals the spending and saving habits of financially successful women. Millionaire Women Next Door presents a variety of groundbreaking concepts involving the personality, lifestyle, motives, beliefs, and spending habits of economically successful American businesswomen. Most of these women report being raised in nurturing family environments. They were trained not only to succeed financially but also to be generous in giving to noble causes. Stanley asks, "How did these businesswomen become millionaires? They did it by doing more of the key activities and achieving better results than most of their male counterparts."

Praise for Thomas J. Stanley's *The Millionaire Mind* "A very good book that deserves to be well read." —The Wall Street Journal "Worth every cent . . . It's an inspiration for anyone who has ever been told that he wasn't smart enough or good enough." —Associated Press "A high IQ isn't necessarily an indicator of financial success . . . Stanley tells us that the typical millionaire had an average GPA and frugal spending habits—but good interpersonal skills." —Entertainment Weekly "Ideas bigger than the next buck." —Orlando Sentinel

automatic millionaire: *Financial Freedom* Grant Sabatier, 2019-02-05 The International Bestseller New York Public Library's Top 10 Think Thrifty Reads of 2023 This book blew my mind. More importantly, it made financial independence seem achievable. I read *Financial Freedom* three times, cover-to-cover. —Lifehacker Money is unlimited. Time is not. Become financially independent as fast as possible. In 2010, 24-year old Grant Sabatier woke up to find he had \$2.26 in his bank account. Five years later, he had a net worth of over \$1.25 million, and CNBC began calling him the Millennial Millionaire. By age 30, he had reached financial independence. Along the way he uncovered that most of the accepted wisdom about money, work, and retirement is either incorrect, incomplete, or so old-school it's obsolete. *Financial Freedom* is a step-by-step path to make more money in less time, so you have more time for the things you love. It challenges the accepted narrative of spending decades working a traditional 9 to 5 job, pinching pennies, and finally earning the right to retirement at age 65, and instead offers readers an alternative: forget everything you've ever learned about money so that you can actually live the life you want. Sabatier offers surprising, counter-intuitive advice on topics such as how to: * Create profitable side hustles that you can turn into passive income streams or full-time businesses * Save money without giving up what makes you happy * Negotiate more out of your employer than you thought possible * Travel the world for less * Live for free—or better yet, make money on your living situation * Create a simple, money-making portfolio that only needs minor adjustments * Think creatively--there are so many ways to make money, but we don't see them. But most importantly, Sabatier highlights that, while one's ability to make money is limitless, one's time is not. There's also a limit to how much you can save, but not to how much money you can make. No one should spend precious years working at a job they dislike or worrying about how to make ends meet. Perhaps the biggest surprise: You need less money to retire at age 30 than you do at age 65. *Financial Freedom* is not merely a laundry list of advice to follow to get rich quick--it's a practical roadmap to living life on one's own terms, as soon as possible.

automatic millionaire: *The Millionaire Mind* Thomas J. Stanley, 2010-12-03 The New York Times bestseller that gives "readers with an entrepreneurial turn of mind . . . road maps on how millionaires found their niches" (USA Today). The author of the blockbuster bestseller *The Millionaire Next Door: The Surprising Secrets of America's Wealthy* shows how self-made millionaires have surmounted shortcomings such as average intelligence by carefully choosing their careers, taking calculated risks, and living balanced lifestyles while maintaining their integrity. Dr. Thomas J. Stanley also builds on his research from *The Millionaire Next Door* and takes us further into the psyche of the American millionaire. Stanley focuses in on the top one percent of households in America and tells us the motor behind the engine; what makes them tick. His findings on how these families reached such financial success are based on in-depth surveys and interviews with more than thirteen hundred millionaires. "A very good book that deserves to be well read." —The Wall Street Journal "Worth every cent . . . It's an inspiration for anyone who has ever been told that he wasn't smart enough or good enough." —Associated Press "A high IQ isn't necessarily an indicator of financial success . . . Stanley tells us that the typical millionaire had an average GPA and frugal spending habits—but good interpersonal skills." —Entertainment Weekly "Ideas bigger than the next buck." —Orlando Sentinel

automatic millionaire: *The Millionaire Next Door* Thomas J. Stanley, William D. Danko, 2010-11-30 How do the rich get rich? An updated edition of the "remarkable" New York Times bestseller, based on two decades of research (The Washington Post). Most of the truly wealthy in the United States don't live in Beverly Hills or on Park Avenue. They live next door. America's wealthy seldom get that way through an inheritance or an advanced degree. They bargain-shop for used

cars, raise children who don't realize how rich their families are, and reject a lifestyle of flashy exhibitionism and competitive spending. In fact, the glamorous people many of us think of as "rich" are actually a tiny minority of America's truly wealthy citizens—and behave quite differently than the majority. At the time of its first publication, *The Millionaire Next Door* was a groundbreaking examination of America's rich—exposing for the first time the seven common qualities that appear over and over among this exclusive demographic. This edition includes a new foreword by Dr. Thomas J. Stanley—updating the original content in the context of the financial crash and the twenty-first century. "Their surprising results reveal fundamental qualities of this group that are diametrically opposed to today's earn-and-consume culture." —Library Journal

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Readers can gain a lot of interest without mortgaging their time with this book of words that are really worth the money.

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- Get out of debt and develop savings
- Save money through mindfulness and good habits, rather than strict budgeting
- Declutter your life and live well for less
- Invest your savings and begin creating wealth
- Save the planet while saving money
- ...and so much more!

The seminal guide to the new morality of personal money management. -Los Angeles Times

automatic millionaire: The Index Card Helaine Olen, Harold Pollack, 2016-01-05 "The newbie investor will not find a better guide to personal finance." —Burton Malkiel, author of *A Random Walk Down Wall Street* TV analysts and money managers would have you believe your finances are enormously complicated, and if you don't follow their guidance, you'll end up in the poorhouse. They're wrong. When University of Chicago professor Harold Pollack interviewed Helaine Olen, an award-winning financial journalist and the author of the bestselling *Pound Foolish*, he made an offhand suggestion: everything you need to know about managing your money could fit on an index card. To prove his point, he grabbed a 4 x 6 card, scribbled down a list of rules, and posted a picture of the card online. The post went viral. Now, Pollack teams up with Olen to explain why the ten simple rules of the index card outperform more complicated financial strategies. Inside is an easy-to-follow action plan that works in good times and bad, giving you the tools, knowledge, and confidence to seize control of your financial life.

automatic millionaire: Why Didn't They Teach Me This in School? Workbook Cary Siegel, 2017-06-15 This workbook includes 55 practical reinforcement exercises that enable students to actively learn each principle.--Back cover.

automatic millionaire: 24 Assets Daniel Priestley, 2017-05 In every industry, there are companies that take off. They effortlessly hire talented people, attract loyal customers, create cool products and make lots of money. These companies seem to stand out and scale up quickly with support from investors, partners and the media. Sadly, most companies don't perform this way. Most entrepreneurs aren't building anything of value. They work hard, make sacrifices, struggle, dream, plan and strive, but in the end, it doesn't pay off. This book sets out a method for building a business that becomes a valuable asset. It focuses you on transforming your organisation into something

scalable, digital, fun and capable of making an impact. It's time to, stand out, scale up and build a business that has a life of its own. Start now by reading this book.

automatic millionaire: *Success in the Valley: Confessions of Silicon Valley's Elites to an Uber Driver* Rogue Uber Driver, 2018-09-14 What are the keys to real success? How do the 1% get to be where they are? What is it that separates them from the remaining 99%? That is a fascinating question, and one for which knowing the answer can help you dramatically change your life. Are you ready to make a change? This fantastic book contains insights and perspectives rarely shared with everyday people in America. Learn the secrets this author collected during his five years as an Uber driver in Silicon Valley. In the back seat of his car rode Entrepreneurs, Investors, Corporate Executives, Venture Capitalists, CEO

automatic millionaire: Your Complete Guide to Factor-Based Investing Andrew L. Berkin, Larry E. Swedroe, 2016-10-07 There are hundreds of exhibits in the investment factor zoo. Which ones are actually worth your time, and your money? Andrew L. Berkin and Larry E. Swedroe, co-authors of *The Incredible Shrinking Alpha*, bring you a thorough yet still jargon-free and accessible guide to applying one of today's most valuable quantitative, evidence-based approaches to outperforming the market: factor investing. Designed for savvy investors and professional advisors alike, *Your Complete Guide to Factor-Based Investing: The Way Smart Money Invests Today* takes you on a journey through the land of academic research and an extensive review of its 50-year quest to uncover the secret of successful investing. Along the way, Berkin and Swedroe cite and distill more than 100 academic papers on finance and introduce five unique criteria that a factor (at its most basic, a characteristic or set of characteristics common among a broad set of securities) must meet to be considered worthy of your investment. In addition to providing explanatory power to portfolio returns and delivering a premium, Swedroe and Berkin argue a factor should be persistent, pervasive, robust, investable and intuitive. By the end, you'll have learned that, within the entire factor zoo, only certain exhibits are worth visiting and only a handful of factors are required to invest in the same manner that made Warren Buffett a legend. *Your Complete Guide to Factor-Based Investing: The Way Smart Money Invests Today* offers an in-depth look at the evidence practitioners use to build portfolios and how you as an investor can benefit from that knowledge, rendering it an essential resource for making the informed and prudent investment decisions necessary to help secure your financial future.

automatic millionaire: Think Like a Breadwinner Jennifer Barrett, 2021-04-06 A new kind of manifesto for the working woman, with tips on building wealth and finding balance, as well as inspiration for harnessing the freedom and power that comes from a breadwinning mindset. Nearly half of working women in the United States are now their household's main breadwinner. And yet, the majority of women still aren't being brought up to think like breadwinners. In fact, they're actually discouraged--by institutional bias and subconscious beliefs--from building their own wealth, pursuing their full earning potential, and providing for themselves and others financially. The result is that women earn less, owe more, and have significantly less money saved and invested for the future than men do. And if women do end up the main breadwinners, they've been conditioned to feel reluctant and unprepared to manage the role. In *Think Like a Breadwinner*, financial expert Jennifer Barrett reframes what it really means to be a breadwinner. By dismantling the narrative that women don't--and shouldn't--take full financial responsibility to create the lives they want, she reveals not only the importance of women building their own wealth, but also the freedom and power that comes with it. With concrete practical tools, as well as examples from her own journey, Barrett encourages women to reclaim, rejoice in, and aspire to the role of breadwinner like never before.

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automatic millionaire: Superfans Pat Flynn, 2019-08-13 Want to create a brand that will stand the test of time? Want to build a business that will last, one made to withstand the onslaught of competition, the whims of algorithmic changes, and the unscrupulous efforts of trolls and hackers? The key isn't the best technology, the diverse revenue stream, or the biggest marketing budget. The key is people. If you want to build a business and brand that can't be foiled, you need to cultivate aficionados who will sing your praises, have your back when things get tough, and buy everything you create. You need superfans--Dust jacket flap

automatic millionaire: *Soldier of Finance* Jeff Rose, 2013-09-03 Too much debt? Not enough savings? It's time to become a battle-ready financial warrior, prepared to tackle any money challenge. Modeled on the Soldier's Handbook, which is issued to all new U.S. Army recruits, *Soldier of Finance* is a no-nonsense, military-style training manual to overcoming financial obstacles and building lasting wealth. Financial planner and experienced army veteran Jeff Rose has divided this book into 14 modules, each section covering an essential element of financial success. You will learn how to: Evaluate your position and commit to change Target and methodically eliminate debt Clean up your credit report Create tactical budgets Build emergency savings Invest for the short and long term Determine an affordable mortgage size, insurance needs, and more. Complete with tales from the trenches and useful tools including quizzes, debriefings, and more, *Soldier of Finance* is the survival guide you need to face down your finances and bring order and prosperity to your life.

automatic millionaire: The White Coat Investor James M. Dahle, 2014-01 Written by a practicing emergency physician, The White Coat Investor is a high-yield manual that specifically deals with the financial issues facing medical students, residents, physicians, dentists, and similar high-income professionals. Doctors are highly-educated and extensively trained at making difficult diagnoses and performing life saving procedures. However, they receive little to no training in business, personal finance, investing, insurance, taxes, estate planning, and asset protection. This book fills in the gaps and will teach you to use your high income to escape from your student loans, provide for your family, build wealth, and stop getting ripped off by unscrupulous financial professionals. Straight talk and clear explanations allow the book to be easily digested by a novice to the subject matter yet the book also contains advanced concepts specific to physicians you won't find in other financial books. This book will teach you how to: Graduate from medical school with as little debt as possible Escape from student loans within two to five years of residency graduation Purchase the right types and amounts of insurance Decide when to buy a house and how much to spend on it Learn to invest in a sensible, low-cost and effective manner with or without the assistance of an advisor Avoid investments which are designed to be sold, not bought Select advisors who give great service and advice at a fair price Become a millionaire within five to ten years of residency graduation Use a Backdoor Roth IRA and Stealth IRA to boost your retirement funds and decrease your taxes Protect your hard-won assets from professional and personal lawsuits Avoid estate taxes, avoid probate, and ensure your children and your money go where you want when you die Minimize your tax burden, keeping more of your hard-earned money Decide between an employee job and an independent contractor job Choose between sole proprietorship, Limited Liability Company, S Corporation, and C Corporation Take a look at the first pages of the book by clicking on the Look Inside feature Praise For The White Coat Investor Much of my financial

planning practice is helping doctors to correct mistakes that reading this book would have avoided in the first place. - Allan S. Roth, MBA, CPA, CFP(R), Author of How a Second Grader Beats Wall Street Jim Dahle has done a lot of thinking about the peculiar financial problems facing physicians, and you, lucky reader, are about to reap the bounty of both his experience and his research. - William J. Bernstein, MD, Author of The Investor's Manifesto and seven other investing books This book should be in every career counselor's office and delivered with every medical degree. - Rick Van Ness, Author of Common Sense Investing The White Coat Investor provides an expert consult for your finances. I now feel confident I can be a millionaire at 40 without feeling like a jerk. - Joe Jones, DO Jim Dahle has done for physician financial illiteracy what penicillin did for neurosyphilis. - Dennis Bethel, MD An excellent practical personal finance guide for physicians in training and in practice from a non biased source we can actually trust. - Greg E Wilde, M.D Scroll up, click the buy button, and get started today!

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