The Millionaire Formula

Wise Money Method

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Wealthy Wellthy, Inc.
8106 Hickory Creek Drive
Austin, TX 78735
www.wealthywellthy.life

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Top 10 Questions Business Owners Can't Answer - But Should

Having spent over 20 years working with entrepreneurs and over 30 years being one myself, I've compiled a list of questions that most Business Owners cannot answer. But absolutely need to be able to in order to build wealth. Not just money. But net worth on the personal balance sheet. There's a difference!

There are 10 crucial business and money questions that you should have the answer to top of mind.

All 10 questions are important. But, numbers 9 & 10 are THE most important ones to ask yourself and be able to answer. The intention of this worksheet is to guide you step-by-step on how to answer both!

THE QUESTIONS

1 . Do you know your net worth?

2. Do you know how much you need to make in your business to be financially free?

3. Do you know how much you paid yourself last year?

4. Do you know how much you put back into your business?

5. Do you know what your Profit Margin was last year?

6. Do you know what percentage of your income you invest?

7. Do you know the last time you looked at your profit/loss?

8. Do you have a business AND personal Balance Sheet that you read and use on a regular basis?

9. <u>Do you know how much money is enough?</u>

10. <u>If I gave you $1M do you know what you would invest in?</u>

How much is enough?

"How much [money] enough?" is both a philosophical question and a practical one.

Philosophically
It's important to ask yourself the question: "Is more better?" If you have not thought about this question, there is no doubt that you are in the more is better, consumerism, always be scaling, philosophy.

The expectation is to make more money as the years go on, to buy more possessions [that ultimately end up possessing you] and prestige with no end in sight. Rather than satisfaction, the experience you create for yourself is the more you have, the more you want–and the less content you are with what (and who) you have.

It becomes a mentality of:

- Instant gratification
- I want what I want when I want it
- Everything is disposable
- I need the upgrade
- I want luxury, comfort, and convenience

The more is better mindset causes you to trade in your car every few years, buy new clothes incessantly, get a bigger and better house, and upgrade to the latest TV and iPhone because a new version has been released.

At the end of the day, this Never Enough philosophy leads to dissatisfaction. If you live for having it all, you will never have enough.

Not to mention, this belief is what causes most to undersave and underinvest – robbing them of financial wealth and security that keeps them stuck on the neverending hamster wheel of "make more - spend more – need to make more - to pay for the more that isn't yet paid for.

Practically
After you determine that the "Never Enough - More is Better" philosophy isn't working for you (financially, emotionally, and or spiritually) the next step is to figure out how much is actually enough.

Yes! This can be quantified and knowing this number is the true secret to financial stability, security, success, and ultimately FREEDOM.

It's the magic number that alleviates all of the underlying money anxiety and fear that is tucked away but always there running the show in the background.

Once you know your number, it’s easy to create a plan to get there. And, you can actually have fun with money and enjoy the journey of creating the monies that fit your desired life and lifestyle.

This is called Lifestyle Architecture – what does your good (enough) life look like and how much does it cost to live it? And, how much of your life energy (your time on this planet) are you willing to trade (through work) to have that life.

“More” comes at a cost. The cost of spending more time at work, the cost of divorce as a result of not being home with the family, the emotional cost of “all work and no play”, the cost of eating poorly, drinking too much, and not enough exercise...

Let’s give this a try:

The most important thing you must know is: “Your Good Enough” number. This becomes your financial north star. But, it’s not pulled out of the sky (pun not intended)!

Instead, you do a little math and figure out your number for yourself. Did you pick up on the fact that I said you and not your financial planner? You see, contrary to popular belief, you take this number to your financial planner, not the other way around.

Your Good Enough number is a number that represents just that, **Enough.**

This number means you don’t NEED any more money than this number. And you probably don't want less than this number either. Why? Because it is consciously, intentionally, thoughtfully and practically calculated – derived from spending some time to discover and be able to articulate what a good life looks like (and feels like) to you. I call this a Wealthy Wellthy life.

So, step 1 is to figure out your "Good Enough Number" (by using the exercise on the next page) and then sit with this number for a while. Knowing that this is YOUR number. It's not your neighbor's number, or your mother or father's number, and certainly not a number that’s common amongst peers.

Once you know your number it’s important to know that, EVERYTHING (financially speaking) is connected to this number.

Well, if financial freedom is important to you, that is.

No part of your money can be disconnected from your number, ever.

When you understand this and decide to live “connected and aligned” with your financial north star – the way you look at your money, manage your money, care for your money, calculate your money …. It all changes. Radically.

We have a mantra we say in our Wise Money School: “Is this worth my freedom?” It’s a thought to keep in mind before all financial purchases and decisions, including:

- *How much revenue do I need to generate in my business?*
- *How much money do I need to have saved in a rainy day fund?*
- *How much money is allocated to spend on my car and my house?*
- *How much money do I wish to invest in my education and personal development?*
- *What is the opportunity cost of ignoring, abdicating, or procrastinating my finances?*
- *How does this money belief or behavior affect my marriage/partnership?*
- *... Should I spend money on this purchase - is it worth my freedom?*

As you can imagine, there is no end to the financial questions that we consider (consciously or unconsciously) but the takeaway here is that everything money-related should pass through this filter of ”How Much is Enough?”

Otherwise, money is confusing. When you don’t know your number(s) you cannot have the clarity required to have a financial strategy and road map that can lead you to your end destination (financial freedom).

Without clear numbers, you have no gauge for knowing if you are on track, or not. Just like maps and gauges you have on your car dashboard to get you safely from point A to point B without any breakdowns – you need the same with your money. So, let’s give “good enough number crunching” a try. It’s fun!

Discover How Much is Enough for you [Freedom Number]:

Complete the following exercise to get a solid rough draft of your numbers, as a starting place.

By completing the exercise below you'll also discover how much you need to invest monthly/annually to hit your Good Enough Number. Therefore the final question will be, “Where do I invest?”

Typically, that’s the first question I get. But, “How much is enough?” is the question that should be asked first. It’s out of order.

Discover How Much is Enough for you [Freedom Number]:

A	**Total Annual Household Income** (After Tax)	$
B	**Cost to live your life annually?** (Total personal expenses)	$
C	**Freedom Number** (Good Enough Number) (Multiply your total lifestyle expenses (B) x 20)	$ Answer = (B) X 20
D	**Current Net Worth on Balance Sheet?** (Not including your business or personal residence)	$
E	**Freedom Number Gap** (Subtract your current net worth (D) from your freedom number (C))	$ Answer = (C)
	-	$ Answer = (D)
	=	$

Example: *Tom lives a life that costs him $150,000 per year. That's a great lifestyle for him and he'd love his passive income to one day cover these expenses. He currently has a net-worth of $1,000,000 and wants to know How much Is Enough?*

A	**Total Annual Household Income** (After Tax)	$ $175,000
B	**Cost to live your life annually?** (Total personal expenses)	$ $150,000
C	**Freedom Number** (Good Enough Number) (Multiply your total lifestyle expenses (B) x 20)	$ $3,000,000
D	**Current Net Worth on Balance Sheet?** (Not including your business or personal residence)	$ $1,000,000
E	**Freedom Number Gap** (Subtract your current net worth (D) from your freedom number (C))	$ $3,000,000
	-	$ $1,000,000
	=	$ $2,000,000

What does this mean exactly?

The answer to the question, "How Much is Enough?" is your Freedom Number. Your Freedom Number Gap is simply how much more net worth you need to grow to hit it.

In the exercise above, we asked you what your current lifestyle is, assuming that you're happy with it. Meaning, once you reach financial freedom, your non-working income (from your assets), will cover the cost of your current lifestyle, forever!

"How do I know it will last forever?"

Well, in Tom's example above, when Tom hits his Freedom Number of $3,000,000 (meaning a $3,000,000 net worth through active investing), that $3,000,000 will stay in investments and will continue to grow over time. If the overall portfolio averages an 8% return, the inflation rate is 3%, and Tom "pulls" 5% from that net worth per year ($150,000), he will never run out of money! That's the goal.

"**What if I desire a higher lifestyle than what I'm currently living?"**

Let's again take Tom for example. Tom's current lifestyle cost is $150,000, but let's say once he hits financial freedom he'd love to live a $200,000 lifestyle per year! Amazing!

To recalculate his Financial Freedom Number, he'd simply change (B) above to his *desired lifestyle cost of $200,000*, which would increase his Freedom Number to $4,000,000.

"Based on my Freedom Number Gap, how much do I need to invest monthly to hit it?

Now we're talkin'! Finally, some reverse engineering. :)

Using Tom again, his Financial Freedom Number Gap (from the example on the previous page), is $2,000,000 and he'd like to reach financial freedom in 20 years.

Knowing when you'd like to hit Financial Freedom is CRUCIAL.

To know how much he needs to invest monthly, over the next 20 years, to reach financial freedom, we'll use a reverse-compounding calculator.

Go to wealthywellthy.co/reversecompound to pull up the calculator *and refer to the next page to know what numbers to input.*

Before discovering Tom's necessary monthly investment amount, as well as your own, we've provided a Freedom Number Cheat Sheet for you to glance at!

Freedom Number Cheat Sheet

My Desired Passive Income (Annually)	Freedom Number Gap	Monthly Investment Amount (20 Years)	Monthly Investment Amount (30 Years)
$100,000	$ 2,000,000	$ 2,800	$ 1,000
$150,000	$ 3,000,000	$ 4,200	$ 1,500
$250,000	$ 5,000,000	$ 7,000	$ 2,500

The cheat sheet is helpful to ballpark Freedom Numbers and necessary Monthly Investment Amounts based on a few different Desired Passive Income numbers.

To discover the exact amount you'll need to invest monthly to hit your Freedom Number you'll use these inputs in the reverse-compound calculator: wealthywellthy.co/reversecompound

Tom's Calculator Inputs:

Savings goal: $2,000,000
Years to reach goal: 20 years
Interest rate per year: 10%
Compounding method: monthly
Amount of first deposit: $1
Date of first deposit: today

= $2,633.76

Monthly Investment Amount Needed For Tom

Your Calculator Inputs

Savings goal: (E)
Years to reach goal: ___ years
Interest rate per year: 10%
Compounding method: monthly
Amount of first deposit: $1
Date of first deposit: today

= $

Monthly Investment Amount Needed For You

Congrats! You now know How Much Is Enough as well as How Much to Invest monthly to have enough, forever!

Now it's time to answer Question #10: "Where Do I Invest?"

Where Do I Invest?

The truth is, this is the wrong question. Or at least, in the wrong order. 99% of the entrepreneurs I speak with and consult… well, their money (in their business and household) is messy, disorganized, unaccounted for, sloppy, ignored… The list goes on.

You see, the ***last*** question you need to be asking before you get your money working like a well-oiled machine is: Where should I invest?

For most, it's as though that question alone is the magic pill for wealth creation. It's not.

And, besides that, foundationally, there are really only two places to invest:

1. Invest in another person: to invest your money.
e.g. A financial advisor. Fund manager. Your uncle. Krisstina. You name it.

2. Invest in yourself to become an investor: You invest your money.

> *Caveat: This doesn't mean you won't ever need help or a team. It means you're the CEO of your investments. Just like you are the CEO of your business, you steer the boat.*
>
> ***TRUTH:*** *<u>No one cares about your money or your future more than you do.</u> Also, no one can attract money and opportunities to you other than you.*
>
> *Not to mention, investing is nuanced. What works for me won't necessarily work for you! Why? Because my age, interests current lifestyle, freedom number, and future ambitions are mine, not yours. And yours are yours, not mine.*

As a result, when people give their money to a financial advisor they don't ask the right questions.

Mostly, because they don't know the questions to ask. They trust their advisor to pick some assets to invest in and in turn — make them wealthy. Keep in mind, that a different advisor would give totally different advice to the question, "Where do I invest?"← that's odd, isn't it? Kinda makes a point.

Let me give you an example of something similar:

Let's say you come to me and say, "Krisstina, I want to have a successful business. What business do I need to start? Tesla did well… should I start an electric car company?" … maybe?

Asking me what to invest in to become a millionaire (or whatever wealth means to you) is like asking me what business to start to have a successful business… There are MILLIONS of different businesses making millions of dollars. There is no “one business” that you need to start to be successful. It’s about being a good business owner. Then, any business you start will be successful.

So you ask not, “what business should I start?”, but “how do I run a successful business.” You then choose an industry that excites you, that you want to learn about, and one that gives you the life you want.

To sum that up. The main question to replace “where do I invest” is “what do I need to learn and know to feel in control of money and competent and confident in all of my money choices, including investing?”

You do this 3 ways – all at the same time – with an understanding that “Wealth is created through your household finance, and not your business – yet – they work in sync and tightly rely on one another."

Here are the 3 seats to a 3-seated tandem financial bicycle:

1. *You know how much money you need to Revenue & Profit out of your business (to hit your Good Enough (Financial Freedom) Number*
2. *You know how much to spend on the different parts of your lifestyle to stay “in number”*
3. *You build a kick-ass portfolio out of your Wealth Bucket.* ***What I call...***

Your Sexy Investment Portfolio

When I work with my high-level clients, in my private mastermind group, this is what we talk about.

I don’t tell them what to invest in, necessarily. But, teach them how to think “Portfolio Creation” not “investing!”

We move from talking about investments to talking about how to build a portfolio (that has assets).

I want portfolio to be a sexy word. I want you to think of it like you think of your business. In fact, I want you to think of it like your other business. Because, if you do what I teach – your portfolio as a business will ultimately outperform your "business business!"

Instead of managing employees – you’ll start managing assets. And, unlike employees, your assets are loyal, work 24/7, don’t take vacations, and don’t create a lot of drama.

Best of all, your portfolio business provides PASSIVE INCOME. With a little attention and finesse, you'll be able to work less in your other business because your portfolio starts producing real income without having to grind it out 50+ hours a week.

This is the secret to getting your time back. Because TIME is the only asset we truly care about. It's the real money. And, the only way to buy time is to have a continual stream of non-working income that pays all your monthly bills and underwrites the cost of the living your desired good life.

I've found that most entrepreneurs are focused on only one number: their business revenue (and how to generate it).

If you work with me, you will equally focus on your Portfolio's Net Worth (and how to build it).

Why? Because your business owns you. **No you = no money.**

If you don't build out your portfolio, you will never have freedom and wealth. You will continue to grind forever, regardless of how much money you make.

Your business does not provide "time" it takes your time. You see, you are trading your life for your business. And then attach your ego to its success. The higher the revenue the more you can brag and feel good about yourself. But, at the end of the day, month, year – you feel just as broke as when you made a fraction of the income.

This is the entrepreneurial trap.

There is only one way to escape it: Care little about your business success – except as a means to build out your portfolio. **Mic Drop, please!**

Your wealth is reflected on your personal balance sheet. It has little to nothing to do with your business. Your freedom is attached to your balance sheet, so if you don't have one or haven't looked at it recently, you are stuck in the trap. And, it's a stressful, anxiety-ridden place to be.

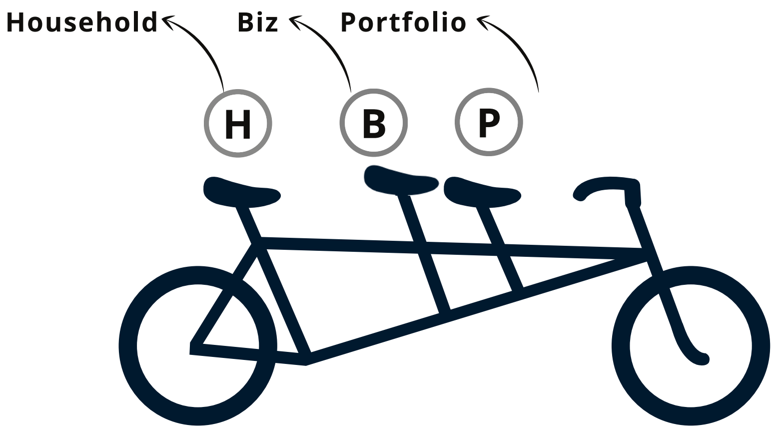
But, don't judge yourself. You see we're not taught to think like a portfolio manager. We are taught to abdicate our money. We give authority, management, and decisions to our bookkeepers, CPAs, and financial planners.

We depend on them to tell us what to do with our money. We're just hoping at some end date there'll be enough. And that's the problem with abdication. You don't know, now do you?

When you look at your portfolio you want it to move like a wheel. Meaning it has equal momentum where it can turn and turn on its own because sometimes when one asset class is high another one is lower.

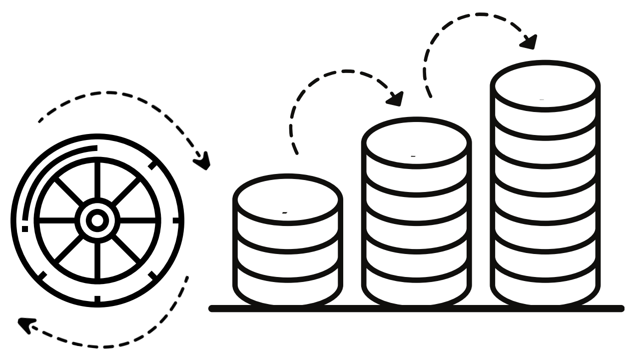
We want it **balanced** so that it has the type of energy that is constantly moving over time. The only way to do this is intentionally and strategically. Conventional financial planning doesn't create this type of momentum.

There are a few visuals I want you to have.



The first one I already mentioned. It's a 3 seated tandem (financial) bicycle consisting of your business, your household (that you treat like a business), and your portfolio (that you treat like a business).

The second is a wheel that rolls and creates momentum – the more momentum means more compounding – it can be otherwise called the snowball effect.



The third is a pie chart. Your Portfolio is the pie and the different pieces are different "categories'' of assets.

Your job as the CEO of your Portfolio business is to slowly but surely build these different pieces of the pie so that they more or less have an equal share.

And, here's the deal. This takes time. Your time to build out the pie. And, time for it to start growing with time and over time.

I find that when people think ”portfolio” they think in traditional “retirement thinking.” It sounds something like: “Oh, I have some stocks and I have some bonds. Some IRAs and 401ks”

Here's another truth – *that's traditional planning and in most cases, that's not going to get you anywhere close to your financial freedom number.*

And, you have no control over your money (the planners and government does).

Control is crucial. You need access and control over your money to be able to strategically grow it. And, especially to grow it fast. If you have 40 years – then yes – traditional “abdicated” planning might work. But most don't have 40 years. And, even if you did – why would you want to take 40 when you could do it 10-20?

My private clients learn the pieces of the pie and how to take complete power over building and creating their own (sexy-badass) portfolio.

Yes, I encourage using the help of great financial coaches (like me!), bookkeepers, CPAs, and advisors to help us check our thinking and even place our monies. But they are the ones looking at and managing their portfolio.

They build up their cash reserves and then ask: “What piece of the pie do I wish to contribute to?' Which of course has a lot to do with which pieces are already there and which aren't.

It's **not** what to invest in **but** *where do I want to invest? What asset class first and then you ask, what type of options might exist within this piece of the pie? Who should I talk to for education or advice?*

So for example, if you were to look at my portfolio you'd notice that my biggest piece of asset valuation is in a piece of the pie called “Cashflow Asset Class”. Inside that pie is a lot of real estate. Why? Because I love real estate. It's my passion and I've, over the years, become a decently savvy real estate investor. Real Estate can also sit in another piece of the pie – The equity Asset Class.

How do you know which pie piece to place a real estate asset – well, it depends if your strategy is Equity or Cash Flow. I have a couple of real estate investments that sit in the Equity class (because I bought for an exit), but I mostly invest for Cash Flow. The cool thing is that I've used real estate to add to both of those asset classes.

As you probably realize, there is a lot that goes into this process. And, this is the type of work I do with my mastermind clients – but, the sooner you can understand that idea conceptually, the quicker you can get on board to build out a net worth portfolio that matches your good enough number.

At the end of the day, you want your portfolio to be balanced between classes (all of the pie pieces are about the same size).

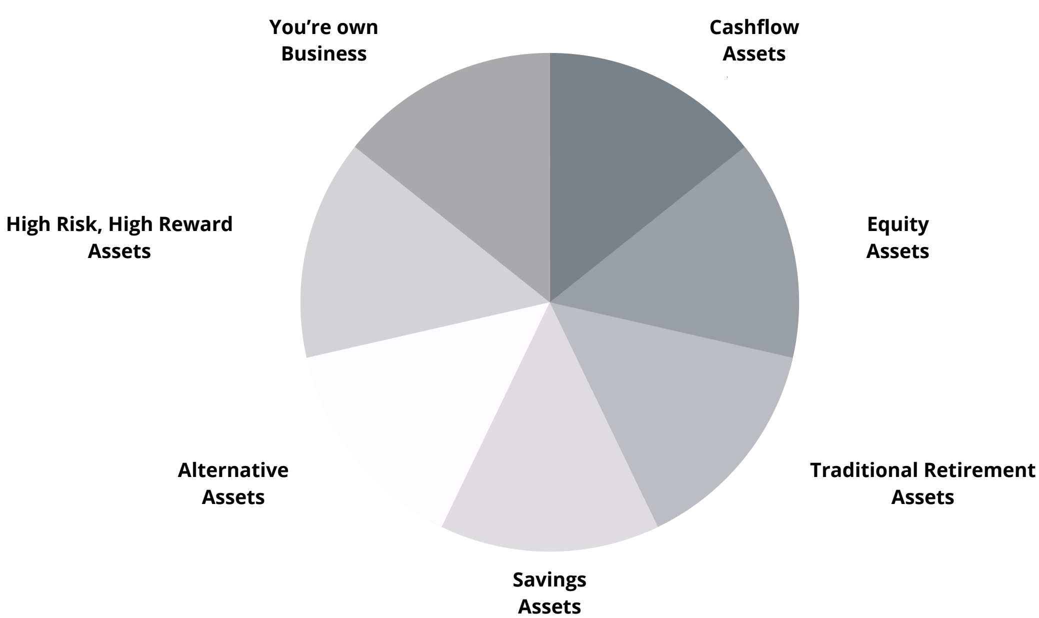
But, and this is a big but! When I'm talking balanced, I'm NOT talking retirement and I’m not meaning a balance between stocks and bonds. That’s traditional finance. What I mean by balanced is similar valuations between equity and cash flow – in addition to other pie pieces that are important, like cash, protection, and business/IP classes.

If you look at my pie chart– you’ll see only a tiny sliver of anything classified as “retirement.” Why? Well, retirement assets are a specific category that have lots of (government) rules associated with them. There can be a benefit to having some retirement funds, but in most cases, it shouldn’t be your entire portfolio (or even close to it).

So, when people tell me their portfolio is what they have in their 401k – well, I realize we have some education to do! They're confusing the word retirement with the word investing.

With this strategy, the end goal is about retirement (and hoping you have enough at a ripe old age) versus intentionally building a portfolio that will produce financial freedom. Retirement and Financial Freedom are two totally different desired outcomes/results. There is too much to go into detail here – but, this is the thinking and strategies I teach in my mastermind.

Here a sample of a balanced portfolio:



Cashflow Assets

This means that you invest for cash flow. The biggest examples of cash-flowing investments are real estate, dividends stocks, peer-to-peer lending... and much more!

Equity Assets

This means you are investing for an exit. The main return on investment is some type of exit whether that be the sale of a property, a business, or even a syndication of some kind.

Savings Assets

This means we're looking at savings as an asset. You need liquidity and easy access to cash. Yet, cash sitting in a bank account usually isn't a good place to store large sums of cash. Inflation alone devalues the cash that is not collecting real interest. The other asset classes are not liquid (or easily liquidated) and when you need cash you need cash now.

So, you want to have cash stored in a place where it's easily accessible and collects interest at the same time. Whole Life insurance is a good asset to store cash (and can serve as part of your retirement pie piece).

High Risk - High Reward [or loss]

This means a small sliver of your overall portfolio is dedicated towards riskier investments. The opportunity here is a bit of a gamble for a higher than normal return. You have a higher opportunity for large gain but a larger likelihood of loss.

I only place money here that I can actually lose and only a small piece of the pie goes here. And, I don't *recommend* one puts money here until there's a surplus in other areas and therefore have extra money to gamble with. I don't like the word gamble, because – outside of some entertainment in Vegas – I never suggest you gamble with your money. You still want to do your due diligence, but you know going in it's a bit of a long shot – and whether you win or lose here, it won't make or break you.

I've done some pretty risky investments – mostly in other startup business ventures. Most of them died but I did enjoy a couple of nice unexpected paydays.

Examples could be investing in meme stocks or coins. Big examples of that this year were Doge Coin and AMC (2021). Some made millions this year investing in Doge and some lost it all. So, with these investments, if it hits, GREAT. If not, which it probably won't, no harm no foul.

Your Own Business

Most of the time when I work with entrepreneurs, their business is 100% of their pie chart. Maybe there are a few little retirement assets (e.g. self-directed IRAs), but mainly, their pie chart is their business.

Here's the thing with your business… When you say (or think) your business is an asset, that means it's a sellable asset, or it has assets inside the business that are sellable – for an amount that equals your Good Enough freedom number.

If your business is not sellable or has no sellable IP, it is not an asset.

For example, **I had one business that I pretty much just closed the doors on.** That business basically had no value because I couldn't sell it. The business was leveraged and branded around me, so without me, it had no real value hence no buyers. . . However, it had a URL that was valuable. Ultimately I sold the URL and made some money. Again, it was nice to cash that check – but had I relied on that business as my "Exit/Retirement/Freedom" strategy, I would have been screwed. This business had one small asset inside the business that was sellable, that's it.

I had another business, a real estate technology company, **that I built to be sellable.** The technology, methodology, operations, rapport, clientele, and brand stood without me. I built that business to sell. And, I sold it. Therefore, that business was an asset on my balance sheet. Then, I converted the cash I made from that sale into new assets that sit on my portfolio today.

So, if your business is not truly sellable, it should not be on the pie chart.

The big aha here is if you keep putting more money and more money and more money in your business, like question #4, then what you're doing is robbing yourself of building your portfolio. This is evidence that you are treating your business like a freedom strategy when it's not. It's instead robbing you of your financial freedom!

In other words, you have little to no real wealth if your pie chart is not diversified outside of your business and you continue to put money "back into the business". A good portion of that money you continue to put back into your business is what you would otherwise be using to build a balanced high net worth portfolio!

If, however, you are building and positioning your business for an exit (sale) and it has real value, you would put that valuation here. But don't delude yourself – most businesses are not sellable. And if so, for a fraction of what the owner wants or needs out of it.

Traditional Retirement Assets

This means investing in traditional retirement accounts such as IRAs and 401ks. Now, this tends to be a small sliver of the pie chart, especially for high-income earners, because even if you are an entrepreneur, there's a max amount that you can contribute to a traditional retirement vehicle like a self-directed IRA.

If you're going to do IRAs, I propose a self-directed IRA. However, 1) You're limited to how much money you can invest, and 2) You have no control over that money. That money is sitting there until the deemed retirement age. It's fine if you want to max those out but again, that can't be 100% of your portfolio.

So I hope you'll notice the answer to the question is *"Where do I invest?"* isn't the right question. It's *"What asset class do I want to invest in?"* And, *"Where's the next place to go?"*

In summary, if you looked at my portfolio (my pie chart) there's a big chunk of the pie that's real estate (cash flow). There's also a big chunk that's whole life insurance (savings). I have a sliver in crypto (alternative). I have a smaller piece in syndications and other businesses (equity assets). And a tiny piece of my pie is in high-risk assets like AMC stock.

And because my real estate takes up, by far, the most pie (ha!), it's causing me to make sure I invest in other classes. As much as love real estate, I'm holding off for a while until my other pie pieces grow to become more balanced.

Exercise

A	**How much do you currently have to invest?**	$
B	**What is your average monthly income?**	$
C	**What is 20% of that average monthly income?**	$

Start by moving the above amount (C) into an account dedicated for investing only.

Answer the following questions:

1. Circle which of each is important to you right now. Then, do the exercise again picturing 20 years from now:

What's important to you **now?**

Risk vs Guarantee
Cash Flowing vs Higher Equity Sale & Return
Short-Term vs Long-Term
Hands-on vs Handoff
Accredited vs Non-accredited
Traditional vs Alternative
Ownership vs no ownership
Small capital investment vs large capital investment

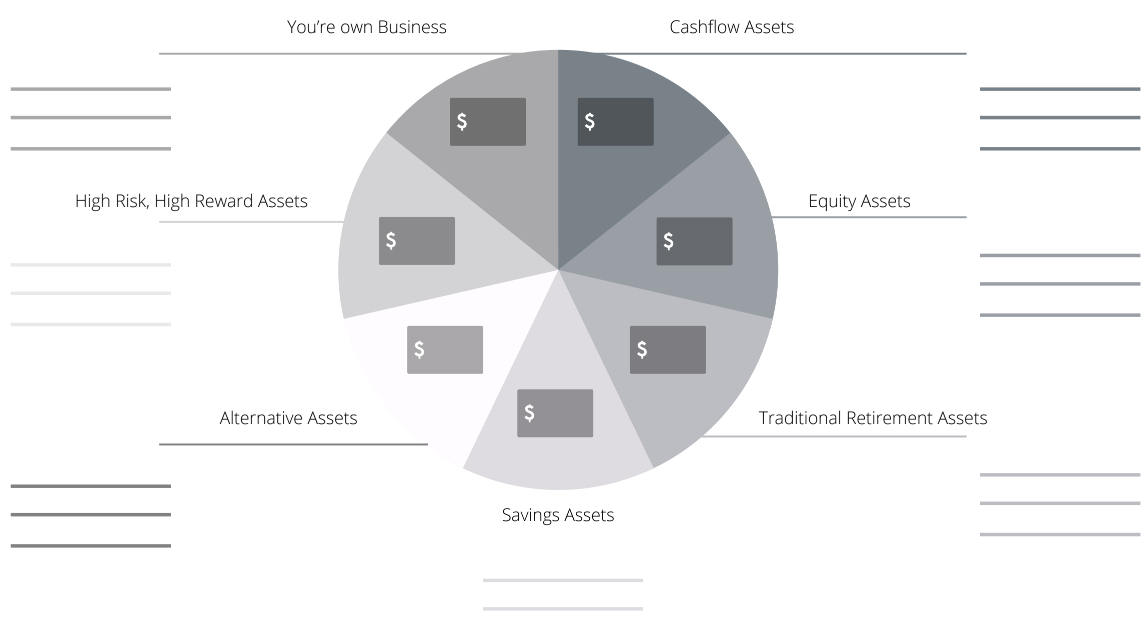
What would be important **20 years from now?**

Risk vs Guarantee
Cash Flowing vs Higher Equity Sale & Return
Short-Term vs Long-Term
Hands-on vs Handoff
Accredited vs Non-accredited
Traditional vs Alternative
Ownership vs no ownership
Small capital investment vs large capital investment

2. Choose an asset class that excites you the most

3. Write where you are going to begin learning about the class and expose yourself to opportunities (that could be a coach, book, podcast, blog):

4. Write how much you have currently invested in each asset class and what it is that you are invested in for each class:



What's Next?

I'm Krisstina Wise
Founder & CEO
Wealthy Wellthy & The Wise Money Method

Ready to do this work together?

If so, the next step is to take a moment to schedule a conversation with me or my team so that you can:

- Get one-on-one guidance on how much is enough for YOU
- Identify the #1 thing that's holding you back from wealth now
- Discover what's possible for you in terms of wealth-building over the next 3/6/12 months (and beyond)
- Receive a step-by-step action plan to get you started on drastically increasing your wealth and hitting your enough number

krisstina.com/call

@krisstinawise

@krisstinawise

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