

What's in the eBook?

- 10 Chapters
- 2 Bonus Chapters (My Life Story, Resources Used)  
(35,000 Words, 130 Pages)

- **Stock Market Investment** Teaching from No Experience to a WORKING Knowledge  
(1 of 3 Investment Accounts Publicly Shown with Link Inside. Started Public Account from \$2,000)
- Acquiring **Real Estate** on a Yearly Basis to Increase Net Worth
- Saving Money in **Real World Application**
- **Budgeting** (We Create the Budget Together. Video Link to YouTube Tutorial Inside eBook)
- Procedure from **Thinking to Writing to Selling eBook all Independently**. No middle-man needed.
- Playing a '**Numbers Game**' when Selling a Product (Quickest Way to Gather Capital)
- **Many More** in Depth Solutions





# The Real-Life Guide To Financial Independence: My Steps And Your Future

The Average

Sample

Joe Edition



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## CHAPTER 3: PASSIVE INCOME



### (Sample of Chapter 3)

That's not even the best part... Remember, that's only 1 city in 1 state. What happens when I do the same marketing tactic in the next town over and the next town over, in the same state? What happens when I apply this formula to the big city that I live near that has a population of 2 million people? 5% of the population marketed to multiplied by 5% of the actual buyers would amount to 5,000 people. Again, \$25 x 5,000 people is \$125,000! All of this from writing a book with NO BOOK EXPERIENCE and building my foundation. Any average joe can do this. You just need to take action and just start. Literally, **JUST PUT YOUR FOOT.....IN. THE. DAMN. WATER.**

These are only 2 cities that we looked at compared to the rest of the United States. There're still 49 states to apply this formula to. To make matters **EVEN** better, you still have the option to market this on the internet. First,



(Sample of Chapter 3- Another Section)

The last portion of this bonus topic I want to focus in on is about your net worth percentile. Your net worth is ultimately all the money / resources you own, minus all of the debt you owe. In addition, your percentile for net worth compares how you rank amongst other people. So, your net worth percentile is basically a measure of how wealthy you are compared to others. The wealthier you are, the LOWER your net worth percentile is. A 20% net worth percentile means you are in the top 20% for wealth. Now let's dive into this. This book is for the average joe and how the average joe can use SELF-DISCIPLINE and DIRECTED ACTIONS to catapult them into financial independence. Even as this book is for the average joe, I want YOU to be EXTRAORDINARY!!! EXTRAORDINARY does not mean remaining an average joe. Extraordinary means you NEED to have the obsession of being a millionaire. You need crazy obsession to the point where other people think you are out your mind. They will laugh. They will judge. All that matters is, you reaching that millionaire status. After scanning various finance articles, as of today, \$1.2 million will put you in the top 10% net worth percentile of USA citizens. That means, you are wealthier than 90% of the people simply by having a little more than a million dollars. If you have about \$10.4 million you are in that 1% net worth percentile. That 1% 'boogeyman' that is said to control the world... But before you think about being in the 1%, you must make your 1<sup>st</sup> million. The 1<sup>st</sup> million will be the hardest, but the following millions of dollars you make will gradually get easier. Remember, the easiest way to make that 1<sup>st</sup> million dollars is located above. You must follow the mathematical formulas above. Ask yourself, what is easier – working a job or selling a product to thousands of people for \$25 - \$100? (The answer is selling a product but...)

## Net Worth Growth from Acquiring Assets

# CHAPTER 6: ASSETS & LIABILITIES

Get to the capital quickly. Remember  
chapter 3 (Play the Numbers Game)





(Sample of Chapter 6)

**WANT TO LEARN THE STOCK MARKET OUTSIDE OF YOUR JOB? LET ME TEACH YOU SPECIFICALLY**

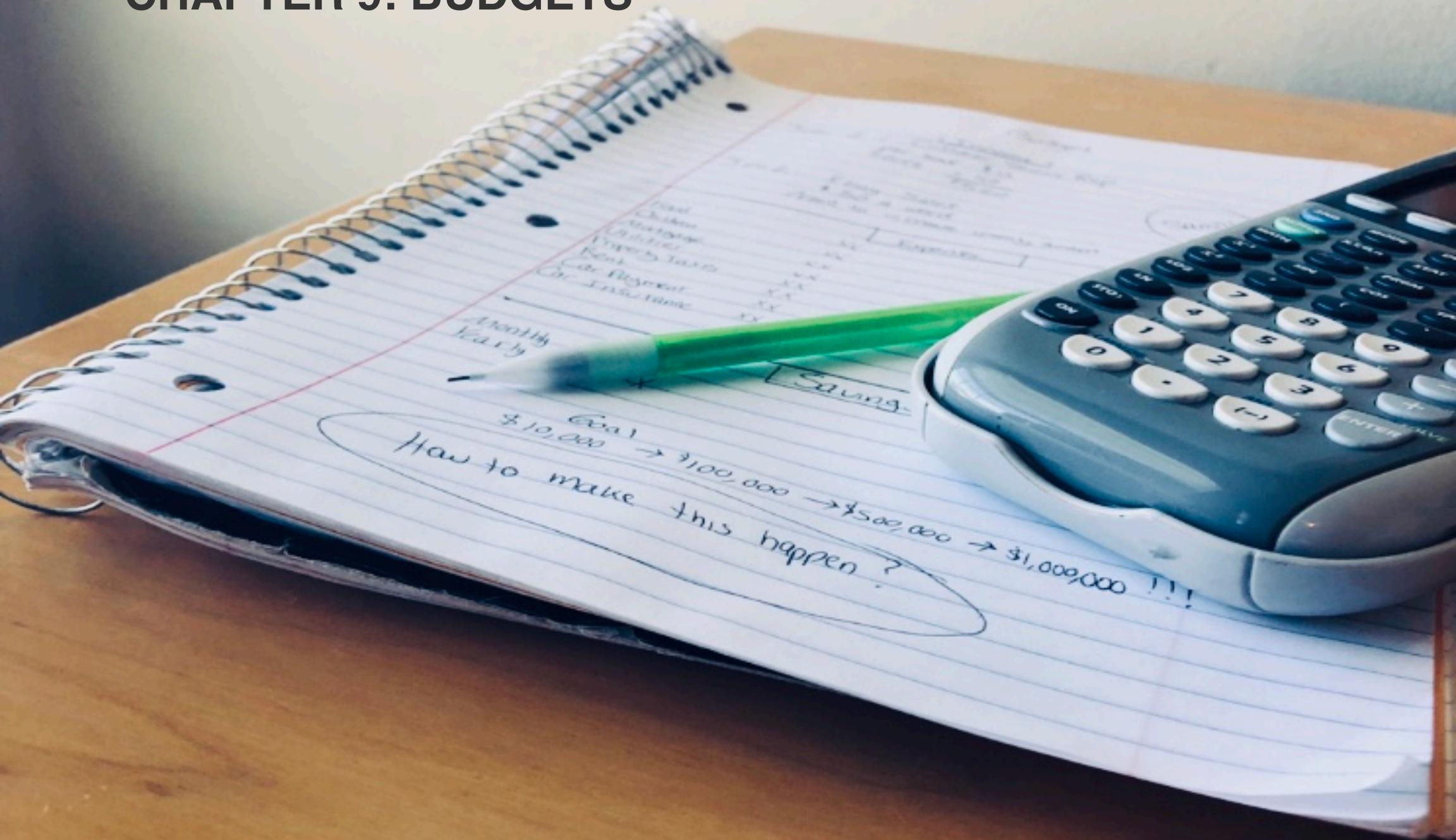
The reason I learned the stock market on my own is because I wanted to take matters in my own hands. I didn't want the government controlling WHEN I can touch my own 'retirement' money. If I follow the process above, I will have to work another 30 years to be able to have access to MY money. I want financial independence in all areas. So, let's get started! If you want to invest in the stock market, besides 401k plans from your job, the first step is you have to choose a broker. A broker is basically an online platform / website where you can go to buy stocks. All you do is simply sign up on the company's website. Brokers include, E-Trade, Robinhood, Interactive Brokers, Ally Invest, Fidelity, TD Ameritrade, Charles Schwab, Vanguard and a few others. My original broker was E-Trade, then Fidelity, but my favorite right now is Robinhood (because it is very user - friendly and there no stock fees). Once you pick a broker, you have to create an account with your broker platform by inputting information about yourself. This information includes: name, address, income range, investment experience, net worth, social security number, and a few others. Answer these to the best of your ability. This is required because your broker will send you a summary of your investments at the end of the year (1099-B), and your government needs to know this information for tax purposes. (If you sell a stock under a year of holding it, you will pay ordinary income tax rates. These are the same tax rates as your job. If you sell a stock after 365 days of holding it, you will pay capital gain income tax rates. Capital gain income rates are lower and more favorable to you.) Once you make an account, you will have to

link your bank account to deposit money into the brokerage platform. Once you deposit your money (it will usually take 3-5 days to fully show up) you are all ready to invest!

## Lesson 1: In the stock market,



# CHAPTER 9: BUDGETS



(Sample of Chapter 9)



Now let's create the actual budget together. The picture above is the finished product of what we are going to create together. Click on the video below for a step-by-step visual demonstration on how to create your budget. ([\\*Video link in book.](#))



1. There are three parts to this budget sheet. The 1st portion is for your income. Your income shows how much you make per hour at your job, the number of hours you worked, your gross paycheck, and your net paycheck after your average taxes. (Tax percentage may change depending if you make between a certain amount a year.) I break it down further by showing you your gross earnings by each period (Day, Week, Month, Year) and your actual paycheck per period (Day, Week, Month, Year).
2. The 2nd portion is for your budgeted expenses. I included a list of general expenses that the typical person will pay. I break each of these expenses down by each period as well (Daily, Weekly, Monthly, Yearly). I also included a 'Percentage of Income' formula to show you the percentage that each expense is taking up from your NET paycheck.
3. The 3rd and final portion is your savings. I break it down by each period (Daily, Weekly, Monthly, Yearly). The "Weekly" number is the most important, because what you do "weekly" influences how your year is going to turn out. Follow what you type into the Weekly section.
4. Play around with your file and see how much every single dollar is costing you, years down the line. (This is also why I advised you to not rely on an app and to use spreadsheet software (that you simply downloaded in 2 minutes for free.)

(End of Sample Readings)

**If you want different results, you DO something different.** That is a simple life principle.

**If you follow behind everyone else's decisions, you'll get everyone else's results.**

**For more, visit:**

**<https://dsdistributinggroup.webstarts.com/>**

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