



# WEALTH COMPASS

*Your Two-Minute Course Check*

## 9 Trail Markers To Financial Freedom

### 1. CAREER & INCOME SUCCESS (Chapters 1-2)

ACTION: Grow your marketable skills and income in work you enjoy.

NEXT: Once started, move to Trail Marker 2

### 2. THE 3% PROTECTION FUND & INSURANCE CHECK (Chapter 5)

ACTION: Save 3% of your annual income for emergencies and review your Insurance Protection Check

COMPLETE Before moving to Trail Marker 3

### 3. DEBT FREEDOM STRATEGY (Chapters 4 & 16)

ACTION: Eliminate all consumer debt with your choice of plans. Begin required pre-funds for future expenses

COMPLETE Before moving to Trail Marker 4

### 4. WEALTH ACCUMULATION (Chapters 6, 8-10)

ACTION: Invest 15% of your income following the 7-Step Wealth Accelerator to grow wealth safely and efficiently

NEXT: Once started, move to Trail Marker 5

### 5. SMART PROTECTION FUND (Chapter 5)

ACTION: Maintain your 3% Protection Fund and begin adding to your Smart Protection Fund for next level of protection.

COMPLETE Before moving to Trail Marker 6

### 6. PRE-FUND RESERVES (Chapters 13-16)

ACTION: Start elective pre-funds for major goals and non-monthly expenses

NEXT: When ready, move to Trail Marker 7

### 7. MORTGAGE FREEDOM (Chapters 13 & 17)

ACTION: Make extra mortgage payments to achieve complete debt freedom

COMPLETE Before moving to Trail Marker 8

### 8. EVERGREEN PORTFOLIO (Chapters 11 & 17)

ACTION: Grow your Evergreen Portfolio. 3 to 5 years before retirement, rebalance to prepare for withdrawal years as you keep growing

NEXT: Once started, move to Trail Marker 9

### 9. FINANCIAL FREEDOM NUMBER (Chapter 18)

ACTION: Define your specific Financial Freedom Number. Draft this early in any step for direction, refine as needed.

COMPLETED When portfolio reaches your target

## 5 North Star Principles

### 1. Live On Less Than You Earn (Chapter 3, 19)

- Pay yourself first and spend what remains
- First step in building wealth at any income level

### 2. Debt Freedom (Chapter 4)

- Get and stay debt-free
- Earning interest rather than paying it is wisdom

### 3. 3D Investment Success (Chapters 6, 8, 9, 11, 20)

- **Dimension 1: Gain Knowledge:** "An investment in knowledge pays the best interest." (Benjamin Franklin)
- **Dimension 2: Simplify the Strategy:** Invest in one or two low-cost index funds to eliminate complexity and high fees.
- **Dimension 3: Invest Consistently:** Keep your wealth engine running in all market conditions.

### 4. Simply Set It and Forget It (Chapter 9, 20)

- Automate bill pay and investing and forget it
- Ignore market noise and stay the course

### 5. Verify Before Trust (Chapter 7, 12)

- Follow the money— Know who benefits from financial advice
- Identify the 3 C's of conflicts
- Only invest in what you fully understand

*Clear focus beats misdirected speed every time.*