

Which path will you choose?

1. Develop a net worth mentality
It's how much you KEEP that's important!
2. Pay off credit card and high interest debt
3. Establish a 3-6 month emergency fund

**Start investing early,
the magic is in the compounding!**



Simple Tax Efficient

Early Investor:
 50% Domestic Large Cap Stocks
 25% Domestic Mid Cap / Small Cap Stocks
 25% Intermediate Term Bonds

+0r- 5%

Track Progress &
 Rebalance Allocation
 Once per year

Asset Allocation

Well-Diversified Investor:
 50% Domestic Large Cap Stocks
 25% Domestic Mid Cap / Small Cap Stocks
 10% International Stocks
 15% Real Estate Investment Trusts (REITs)
 20% Intermediate Term Bonds
 10% Inflation Protected Securities

Stocks, Bonds etc.

Early Retirement:
 30% Domestic Large Cap Stocks
 10% International Stocks
 20% Intermediate Term Bonds
 30% Inflation Protected Securities

Pay yourself first and start as early as possible!

KEEP INVESTING SIMPLE!



Your ego will betray you!
LOSS AVERSION

There is no way to completely avoid risk in life

HERD MENTALITY



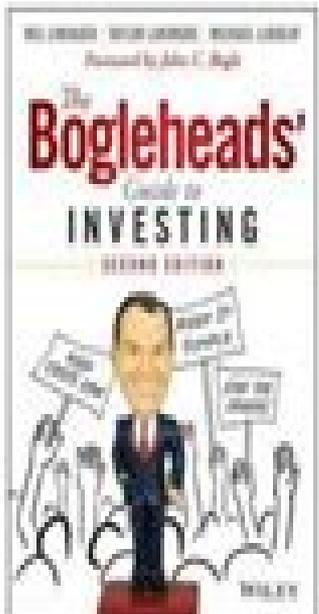
FEAR

TUNE OUT THE NOISE!

Mastering your investments means mastering your emotions



GREED



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 - The Rise of Digital Reading Bogleheads Guide To Investing Download
 - Advantages of eBooks Over Traditional Books
2. Identifying Bogleheads Guide To Investing Download
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Bogleheads Guide To Investing Download
 - User-Friendly Interface
4. Exploring eBook Recommendations from Bogleheads Guide To Investing Download
 - Personalized Recommendations
 - Bogleheads Guide To Investing Download User Reviews and Ratings
 - Bogleheads Guide To Investing Download and Bestseller Lists

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 - Exploring Educational eBooks
14. Embracing eBook Trends
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 - Interactive and Gamified eBooks

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