

VOLUME ONE

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# WORK. BUDGET. INVEST. SAVE

A WEALTH-BUILDING WORKBOOK



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Work is considered all the actions you take to reach your goals. Work is the overall umbrella of wealth building. We'll go over a couple of things later but first let's answer some questions:

*A rule of thumb is your expenses should not exceed more than 28% of your gross monthly pay.*

Do you currently have a job? \_\_\_\_\_

What is your TAKE HOME PAY? \_\_\_\_\_

How much AFTER bills do you have to put towards savings & investing?

Savings: \_\_\_\_\_

Investing: \_\_\_\_\_

Do you have multiple streams of income? \_\_\_\_\_

If "NO" why not

Check Box for each stream then we will calculate how much from each stream you have to out towards your goals:

## Streams of Income Calculation:

1. Earned (from your job):

How much left over after bills: \_\_\_\_\_

2. Profit (buying & selling):

How much after expenses: \_\_\_\_\_

3. Interest (loaning):

How much after expenses: \_\_\_\_\_

4. Dividend (stocks):

How much: \_\_\_\_\_

5. Rental (rental property):

How much after expenses: \_\_\_\_\_

6. Capital Gains (appreciation of assets):

How much: \_\_\_\_\_

7. Royalty (use of your product by someone else):

How much: \_\_\_\_\_

**Total Income after expenses:** \_\_\_\_\_

# What are your ultimate goals?

Be very specific for in your goal planning. Be as detailed as possible and make your goals both attainable and what seems as unattainable. Give yourself something to strive for.

On the next few pages we are going to break down this ultimate goal in time frames.

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Just for fun!!



T J G A M B M D Y A A I K Q C  
R U M O M N Y W D A X I L R Z  
V T T M A W D Y M B E A T J U  
M A U R N L C W L U O A H D N  
I W R H I I S H A N M T T B Q  
C S I R F I N X Z D K S L N M  
J E O I E R L N Z A G I A Z Y  
P W S U S F H H N N R L E N W  
A C T Y T K V Z F C W K W M Y  
S R Z C A J C G M E F C I Q K  
S L K Z T A F X N X Y E K Z N  
I W I Y I J Y K X V K H V D Y  
V S G V O M B U V Q X C Y J I  
E U N E N Z U L V X A Y O N C  
L L R B G F P V F Y H G C P F

ABUNDANCE  
MANIFESTATION  
WEALTH  
PASSIVE  
GOALS  
CHECKLIST

# 6 MONTH GOAL PLAN:

START DATE: \_\_\_\_\_

END DATE: \_\_\_\_\_

WHAT IS THE GOAL

WHY IS THIS A GOAL

CHALLENGES

RESOURCES

WHAT ARE THE BIG STEPS

WHAT ARE THE LITTLE STEPS

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

ADDITIONAL NOTES:

CHECKPOINT:  
HAVE YOU COMPLETED THIS GOAL? YES  NO

DATE OF CHECKPOINT: \_\_\_\_\_

# 12 MONTH GOAL PLAN:

START DATE: \_\_\_\_\_

END DATE: \_\_\_\_\_

WHAT IS THE GOAL

WHY IS THIS A GOAL

CHALLENGES

RESOURCES

WHAT ARE THE BIG STEPS

WHAT ARE THE LITTLE STEPS

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

ADDITIONAL NOTES:

CHECKPOINT:  
HAVE YOU COMPLETED THIS GOAL? YES  NO

DATE OF CHECKPOINT: \_\_\_\_\_

# 18 MONTH GOAL PLAN:

START DATE: \_\_\_\_\_

END DATE: \_\_\_\_\_

WHAT IS THE GOAL

WHY IS THIS A GOAL

CHALLENGES

RESOURCES

WHAT ARE THE BIG STEPS

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

WHAT ARE THE LITTLE STEPS

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

ADDITIONAL NOTES:

CHECKPOINT:

YES

NO

DATE OF CHECKPOINT: \_\_\_\_\_

HAVE YOU COMPLETED THIS GOAL?

# 2 YEAR GOAL PLAN:

START DATE: \_\_\_\_\_

END DATE: \_\_\_\_\_

WHAT IS THE GOAL

WHY IS THIS A GOAL

CHALLENGES

RESOURCES

WHAT ARE THE BIG STEPS

WHAT ARE THE LITTLE STEPS

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

ADDITIONAL NOTES:

CHECKPOINT:

YES  NO

HAVE YOU COMPLETED THIS GOAL?

DATE OF CHECKPOINT: \_\_\_\_\_

# 5 YEAR GOAL PLAN:

START DATE: \_\_\_\_\_

END DATE: \_\_\_\_\_

WHAT IS THE GOAL

WHY IS THIS A GOAL

CHALLENGES

RESOURCES

WHAT ARE THE BIG STEPS

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

WHAT ARE THE LITTLE STEPS

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

ADDITIONAL NOTES:

CHECKPOINT:

YES

NO

DATE OF CHECKPOINT: \_\_\_\_\_

HAVE YOU COMPLETED THIS GOAL?

# 10 YEAR GOAL PLAN:

START DATE: \_\_\_\_\_

END DATE: \_\_\_\_\_

WHAT IS THE GOAL

WHY IS THIS A GOAL

CHALLENGES

RESOURCES

WHAT ARE THE BIG STEPS

WHAT ARE THE LITTLE STEPS

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

## ADDITIONAL NOTES:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

CHECKPOINT:

YES  NO

HAVE YOU COMPLETED THIS GOAL?

DATE OF CHECKPOINT: \_\_\_\_\_

# DAILY PRODUCTIVITY LOG:

GOAL(S) FOR TODAY: \_\_\_\_\_

TODAY'S DATE: \_\_\_\_\_

## MY PLANS FOR TODAY:

5:00AM: \_\_\_\_\_

6:00AM \_\_\_\_\_

7:00AM \_\_\_\_\_

8:00AM \_\_\_\_\_

9:00AM \_\_\_\_\_

10:00AM \_\_\_\_\_

11:00AM \_\_\_\_\_

12:00PM \_\_\_\_\_

1:00PM \_\_\_\_\_

2:00PM \_\_\_\_\_

3:00PM \_\_\_\_\_

4:00PM \_\_\_\_\_

5:00PM \_\_\_\_\_

6:00PM \_\_\_\_\_

7:00PM \_\_\_\_\_

8:00PM \_\_\_\_\_

9:00PM \_\_\_\_\_

10:00PM \_\_\_\_\_

11:00PM \_\_\_\_\_

12:00AM \_\_\_\_\_

S	M	T	W	TH	F	S
<input type="checkbox"/>						

## THINGS TO REMEMBER:

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

THINGS THAT ARE PRIORITY:

CAN WAIT UNTIL LATER:

The next phase of the workbook is budgeting . This is where you will list and calculate all your income and expenses.

It's always best to utilize an excel spreadsheet to get a better understanding of your finances.

A rule of thumb I give to my subscribers is to round DOWN on your income and round UP to the nearest tenth on your expenses. The difference in cents adds up and allows you to have a little leeway with unexpected rise and fall in income/expenses.

Ex: Income is \$1,694.50-calculate as \$1,690.00  
Expense is \$57.89-calculate as \$60.00.

# ( \_\_\_\_\_ ) BUDGET

\*\*RENT/MORTGAGE: \_\_\_\_\_

INCOME:

DATE:	SOURCE:	AMOUNT:
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____
TOTAL: \$		_____

CAR:

BUDGETED: \_\_\_\_\_ SPENT: \_\_\_\_\_

GAS:

OIL:

LICENSE/TAGS:

MAINTENANCE:

TOTAL: \$ \_\_\_\_\_

UTILITIES:

BUDGETED: \_\_\_\_\_ SPENT: \_\_\_\_\_

CABLE:

ELECTRIC:

GAS:

INTERNET:

PHONE:

TRASH/WATER:

TOTAL: \_\_\_\_\_

MEDICAL:

BUDGETED: \_\_\_\_\_ SPENT: \_\_\_\_\_

MEDICATIONS:

COAY:

DENTAL:

VISION:

TOTAL: \$ \_\_\_\_\_

FOOD:

BUDGETED: \_\_\_\_\_ SPENT: \_\_\_\_\_

GROCERIES:

EATING OUT:

TOTAL: \_\_\_\_\_

CHILD:

BUDGETED: \_\_\_\_\_ SPENT: \_\_\_\_\_

DAYCARE:

CLOTHING/NECC:

PEDIATRICIAN:

TOTAL: \_\_\_\_\_

MISC:

BUDGETED: \_\_\_\_\_ SPENT: \_\_\_\_\_

TOTAL: \_\_\_\_\_

MONTHLY TOTAL: \_\_\_\_\_

Total monthly *Income*: \_\_\_\_\_

Total monthly *Expenses*: \_\_\_\_\_

When are your expenses Due:

Rent/Mortgage: \_\_\_\_\_

Car: \_\_\_\_\_

Insurance: \_\_\_\_\_

Phone: \_\_\_\_\_

Electric: \_\_\_\_\_

Trash/Water: \_\_\_\_\_

Misc: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Income: \_\_\_\_\_

-(minus)

Expenses: \_\_\_\_\_

**Total Remaining:** \_\_\_\_\_

**How much are you saving:** \_\_\_\_\_

What to invest in and how to invest in it are the two biggest questions asked when it comes to investing. Before we dive in I need you to know that no investment is without its own risk. It is prevalent that you always do your own due diligence to decide what investment options are best for you and your goals.

We're going to go over the 5 best ways to invest that will allow you to receive the largest return for your money. Before jumping into investing you need to be clear of your plans and goals. Also keep in mind the best investment strategy is having a diversified portfolio with assets from different industries.

We're going to look at the 5 best industries :

1. Real Estate
2. Marijuana
3. Artificial Intelligence
4. Biotechnology
5. Oil & Gas

# Oil & Gas

## ENERGY PIPELINES:

Pipelines play a critical role in the fueling of the U.S. economy. Because of that, companies that operate pipelines can be an excellent investment.

Investors can expect to see dividend between 5% to 9%. Because fewer people are investing in this sector, shares can be bought for cheap and returns continue to rank amongst some of the best.

- Gathering: collect the output from a group of wells (oil, natural gas, NGLs, and water) and transport it to central processing locations
- Transmission: ship oil, natural gas, and NGLs over long distances, usually from a central treating or processing facility to a market hub
- Distribution: distribute natural gas into homes and businesses

There are two types of companies operating in the pipeline industry: **Corporations** and **Master Limited Partnerships (MLPs)**.

-Distributable Cash Flow (DCF): measures the amount of cash flow a pipeline company produces in a period that it could distribute to investors via a dividend or MLP distribution.

-Earnings before Taxes, Interest, Depreciation, and Amortization (EBITDA): non-GAAP metric measures an asset's underlying earnings.

-Distribution Coverage Ratio: measures how many times a pipeline company can cover its distribution to investors with cash flow -- it's the inverse of the dividend payout ratio.

-Debt to EBITDA Ratio: measures how much debt a pipeline company has compared to its underlying earnings.

-Enterprise Value: adds a company's current market capitalization to its net debt.

# ENERGY PIPELINE INVESTMENTS TO CONSIDER:

- Enterprise Products Partners (EPD): \$17.84 per share, Dividend Yield: 10.36% (\$0.438 per share)
- Kinder Morgan (KMI): \$14.51 per share, Dividend Yield: 7.55%
- Energy Transfer (ET): \$6.48 per share, Dividend Yield: 10.3%
- J.P. Morgan Alerian Index MLP: \$12.89 per share; Dividend Yield: 10.97%

*Also consider:*

- Matador Resources: \$8.70

- SPDR S&P Oil & Gas Equipment & Services ETF: \$32.94

# BIOTECHNOLOGY

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Biotechnology, refers to any technology that incorporates biological organisms. This industry makes products for four major industries:

- 1) healthcare (medical)
- 2) crop production and agriculture
- 3) non-food (industrial) uses of crops and other products (biodegradable plastics vegetable oil, biofuels)
- 4) environmental uses.

These stocks tend to be on the riskier side, so it is important to determine your risk tolerance before investing.

Some things to consider that may impact this industry :

**-Clinical Failure:** the most critical of these biotech-specific risks is the potential of failures in clinical trials. All biotech companies must thoroughly test their experimental drugs to assess the drugs' safety and efficacy in treating the targeted condition. Only 11% of experimental drugs that begin clinical studies jump check off all the hurdles needed to file for regulatory approval.

**-Regulatory Approval Setbacks:** nearly 15% of drugs submitted for approval get a thumbs-down from the FDA, according to BIO.

-**Commercialization Issues:** even after a drug wins regulatory approval, companies must still persuade insurers and government healthcare programs to cover the cost of a new drug.

-**Loss of Exclusivity/ Expiration of Patent:** biotech companies often compete against other drugmakers, they enjoy protection for a while from potential rivals seeking to market generic or biosimilar versions of their drugs. Biologic drugs receive a 12-year period of exclusivity from biosimilar competition, while non-biologic drugs typically have a 5-year exclusivity period

### WHAT TO LOOK FOR IN A BIOTECH STOCK:

1. current product lineup
2. pipeline
3. financial position
4. valuation

### TOP BIOTECH STOCKS:

1. Alexion Pharmaceuticals: \$109.64 per share
2. Amgen: \$260.95 per share
3. Editas Medicine: \$32.56
4. Vertex Pharmaceuticals: \$303.10
5. SPDR S&P Biotech ETF \$120.36

### PENNY STOCKS:

1. CymaBay Therapeutics: \$3.86
2. InflaRx: \$5.14
3. Five Prime Therapeutics: \$6.78
4. Tonix Pharmaceuticals Holding: \$1.55

# ARTIFICIAL INTELLIGENCE

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This industry is by far one of the FASTEST growing industries, projected to be over \$15 Trillion by 2030. Millions of jobs are being lost to artificial intelligence. Experts predict the main drivers to be in 5G and cloud technologies. With technology continually changing and innovating, and a heated race between the U.S. and China in AI, this industry should remain a strong investment option in 2020.

A.I. involves the use of algorithms that guide machine behavior to solve problems in a way that is smart or humanlike.

Sub-categories:

- Machine Learning: focuses on the idea that computer algorithms can recognize patterns and "learn," continuing to improve the more data they are fed

- Neural Networks: algorithms of many densely interconnected processing nodes that have been inspired by the human brain

- Deep Learning: uses neural networks to analyze a set of data along a wide variety of different dimensions, identifying patterns, and stacking these patterns on top of one another to create categories that can be used for classification

Uses for AI extend far beyond search engines and social media platforms. Advancements in AI-powered technology could have huge implications for the healthcare field, with the potential for algorithms to dramatically expedite analysis of patient histories and, in some cases, offer predictive diagnoses.

## BEST AI STOCKS:

1. Alphabet's Google: \$1563.84 per share
2. Baidu: \$124.35
3. Nvidia: \$420.43
4. Amazon: \$3,196.84

# MARIJUANA

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Cannabidiol or CBA is an extremely popular trend and will continue to grow, it is expected to be over \$100 Billion within the next 10 or so years.

THERE ARE TWO BROAD CATEGORIES OF CANNABIS PRODUCTS:

- Medical:** prescription from an authorized healthcare provider is typically required for patients to obtain medical marijuana
- Recreational:** Legal in 11 US states plus DC and have been legal in Canada since 2018

TYPES OF MARIJUANA STOCKS:

1. Cannabis Retailers/Growers: companies that cultivate cannabis (often in indoor facilities and greenhouses), harvest the crops, and distribute the end products to customers
2. Cannabis Focused Biotechs: develop cannabinoid drugs
3. Providers of Ancillary Products: companies that support marijuana growers by providing products and services such as hydroponics products and lighting system

## Risks:

1. Legal & Political: selling marijuana remains illegal at the federal level in the U.S.
2. Supply/Demand: when supply outstrips demand, prices usually fall

3. OTC Risks: OTC stocks don't have to file regular financial statements, which are important for investors, which would enable them to assess the risk of the stocks. They also don't have to maintain minimum market caps (the total value of outstanding shares), which can result in a low level of liquidity

4. Financial Constraints: many cannabis companies are unprofitable and face the prospect of running out of cash, they often have to raise capital by issuing new shares, which dilutes the value of existing shares

## BEST MARIJUANA STOCKS:

1. Valens: \$2.10

2. OrganiGram: \$1.52

3. Innovative Industrial Properties: \$94.66

4. Canopy Growth: \$17.69

5. Cronos Group: \$6.63

# REAL ESTATE

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Real Estate is by far the absolute BEST asset to invest in to make great returns with lower volatility than stocks and bonds. It is an industry that will never go away. There are dozens of paths you can take to invest in real estate, I want to look at my favorite 3.

## 1. REIT's:

The easiest way to describe this method is you're making income off of rental properties without actually owning. REIT's are companies where investors pool their money to invest in a portfolio of properties that they may not have access to individually. Money is made by leasing/renting/selling properties they own. Since they're set up as trusts, there are rules on what kind of assets they can own and how they return capital to shareholders through dividends.

Buying publicly-traded REITs is similar to investing in stocks. You can buy them through a typical brokerage account and most tax-advantaged accounts such as IRAs, 529 college savings plans, and health savings plans.

### **Best REITS:**

- Global Net Lease Inc: \$16.13
- SPDR S&P 500 ETF Trust \$324.32
- VICI Properties Inc.: \$21.13
- Prologis: \$94.73
- Sun Communities: \$135.63

## 2. TAX LIENS:

This strategy is particularly popular to investors because it allows you to potentially gain real property for cheap, sometimes as low as \$500. This occurs when a homeowner defaults on paying their property taxes and the county court places a lien on the property. It allows the investor to either recoup their initial investment plus interest or have the potential to take over the property.

**Tax Deeds:** Allows you to take ownership after the homeowner defaults on the loan.

## 3. LAND:

Another popular strategy is investing in land. This is when you buy land and either:

- Sit on it as it appreciates in value
- Flip it a higher price for a profit
- Lease it commercially
- Rezone it

You can find land for really cheap sometimes as low as \$1,000

#### 4. RENTAL PROPERTIES:

My personal favorite form of investing. This is when you get property and rent it out for monthly rental payments. This form of investing is extremely popular because:

- great source of monthly passive income
- ability to use as leverage
- appreciation of property value
- great tax advantages

The easiest ways to get started with a rental property portfolio is to try house-hacking or Tax liens.

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BEST WAY TO BUILD WEALTH AND PROTECT YOUR ASSETS IS TO DIVERSIFY  
YOUR PORTFOLIO. SO MARKOFF THE ASSETS YOU WILL INVEST IN GOING  
FORWARD.

1. Stocks
2. Bonds
3. Precious Metals
4. Real Estate
5. Mutual Funds

The last but not least part of this workbook is Savings. It really doesn't matter how much money you make but how much money you keep. When I say keep, I mean how much money your **MONEY** is making you.

Let's revisit some earlier questions?

*Remember to round DOWN for your pay and round UP to the tenth for your expenses. Also remember, a rule of thumb is your expenses should not exceed more than 28% of your gross monthly pay.*

How much is your monthly take home NET pay? \_\_\_\_\_

What is the total of your monthly expenses? \_\_\_\_\_

Now subtract your expenses from your net pay:

What is your leftover amount? \_\_\_\_\_

What is your DTI (debt-to-income)? \_\_\_\_\_

How to calculate DTI:

- 1) Add up the amount you pay each month for debt and recurring financial obligations (such as credit cards, car loans and leases, and student loans). D
- 3) Divide that total number by your monthly pre-tax income. The resulting percentage is your debt-to-income ratio.

Ex: **if your monthly debt payments are \$3,000 and your monthly gross income is \$10,000, your DTI ratio is 30%;  $\$10000/\$3000=30\%$**

Now that you have an idea of what your leftover income is, it's time to put it into action. As I stated earlier, it's not about how much you make but how much you keep; make your money work for you.

The best ways to save and BUILD wealth not including the items mentioned in the Invest chapter. All of these draw interest depending on amount invested and length of term.

-**CD's (Certificate of Deposits)**: a time deposit, a financial product commonly sold by banks, thrift institutions, and credit unions.

-**High Yield Savings**: type of savings account that typically pays 20-25 times the national average of a standard savings account

-**529 Accounts**: a tax-advantaged investment vehicle in the U.S. designed to encourage saving for the future higher education expenses of a designated beneficiary

-**Market Mutual Accounts**: money market deposit account is a deposit account that pays interest based on current interest rates in the money markets

Banks to consider:

***Capital One, Fidelity, Ally Bank, BBVA***

***For 529: UNest App, Fidelity***

Now let's dive back into some numbers.

What is your Savings Goal for the Year? \_\_\_\_\_

Now let's break that down.

I want to save \$ \_\_\_\_\_ by \_\_\_\_\_.

DIVIDE YOUR **YEARLY** GOAL BY 12.

That is \$ \_\_\_\_\_ per month.

DIVIDE YOUR **MONTHLY** GOAL BY 4.

That is \$ \_\_\_\_\_ per week.

DIVIDE YOUR **WEEKLY** GOAL BY 7

What is the value \$ \_\_\_\_\_

I need to save \$ \_\_\_\_\_ everyday to reach my goal of \$ \_\_\_\_\_  
by \_\_\_\_\_.

Once I reach my goal I will: *(circle all that applies)*

Continue to save:

Invest it: \_\_\_\_\_

Other: \_\_\_\_\_

# REFLECTION:

*Save this form to complete at the end of a year.*

Write down your reflections:

Did you complete all of your goals? \_\_\_\_\_

Did you stick to your savings plans: \_\_\_\_\_

Did you do any investing? \_\_\_\_\_

–

What will you do better going forward?

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Did you add anything EXTRA to your savings? \_\_\_\_\_

# IN CONCLUSION.

I HOPE YOU HAVE FOUND THIS WORKBOOK NOT ONLY ENTERTAINING BUT ALSO INFORMATIONAL. FEEL FREE TO VISIT OUR FACEBOOK AND LEAVE US A REVIEW.

FOR MORE INFORMATION AND RESOURCES YOU CAN ENROLL IN OUR 7 FIGURE INVESTORS CLUB.

[WWW.TDFINVESTMENTGROUP.COM/INVESTORS-ACADEMY](http://WWW.TDFINVESTMENTGROUP.COM/INVESTORS-ACADEMY)

ALSO CHECK OUT THE ACTIVITIES ON THE NEXT FEW PAGES.

# Quiz.

1. A CD account draws interest on amount invested?

-True

-False

2. REITS allows you to buy rental property for CHEAP?

-True

-False

3. Marijuana is legal in 15 states?

-True

-False

4. John works 2 jobs, has 1 rental property and sells t-shirts.  
John has a total of 4 streams of income?

-True

-False

5. My expenses should be no more than 28% of my GROSS  
monthly income?

-True

-False

# THINGS TO REMEMBER CHECKLIST;

In order to reach my wealth goals I will: *(think of something **work** related)*:

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In order to reach my wealth goals I will stick to my **budget** and cut out: *(think of 3 unnecessary expenses)*:

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

In order to reach my goals I will **invest** more in: *(list 3 investments)*:

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

In order to reach my wealth goals I will dedicate \$ \_\_\_\_\_ to my savings every month.

