EVERYDAY MILLIONAIRES INVESTING GUIDE

A STEP-BY-STEP PLAYBOOK TO BUILDING WEALTH

BY CHRIS HOGAN

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Congratulations! If you're reading this guide, you're ready to dig in and build wealth the right way for your future. This is the first time all of my investing advice is found in one place, without having to attend and travel to one of my events. I can't wait to guide you step-by-step with this information so you can feel confident about investing and saving for the future.

BEFORE YOU START INVESTING, WORK *THE BABY STEPS*

Any successful investment strategy relies on a firm financial foundation, so it's important to lay the groundwork by working through the **Baby Steps.** In other words, I want you to get out of debt and have a full emergency fund before you start investing.

Your income is your most powerful wealth-building tool. But as long as it's tied up in debt payments, you can't build wealth. And if you begin investing before you've built up your emergency fund, you could end up tapping into your retirement accounts when an emergency comes along.

So, if you haven't paid off all your debt (except your home) and saved three to six months of expenses in an emergency fund, then postpone investing for now. However, once you've reached that point, you're ready to get serious about investing for the future. And that's exciting!

STEP 1: **SAVE $1,000** for your starter emergency fund.

STEP 2: **PAY OFF ALL DEBT** (except the house) using the debt snowball.

STEP 3: **SAVE 3–6 MONTHS** of expenses in a fully funded emergency fund.

STEP 4: **INVEST 15%** of your household income in retirement.

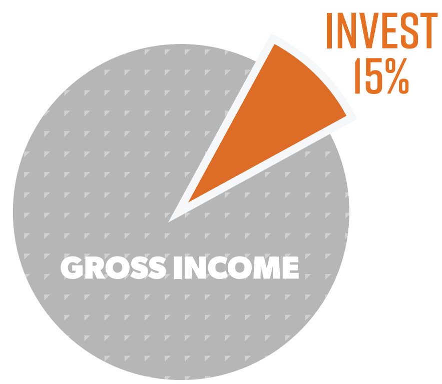
STEP 5: **SAVE FOR YOUR CHILDREN'S COLLEGE FUND.**

STEP 6: **PAY OFF YOUR HOME EARLY.**

STEP 7: **BUILD WEALTH & GIVE.**

"SUCCESS IS THE RESULT OF FOLLOWING THROUGH ON SMALL COMMITMENTS EVERY DAY.

THE BIG *PICTURE* OF INVESTING



Once you get out of debt, you need to start investing 15% of your gross income into mutual funds for retirement. This will allow you to save for the future while **also** taking care of other financial needs like paying for kids' college and paying off your mortgage as quickly as possible. Here's an overview of what that investing should look like:

1 INVEST IN A 401(k) OR ROTH 401(k).

A 401(k) is an employer-sponsored savings program that allows you to contribute part of your income into a retirement savings account. Your money is then put into different mutual funds of your choosing. **I suggest contributing up to the employer's match.**

However, some companies now offer **Roth 401(k) plans.** With a Roth 401(k), your contributions are made with **after-tax dollars.** That means you won't pay taxes when you take out money in retirement. If your Roth 401(k) offers good mutual fund options, you can invest your entire 15% there and skip Steps 2 and 3 on the next page.

2 CONTRIBUTE TO A ROTH IRA UP TO THE ANNUAL MAX.

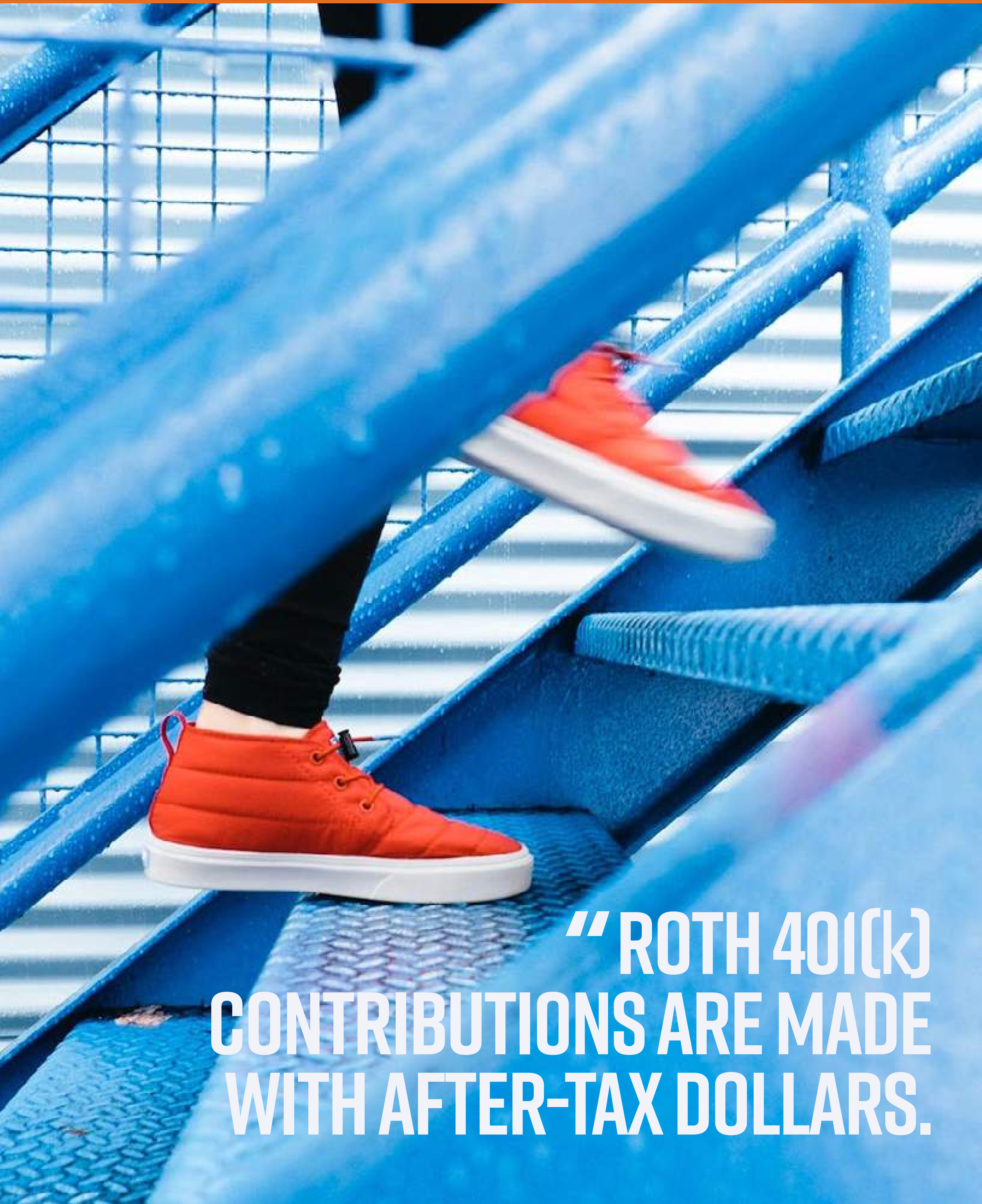
A Roth IRA (Individual Retirement Arrangement) is similar to a Roth 401(k) because taxes are taken out before you invest your money. But a Roth IRA isn't offered by your employer—you go through a bank or investing firm. As of 2019, a Roth IRA has an annual contribution limit of $6,000 ($7,000 if you're 50 or older).

Once you've reached the match in your company's 401(k) plan, invest in a Roth IRA up to the contribution limit.

If your company doesn't have a company match, max out your Roth IRA first so you get the tax benefit when you retire. Then you can invest in a 401(k).

3 INVEST THE REST OF YOUR 15%.

If you've invested in your 401(k) and a Roth IRA and still haven't reached 15% of your gross income, keep bumping up your contribution to your 401(k) until you hit 15%. For example, if your company will match 4% of your 401(k) contributions, invest 4% in that account and then put the remaining 11% in a Roth IRA. If that remaining 11% doesn't put you at the annual contribution limit for a Roth IRA ($6,000–7,000), max out that Roth IRA and then go back to your 401(k) to finish out investing 15%. The company match does NOT count as a part of the 15%.



"ROTH 401(k) CONTRIBUTIONS ARE MADE WITH AFTER-TAX DOLLARS.

"MOST PEOPLE DON'T PUT AWAY NEARLY ENOUGH.

WHY YOU NEED TO *INVEST 15%* OF YOUR INCOME

One of the most common questions about investing is **how much you should invest**. Most people don't put away **nearly** enough. You need to invest 15% of your gross income. Here's why:

BECAUSE YOU WANT A BIGGER NEST EGG

The U.S. Census Bureau says the median household income is around $59,000.[1] Fifteen percent of that would be $8,850 a year, or $737.50 a month. Over 30 years, that could grow to $1.6 million, assuming a 10% return. Sounds awesome, right? Who **doesn't** want to be a millionaire?

But look at what happens if you drop that 15% down to 5.5%—the average personal savings rate in the U.S.[2] At that percentage, you're investing $3,245 a year, or around $270 a month. Over 30 years, assuming that same 10% rate of return, you could be looking at $586,256. Acting like everybody else could get you about $586,000 for retirement. But choosing to be smarter and investing 15% could mean $1.6 million. Which do you want?

"CHOOSING TO BE SMARTER AND INVESTING 15% COULD MEAN $1.6 MILLION.

BECAUSE SOCIAL SECURITY WON'T REPLACE YOUR INCOME

I've heard a lot of people say that they're counting on Social Security to pay for expenses during retirement. **That's a bad financial plan.** In 2017, the average monthly benefit for retired workers was $1,369 a month.[3] That's only $16,428 a year. To give you some perspective, the federal poverty level for a family of two (that's you and your spouse if you're married) is currently $16,240.[4] Do you want to live just above the poverty level? Me neither.

Social Security is icing on the cake. It's a nice addition, but it's not the heart of your retirement plan.

BECAUSE MEDICAL CARE IS EXPENSIVE IN RETIREMENT

Fidelity estimates that a 65-year-old couple will need $275,000 for health care costs in retirement.[5] That **doesn't** include any long-term care costs, which could reach around $138,000 per person![6] Even if you're healthy now, the Administration on Aging estimates that people turning 65 today have almost a 70% chance of needing some kind of long-term care in their remaining years.[7] You do **not** want to mess with those odds! You need a solid retirement nest egg.

THE AVERAGE 65-YEAR-OLD COUPLE WILL NEED $275,000 FOR HEALTH CARE COSTS IN RETIREMENT.

DIVERSIFICATION: PUTTING YOUR EGGS IN DIFFERENT BASKETS

The word "diversification" is one of those $20 words you hear in financial news. Here's a simple definition: **To spread out your money across different kinds of investments.** Think of the old proverb, "Don't put all your eggs in one basket." In this situation, the eggs represent your money and the basket represents mutual funds.

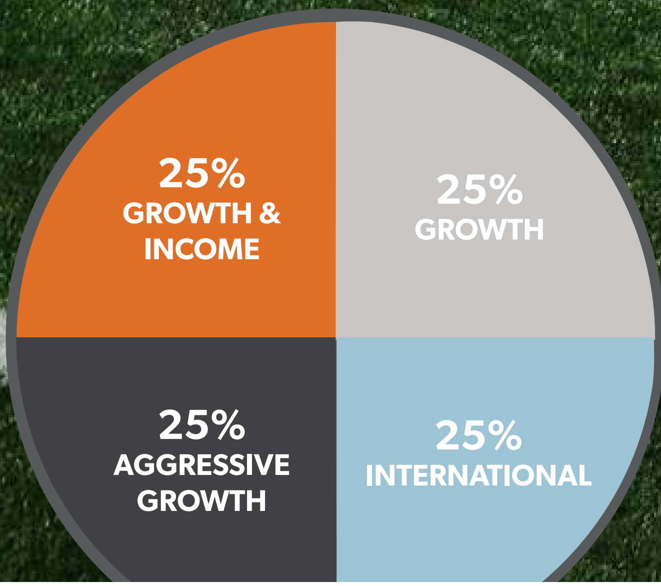
The easiest way to make sure your investment portfolio is diversified is by putting your money into four different mutual funds. Here are the funds you're looking for:

GROWTH AND INCOME (25%): These funds bundle stocks from larger, more established companies. These funds are the most predictable and are less prone to wild highs or lows. Typically, though, they won't earn as much money as other funds.

GROWTH (25%): These funds are made up of stocks from growing companies. They often earn more money than growth and income funds but less than aggressive growth funds.

AGGRESSIVE GROWTH (25%): These funds have the highest risk and highest possible reward. They're made up of stocks in companies that have high growth potential, but they're also less established and could swing widely in value.

INTERNATIONAL (25%): These funds are made up of stocks from companies outside the U.S.



PUT YOUR MONEY INTO FOUR DIFFERENT MUTUAL FUNDS

To diversify your portfolio, you need to put your money equally across these four kinds of funds. That way if one type of fund (like international) isn't doing well, other funds can balance it out. And, by investing in multiple mutual funds, you ensure that they all smooth each other out, too. You don't have that safety net if you invest in single stocks, which is why I never recommend doing that. You never know which stocks will go up and which will go down, so diversifying your investments gives you the best protection against huge losses.


ONE DAY
YOU'LL THANK
YOURSELF
FOR NEVER
GIVING UP.

WHEN DO YOU DROP A MUTUAL FUND?

If a fund doesn't perform well over the long haul or if it's not a good fit for your overall strategy, it may be time to drop that fund from your portfolio. Here are some things to look at when deciding whether to drop a mutual fund. As always, talk with your financial advisor before you make that decision.

EXPENSE RATIO TOO HIGH: Though you should never choose a mutual fund based on its expense ratio alone, understanding a fund's expenses is important. The money you pay toward expenses and fees is money that's not in your portfolio earning you interest.

TOO MUCH TURNOVER: When a fund has a high turnover rate (how often the fund's holdings are bought and sold each year), it can lead to significant fees for you and potential tax implications. **A lower turnover ratio also shows that the management team isn't trying to time the market for a bigger return.**

OUT OF BALANCE: Over time, the market fluctuates and shares are bought and sold, so your portfolio will change. This may mean you no longer have 25% of your investment in each of the four categories. To get back on track, your investment professional can rebalance your funds, or they may recommend dropping a fund in favor of a different one.

Listen up, because this is important: I don't ever want you to drop a fund because you're nervous about the market. If you're anxious, talk with your investing pro. They'll be able to guide you through the ups and downs of investing.

STEPS FOR INVESTING IN YOUR 401(k)

With all the jargon and terms and paperwork, some people can get confused about how to invest in their 401(k), 403(b) or 457. Don't worry—it's easier than you think. Here are the basic steps for getting started with your workplace investing. In the steps below, I use the term 401(k), but the process is very similar for 403(b) and 457 plans. Keep that in mind.

1 START WITH YOUR PLAN DOCUMENT.

The best place to start making your selections is your company's Plan Document. It gives you all the important details about your company's retirement plan. It also includes information about the fees related to your 401(k), the services available to you and how to make changes.

2 COMPLETE YOUR PLAN ENROLLMENT FORM.

This is what you've been waiting for! You'll use the enrollment form to designate a percentage of your paycheck for retirement. But there are a couple of other things about this form you need to pay attention to:

PRE-TAX OR ROTH: If your company offers both options, you'll need to decide between a traditional 401(k) and a Roth 401(k). Remember, a traditional 401(k) allows you to make contributions from your pay **before** taxes are taken out. In a Roth 401(k), your contributions are made **after** taxes are taken out. I recommend investing in a Roth option because the money grows tax-free and you're not taxed on any withdrawals in retirement.

AUTOMATIC REBALANCING: If it's available, it's a good idea to select the automatic rebalancing option for your 401(k) selections. Once a year, your fund manager will rebalance your funds to protect your nest egg from stock market ups and downs. That's because over time, one fund will perform better and a good portion of your portfolio could be from that fund. For example, your aggressive growth funds may outperform expectations, while your growth and income funds move at a snail's pace. When the market turns, however, your aggressive growth funds may take a hit, while your growth and income funds keep their slow and steady pace. That's why automatic rebalancing is important.

3 LEARN ABOUT YOUR INVESTMENT OPTIONS.

Remember that brochure or booklet that came with your 401(k) enrollment packet from HR? It should provide descriptions of all your 401(k) selection options. However, no brochure is going to give you the complete lowdown on all your investing choices. And those brochures will suggest investing in target date funds, which contain predetermined investment mixes depending on the date you plan to retire.

I don't like target date funds for two reasons. **First, you will have the tendency to go on autopilot and forget about your investments.** And that's not okay! I want you to know what you're investing in and why. Second, your retirement could last decades, so you don't want your investments to stop growing! If you end up not using all your money, you get to leave an amazing legacy for your kids and grandkids.

4 PICK THE RIGHT FUNDS FOR YOUR 401(k).

Your company's 401(k) provider will ask which mutual funds you want to invest in and in what percentages. Since choosing the right mutual funds can go a long way toward helping you reach your financial goals and prevent unnecessary risk, you want to compare your options before making your selections. Here are a few questions to consider as you decide which funds are best for you:

- **Does this fund cover different business sectors like financial services, technology and health care?**
- **Has the fund outperformed other funds in its category over the past 10 years or more?**
- **What costs are associated with the fund?**
- **How often are investments bought and sold within the fund?**

If you can't find answers to these questions on your own, ask your financial advisor for help. It's worth the extra time to know you're making an informed decision about your investments.

Investing pros may charge a one-time fee for a 401(k) consultation, and that's a reasonable cost for the time they spend to help you make smart 401(k) selections. Just make sure you know what to expect before your appointment so there are no surprises.

5 DON'T OVERLOOK YOUR BENEFICIARY DESIGNATION FORM.

Anyone who's filled out a life insurance application is familiar with a beneficiary form. This is where you state who will receive the money from your 401(k) in the event of your death. If you're married and have kids, this probably won't be a tough decision.

This is one form people fill out and forget. If you divorce or remarry, have children, or lose a spouse, **make sure you update this form.**

CONSISTENCY & PERSISTENCE CREATE RESULTS.

WHAT TO DO WITH AN OLD 401(k)

If you have an old 401(k) or a similar account—such as a 403(b) or 457—from a previous employer, you have three options:

1. **Leave your 401(k) at your old job (not always possible or a good idea).**
2. **Transfer the money into your new employer's plan (not always possible).**
3. **Roll over the funds into an IRA (usually the best option).**

Cashing out your 401(k) is an option, but mark it off the list. You'd lose about 40% of your money in taxes, fees and penalties. Options No. 1 and 2 may not be available to you, nor are they particularly good options. The best option, No. 3, is to roll over the funds directly from your 401(k) into an IRA. And that's easy to do.

HOW TO ROLL OVER A 401(k) INTO AN IRA

The important part of putting your 401(k), 403(b) or 457 funds into an IRA is the paperwork. The process itself is not complicated, but it takes a few steps:

1 CALL THE 401(k) ADMINISTRATOR.

Ask them for the forms you'll need to complete to make the transfer. If you're not sure who to call, talk to someone in the HR department.

2 **OPEN AN IRA.**
If you work with an investing pro, ask them for help. You can also open an IRA through a bank, mutual fund company or brokerage firm. You'll need your Social Security number and driver's license or another ID. That account will be empty for now. That's what happens in Step 3.

3 **REQUEST AND CONFIRM A DIRECT ELECTRONIC TRANSFER.** The money should go directly from the old 401(k) account to the IRA account. **Don't ever have funds given to you. You'll pay big bucks in taxes and penalties.**

4 **MAKE YOUR INVESTMENT CHOICES.** Your new IRA is like a sack that holds your groceries. You still have to choose the groceries—in this case, the mutual funds. Again, you can talk with your investing pro for help with this.

As soon as possible, start contributing to your new employer's 401(k) plan, and make sure you get the most out of any employer matching. If there is a waiting period before you can opt in, or if the new company doesn't offer a 401(k), then contribute to your IRA every month, up to $6,000 a year. And make sure the money is automatically withdrawn from your paycheck.

CAN I ROLL OVER A 401(k) INTO A ROTH IRA?

You can also roll over an old 401(k) into a Roth IRA. The process is the same as with an IRA. However, when you choose a Roth IRA, **you'll have to pay taxes on the money in your 401(k)** because it hasn't been taxed yet. Those taxes will be due when you file your income taxes for that year.

Now, if you have the cash on hand to pay those taxes, a Roth IRA is probably a good option. The money then grows tax-free and you won't pay taxes on the money when you take it out at retirement. But **never dip into the investment balance to pay the taxes on a Roth IRA conversion**. You could be cheating yourself out of thousands of dollars that you could have earned in compound interest.

YOUR INVESTMENTS HARD AT WORK: COMPOUND INTEREST

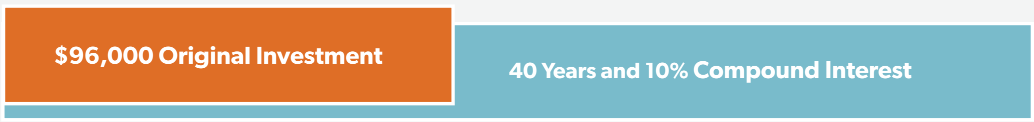
What's one key to success in investing? Compound interest. Yep. It's that basic. But you need to understand that **compound interest works behind the scenes for years before you can see significant growth**. But then out of nowhere, you'll see crazy growth—if you're patient.

Let's say you get a job at age 25 and take advantage of your company's 401(k) plan. You're young and your salary isn't huge, but you put away $200 a month toward your investments. If you did that for 40 years, you'd contribute $96,000. But you'd earn over $1 million in growth, assuming a 10% return. If you'd put away $250 instead, you'd invest $120,000 over 40 years, but you could end up with $1.3 million in growth. **That's** how compound interest works.

RULE OF 72: HOW LONG IT TAKES FOR INVESTMENTS TO DOUBLE

You might have heard the term, "Rule of 72." It's a simple math trick you can use to figure out compound interest. You simply divide the interest rate into 72. So, at an interest rate of 10%, any money you have will take 7.2 years to double. In 7.2 years, $1,000 will become $2,000. It would take the same amount of time for $500,000 to become $1 million.

Why is this information helpful? Because you can look at your current investment portfolio and figure out how much time (roughly) it will take for that money to double. It also shows the importance of giving compound interest plenty of time to do its work. If you hang on, that $250 monthly investment could make you an everyday millionaire. Slow and steady wins the race.



$96,000 NOW EQUALS OVER $1 MILLION!

LEAVE YOUR INVESTMENTS ALONE!

Now, once you've opened an account and you're putting away money every month, leave your investing portfolio alone, **especially** when the market slumps. One moment of panic could cost you thousands of dollars or more!

Historically in the investing world, what goes down eventually comes back up. For example, during the financial crisis of 2007–2009, the S&P 500 Index (which tracks the performance of the top 500 companies in the U.S.) dropped 57% between October 2007 and March 2009.[8] However, the S&P bounced back. By 2013, stock prices had recovered their losses and have been steadily improving since.[9]

When you invest, you have to think long-term and wait patiently for your nest egg to grow. A good investing professional can help you through those market highs and lows so you don't make a dumb decision out of fear. They can also help you decide when or if it's time to dump a fund.

"PROFESSIONALS *PLAY TO WIN* BECAUSE THAT'S HOW THEY GET *PAID.*

BENEFITS OF WORKING WITH A FINANCIAL ADVISOR

Some people think they can manage their money on their own. Folks, that's a **really** bad idea. **You want to work with a financial advisor, even if you're young and just starting to invest.** Here's why:

1 FINANCIAL ADVISORS KEEP YOUR INVESTMENT PLAN ON TRACK.

Financial advisors can keep you on track in saving for retirement. In fact, a study from John Hancock showed that 70% of those who work with a financial advisor are on track or ahead in saving for retirement, compared to just 33% of those who don't use an advisor.[10] Seventy percent is a whole lot better than 33%!

Here's another stat that will motivate you: Fidelity surveyed its investors, and 75% of them have more confidence in the investment accounts managed by a financial advisor than accounts they manage themselves. In comparison, those who have a written plan prepared by a professional advisor have about $203,000 saved for retirement.[11]

2 FINANCIAL ADVISORS DO MORE THAN INVEST YOUR MONEY.

Some people think that a financial advisor's only job is to invest money. That's **one** of their roles, but it's not the **only** one. They can also work with you on a wide range of other financial needs:

- **REBALANCING INVESTMENTS:** Remember, your investing portfolio is probably made up of different kinds of investments. As that portfolio grows, you will need to rebalance the investments in it so that you have 25% in each of the four fund types I suggested. A financial advisor can work with you to make sure your funds stay balanced over time.
- **SPENDING STRATEGIES:** When you retire, which of your investments will require a minimum withdrawal every year? Which income stream should you tap first? Questions like these are critical when you start using the money you've been saving. A financial advisor can help you make the best decisions in this area.
- **TAX PLANNING:** Do you know what tax laws apply to your financial situation? Or which investment will be taxed the most? A financial advisor will know the answers to those questions. They know which of your assets will have the most impact on your taxes, when those taxes are due, and how much will be owed. Advisors help you stay on good terms with Uncle Sam!
- **ESTATE PLANNING:** Your financial advisor can work with an estate attorney to make sure your assets are distributed according to your instructions, instead of being controlled by some random probate court.

3 EVERYBODY HAS BLIND SPOTS.

When you're driving, there's that one spot in your car that blocks your line of sight. And that can cause accidents if you change lanes too quickly. You have blind spots in managing your wealth, too. For some, it's emotions. For others, it's misinformation. And those blind spots can cause big mistakes in your financial planning. That's why you need a financial advisor to guide you.

A pro can give you a 360-degree bird's-eye view of your financial situation because they're on the outside looking in. They can spot weak areas you may be blind to and give you advice on how to fix them, and they can give you educated advice on making wise money moves.

4 FINANCIAL ADVISORS SAVE YOU TIME AND STRESS.

Think about your typical workday. You're crazy busy from the time you wake up until you hit the pillow at night, aren't you? Let me ask you an honest question: Do you **really** think you can put in the hours of research it takes to choose the right mutual funds and find the right balance of those funds?

Fidelity surveyed its program participants, and they said that lack of time was one reason they started working with a financial advisor.[12] Even if I had the time, I'd **much** rather spend it with my family. An afternoon tossing around the football with my boys is better than pouring over numbers. An advisor can save you countless hours that you just can't get back otherwise.

5 FINANCIAL ADVISORS KEEP YOUR EMOTIONS IN CHECK.

Listen to me, people: When the stock market takes a huge drop—like it did with the financial crisis of 2008—your stomach will start churning. You want to work with a financial advisor who can remind you that the market has always gone back up, and you don't want to miss those future gains by cashing out. Otherwise, your emotions could take over your logic and cause you to make some stupid decisions—like taking out all your money and hiding it under a mattress.

That's why you need an advisor. Feelings are real, but they don't always tell you the truth.

UNDERSTANDING FEES

No matter where you work, there are costs for doing business. Some costs are related to people who perform a service, like a teacher or a writer or an architect. Other costs are related to keeping the business running, like computers and electricity and insurance.

Investing is no different. There are costs associated with it. Some are people-related. Some are process-related. Here's a quick breakdown of both:

UNDERSTANDING INVESTOR FEES

Most investing professionals are paid one of two ways:

- A fee-based pro receives ongoing pay **based on a percentage of the assets they manage for you.** Their pay rises and falls based on how your portfolio is doing.
- A commission-based investing professional is paid up-front **based on a percentage of the money you invest.** That percentage varies from one investment to another.

Each arrangement has its pros and cons, so you'll need to decide which you prefer. You can find trustworthy, client-focused professionals who use either method. However, if your financial pro doesn't take the time to explain the costs of their services or the fees associated with your investments, that's a huge red flag. If your pro gets defensive or angry when you ask questions, find somebody else to work with.

UNDERSTANDING MUTUAL FUND FEES

Fees usually fall under two major umbrellas: transaction fees and ongoing fees.

TRANSACTION FEES: Unlike ongoing fees, transaction fees are one-time expenses you pay anytime someone makes a change to your investments (buys or sells mutual fund shares). These costs are also called shareholder fees or individual expenses. Here are some common charges:

- Commissions (or sales charges)
- Redemption fees (when you sell shares in a fund)
- Exchange fees (taking money out of one mutual fund and putting it in another)
- Account service fees (if your account drops below a certain amount)

The more you buy, sell, or change anything in your retirement account, the more fees you pay. And that cuts into your retirement fund.

ONGOING FEES: These are sometimes called annual operating expenses. With thousands of different funds in the mutual fund industry worldwide, these fee amounts can differ a lot, but they usually pay for services like:

- Managing the fund's portfolio (keeping track of what you're invested in)
- Record keeping (tracking what you've bought or sold; sending information for filing taxes)
- Marketing fees (also known as 12b-1 fees)
- Customer service (telephone and web)

Mutual funds bundle their ongoing fees into one category called an expense ratio. In 2017, the average expense ratio for equity mutual funds was .59 percent.[13] That means for every $1,000 worth of equity mutual funds you own, you'll pay $59 in ongoing fees for that year. As your account grows (or drops) in value, so does the expense ratio. An expense ratio higher than 1% is considered expensive.

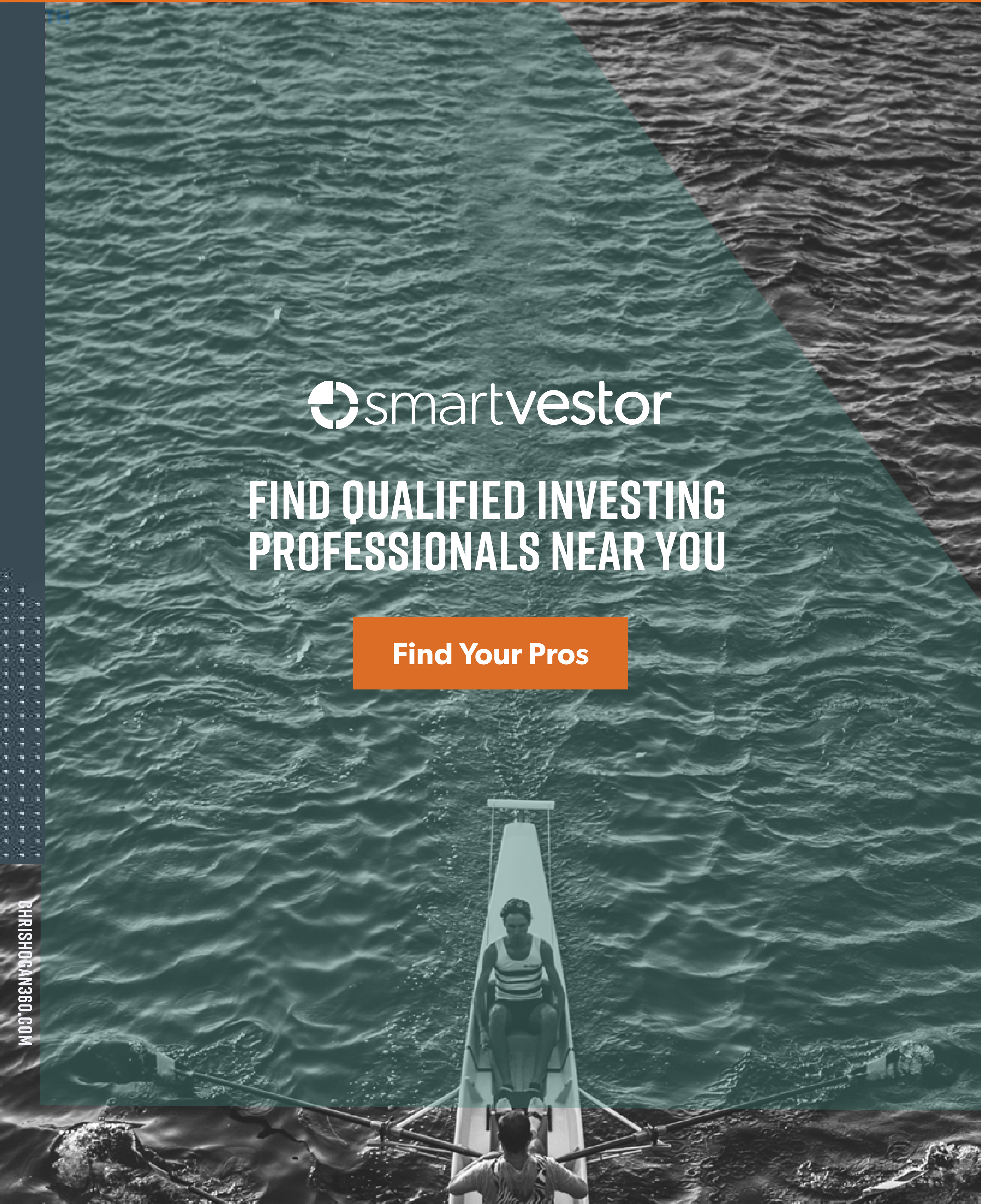
Some fees aren't included in expense ratios, so watch out for those on your reports. If something looks fishy, ask about it. Don't pay for something you don't understand or don't think you owe. Also, watch out for companies that charge fees quarterly. You may be paying a higher-than-average fee when added up for the year.

AN EXAMPLE OF MUTUAL FUND FEES

Let's say you're 30 years old when you start investing, you have $10,000 to open your account, and you add $10,000 every year. Look at the balances when two different expense ratios are used for 40 years:

Starting balance: $10,000	**Starting balance: $10,000**
+ $10,000 added annually	**+ $10,000 added annually**
@ 6% yearly return (profit/year)	**@ 6% yearly return (profit/year)**
– 1.25% expense ratio for 40 years	**– 0.25% expense ratio for 40 years**
= $1.2 million	**= $1.5 million**

That's a difference of $350,000! I don't know about you, but I'd rather have that extra money in my bank. And that's with a return of 6%, which is less than the historical average of 10-12%. That's why you need to know how much you're being charged in fees.



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NOW *GET* TO WORK

I know this is a lot of information to remember. That's okay. You can keep this guide and look back at it from time to time to stay on track.

If you're ready to get to work, connect with a SmartVestor Pro. With this service, you will be connected to investing professionals within minutes. Just enter your information and you'll get a list of several investing professionals in your area who know their stuff and want to help you build wealth.

Remember, you control your financial future. You CAN build wealth following the steps in this guide—and even become an Everyday Millionaire—if you're willing to sacrifice, make smart decisions and invest every month. I can't wait to hear your story!

FIND MORE TOOLS AND RESOURCES ON HOW ORDINARY PEOPLE BUILT EXTRAORDINARY WEALTH AT

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