

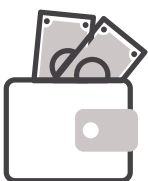
# MONEY CRASH COURSE

with NISCHA



**Hi, I'm Nischa, I am a qualified accountant and money expert with 9 years of experience working as an investment banker.**

**I help others take control of their money, and ultimately their lives, by providing them with simple, actionable tips - without jargon.**



# THROUGH SPENDING 9 YEARS WORKING IN THE FINANCIAL INDUSTRY I REALISED THAT

## 01

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The 'experts' love making it sound more complicated than it is, so you feel that you have to pay thousands for their advice

## 02

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Money goals will provide direction and give you motivation, but it is a well-designed system that will always win

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Most of us are missing the big wins and are leaving money on the table without even realising

## 04

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When it comes to investing, you don't need to try to beat the market, you need to focus on what wins time and time again

## 05

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Defining your lifestyle is the most important thing you can do to live a fulfilled life where you are in control of your money, not your money in control of you

# 01

## MONEY MISTAKES YOU WANT TO AVOID

### Mistake #1

#### Paying thousands for good personal finance advice

IF YOU STRIP EVERYTHING AWAY, THE REAL, CORE BASICS OF PERSONAL FINANCE IS ABOUT:

**Increasing the gap between your expenses and income as much as possible and then investing and diversifying the difference, whilst having enough left over to enjoy your life”**

The financial advisors that make it sound more complicated than that are after your money, and everything that you need to know about those three rules can be explained in simple, actionable terms.

### Mistake #2

#### Burying your head in the sand

How will you get where you want to be financially if you don't know where you are right now and where your money is going?

**LET'S BE REALISTIC, RELYING ON AN OVERLY-COMPLICATED TRACKER AND YOUR WILLPOWER TO SAVE MONEY IS ONLY GOING TO MAKE THINGS WORSE THAT'S WHY YOU NEED TO:**

#### 01 - KEEP IT SIMPLE

Easy to manage and maintain

#### 02 - FOCUS ON SYSTEMS

Set up the systems that let you live your life now, and get to your financial goals WHILST still being able to save in the background.

# 01

## MONEY MISTAKES YOU WANT TO AVOID

### Mistake #3

#### Thinking you can save yourself to wealth.

For every year that you are focusing on just saving, you are losing a year on investing – and that is going to cost you a LOT more. People forget the easiest way to get rich. Compound interest.

Look at the chart carefully.



### Let me explain...

Sara invests less than Carl but ends up with about \$50,000 more. She invests \$100/month from age 25 and never touches her money again. Carl on the other hand WAITS to do anything with his money. He doesn't start investing until he's 35. Then he invests the same \$100/month every year until he's 65. So whilst Sara only invested her money for 10 years and Carl invested for 30, by the age of 65 she is \$50,000 ahead. Let that sink in. Every day you wait is costing you money.