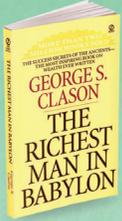


# HOW TO BUILD WEALTH THE SMART WAY



Make the right moves when it comes to managing your money. Many entrepreneurs keep a copy of *The Richest Man in Babylon* by George S. Clason on their bookshelves. In this classic, Clason offers timeless financial advice through several parables. Here are some of those valuable lessons.

## Pay yourself first.

**Start small.** Save at least 10% of all income earned. Even if you are paying off debt, 10% is still recommended.

## Make saving automatic.

Automatically deposit that 10% savings into a retirement account, savings account or other investment vehicle.

**If you get a raise, keep your expenses the same.** Avoid “lifestyle inflation” – this is when you increase your expenses as you start to earn more money.

**Need a financial professional you can trust? Call me for a great referral in my network!**



## Make your money work for you.

**Earn more on investments.** Compound interest will help – this is simply interest on interest and it adds up quickly.

**Reinvest the dividends.** Rather than cashing out, put the money elsewhere and watch it grow.

**Create a passive income.** Get paid with high dividend or real estate investments.



Chad E. Nall



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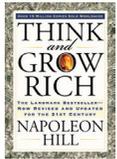


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# Learn to Earn

In *The Richest Man in Babylon*, Clason also says it's important to constantly boost your skills. Here are some books and podcasts that will bring wealth to your mind—and to your bank account.

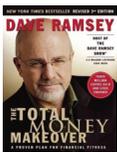
## BOOKS



### **Think and Grow Rich**

by Napoleon Hill

Explores the success habits of Andrew Carnegie, John D. Rockefeller, Henry Ford and several other wealthy Americans.



### **The Total Money Makeover**

by Dave Ramsey

Finance guru Dave Ramsey offers practical tips on how to take control of your money and meet your goals, whether you're paying off debt or saving for retirement.



### **The Automatic Millionaire**

by David Bach

Trusted financial expert David Bach offers tips to help make saving and investing automatic, so you can gradually build wealth.

## PODCASTS



### **The Brian Buffini Show**

New York Times best-selling author Brian Buffini explores the mindset, motivation and methodologies of success. One of the top business podcasts in the world with over 4.5 million downloads.



### **The Stacking Benjamins Show**

Joe Saul-Sehy offers informative and entertaining conversations on how to build and maintain wealth; designed to increase financial literacy and set you up for a strong financial future.



### **Smart Passive Income**

Host Pat Flynn sets out to change your perspective on what it means to build wealth, bringing you strategies on how to work hard now and earn more later.



Source: *The Richest Man in Babylon*

## Our Newest Listing

Nicely updated one story home located in a small cul-de-sac. This is a true one story with no steps! Features include two living areas, two dining areas, a fireplace in the living room, and an expansive covered patio, which is perfect for outdoor entertaining. All new carpet in 2019, all new windows in 2017, new roof in 2016, and a newer hot water heater. Just minutes from IH10, USAA, and Alon Market. All you have to do is move in! This will not be on the market long.

### **Summit of Colonies North**

3622 Richwood Drive  
San Antonio, TX 78230

**\$212,500**

- 3 bed / 2 bath / 2 car
- 1660 Sq/Ft
- Two living areas
- Two dining areas
- Covered patio
- New carpet in 2019
- New windows in 2017
- New roof in 2016
- Newer hot water heater
- Cul-de-sac lot

