

Williams Financial  
group



Manulife Securities



# INVESTING 101

## VIDEO SERIES TRAINING GUIDE

### MODULE 1: PAYING YOURSELF FIRST

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# WELCOME!

Thank you for your interest in our Investment 101 Video series!

I have taken my 20+ years of experience in the investment industry, combined with thousands of hours of educational courses and condensed it down to this series of short videos. Throughout the modules you will discover 5 key, fundamental investing principles. Over time, if you follow these principles you have potential to accumulate enough wealth to be independently wealthy.

Enclosed you will find a brief summary of Module 1, as well as several worksheets to help get you started and keep you on track with "Paying Yourself First."

## **Jon Williams**

Portfolio Manager,  
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# COURSE OUTLINE

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**MODULE 1: PAYING YOURSELF FIRST**

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**MODULE 2: ASSETS VS LIABILITIES**

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**MODULE 3: COMPOUNDING INTEREST**

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**MODULE 4: BUYING GOOD COMPANIES**

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**MODULE 5: CHOOSING A PORTFOLIO MANAGER**

## PAYING YOURSELF FIRST

The first lesson in wealth building is "Paying Yourself First." That is, ensuring you take a percentage of your income to put straight into your savings before allocating any money elsewhere.

The most important thing you can do to keep yourself on track with "Paying Yourself First" is making your savings automatic and easy. To make it automatic and easy, you can transfer the money the day you get paid to an investment account -- just like paying a bill. Or, even better, you can get your financial institution to pull the money in an automatic transfer the day you get paid, to eliminate the chance that you may be too busy and forget.

My recommendation is to save a minimum of 10% and for a long-term sustainable number, I recommend saving 20%.

No matter your situation, the key thing is to start now and get in the habit of regularly saving. Start at 10%, 5% or 2% and build towards the goal of 20%. You'll be amazed at how quickly it accumulates over time and how easy it is once you're in the habit of saving.

## CALCULATE YOUR SAVINGS

$$\frac{\text{Bi-weekly, Weekly or Monthly Income}}{\text{Savings \%}} = \text{Total Savings Per Paycheque}$$

# WHAT ARE YOUR SAVINGS GOALS



1. What do you want for your future that you need to save/invest for today?

2. What is one major money goal that you want to accomplish in one year?

3. What step(s) will you take this month to move closer to that money goal?



# MODULE 1 CHECKLIST

- Calculate Your Savings**  
Based on your income, calculate your bi-weekly, weekly or monthly savings
- Automate Your Savings**  
Set up automatic payments to a savings or investment account
- Write Out Your Savings Goals**  
Using the worksheet in this module, write out your reason or your "why" for saving. Keeping this in mind will keep you focused on saving.
- Track Your Savings**  
Using the Savings Tracker, track your savings weekly.
- Module 2**  
Be on the lookout for the next video in the series, Module 2: Assets Vs Liabilities



## NOTES

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# UP NEXT: MODULE 2: ASSETS VS LIABILITIES



**Congratulations on finishing Module 1 of our 5 part Investing 101 Video Series! In Module 2 we will learn about the Assets VS Liabilities!**

## CONTACT US

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