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FOUNDER OF THE STOCKS AND STILETTOS SOCIETY

A Timeless  
Guide  
*to Building  
Wealth*

# FEARLESS FINANCES

A PDF COMPANION TO THE AUDIOBOOK

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Learn more and download resources at  
<http://thefearlessfinances.com>.

## ONE

# Mind Right, Money Ready

### Affirmation #1

My life is \_\_\_\_\_ filled with \_\_\_\_\_  
and \_\_\_\_\_.

### Affirmation #2

There is enough \_\_\_\_\_, \_\_\_\_\_,  
\_\_\_\_\_ and \_\_\_\_\_ for everyone.

### Affirmation #3

Money flows into my life. Because I respect it, it respects me. With  
money, I \_\_\_\_\_.

### Affirmations #4 and #5

Write your own affirmations in the lines provided. Remember to use words that are strong, affirming, and focus on the present. For example, you should avoid saying, "I used to feel sad, but now I am grateful." And instead say, "I am grateful for my present life." In that statement we can infer that maybe you had struggles in the past, but since you are in the present, that's where your energy is focused.



Affirmation #4

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Affirmation #5

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## TWO

# Little Bank, Big Bank

### LIST OF BROKERS

BROKERAGE FIRM	BEST KNOWN FOR	WEBSITE
Fidelity	Best overall and best for beginners	<a href="https://fidelity.com">https://fidelity.com</a>
TD Ameritrade	Best trading platform and best customer service	<a href="https://tdameritrade.com">https://tdameritrade.com</a>
E*Trade	Best mobile trading	<a href="https://etrade.com">https://etrade.com</a>
Charles Schwab	Best IRA accounts and best broker podcast	<a href="https://schwab.com">https://schwab.com</a>
Ally Invest	Best easy-to-use website	<a href="https://ally.com/invest">https://ally.com/invest</a>
Merrill Edge	Best rewards from bank broker	<a href="https://merrilledge.com">https://merrilledge.com</a>
JPMorgan	Best bank and investing all-in-one platform	<a href="https://www.chase.com/personal/investments/online-investing">https://www.chase.com/personal/investments/online-investing</a>

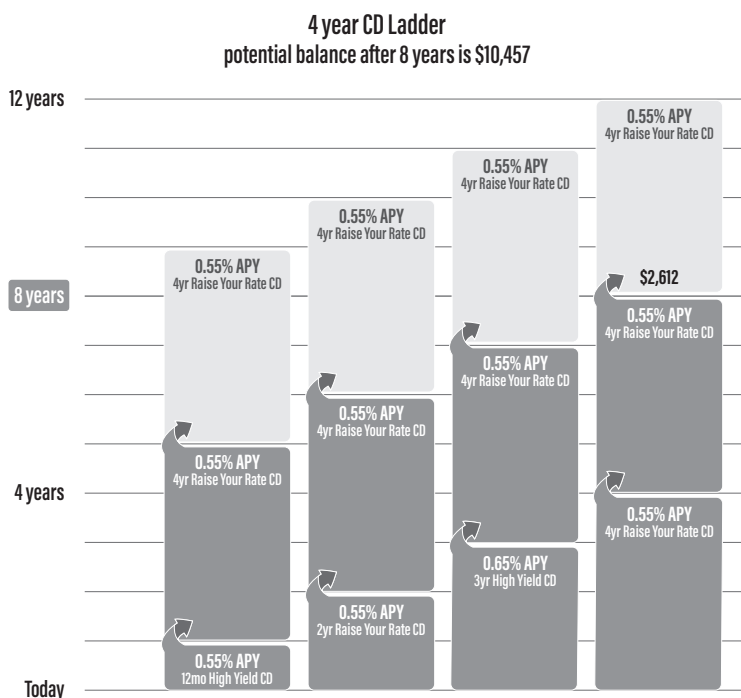
*Source: Stockbrokers.com*

## SAVINGS ACCOUNT TYPES

SAVINGS ACCOUNT TYPE	DURATION	SAVINGS PRODUCT	INSTITUTIONS
Emergency fund	1 month	Traditional savings account	Retail Bank Credit Union
	2-24 months	High-yield savings	Online bank Brokerage
Short-term savings	Up to 12 months	Traditional savings account	Retail bank Credit union Brokerage
Medium-term savings	1-3 years	Online high-yield savings Money market accounts CDs	Online bank Brokerage

## ALLY BANK QUICK CD LADDER CALCULATOR

<https://www.ally.com/bank/cd-ladder/quick-calculator.html>



Source: Ally Financial, Inc.

Figure 1

Data accurate as of December 31, 2021

## FIDELITY'S CD LADDER BUILDER

<https://fixedincome.fidelity.com/ftgw/fi/FILanding#tbcds|treasury|cd-new-issue|all>

## THREE

# Credit Card Come Up

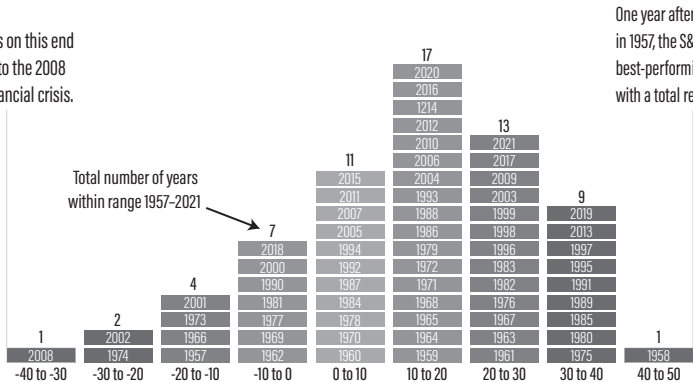
### RESOURCES TO LEARN ABOUT CREDIT CARDS

- Magnify Money—<https://www.magnifymoney.com/blog/building-credit/minimize-risk-check-if-youre-pre-qualified-for-a-credit-card220647375/>
- American Express Points—<https://global.americanexpress.com/rewards>
- Chase Credit Card Points—<https://www.chase.com/personal/credit-cards/ultimate-rewards>
- The Points Guy—<http://thepointsguy.com>, a blog dedicated to getting the most out of credit card rewards

## FOUR

# Invest Like a Queen

The losses on this end are due to the 2008 global financial crisis.



One year after its creation in 1957, the S&P 500 had its best-performing year to date with a total return of 43.4%.

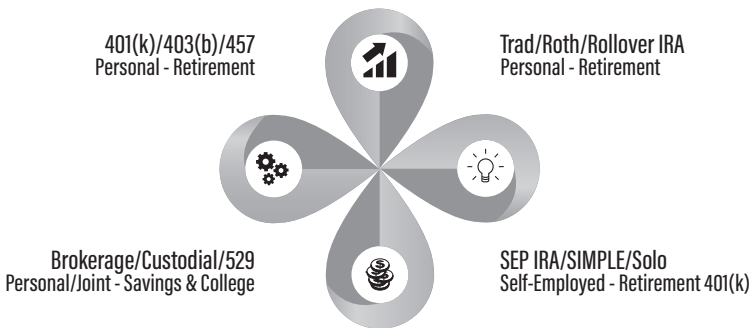
\*Year-to-date total annual return for the S&P 500 as of market close on June 24, 2020.

Sources: Slickcharts, Visual Capitalist.

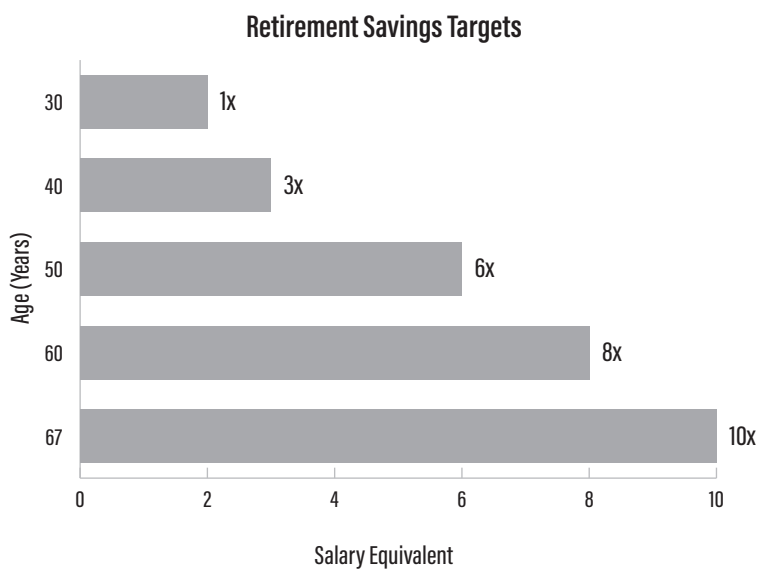
Figure 2

## SIX

# Rock Your Retirement



*Figure 3*



*Figure 4*

## BACKDOOR ROTH IRA CONVERSION EXAMPLE

YEAR	NONDEDUCTIBLE IRA CONTRIBUTION*	ROTH IRA CONTRIBUTION	ROTH CONVERSION
1		\$6,000	
2	\$6,000		
3	\$6,500		\$12,500
4	\$7,000		\$7,000
5	\$7,500		\$7,500

*\*May be a taxable event. Consult with your financial advisor or tax preparer for guidance.*



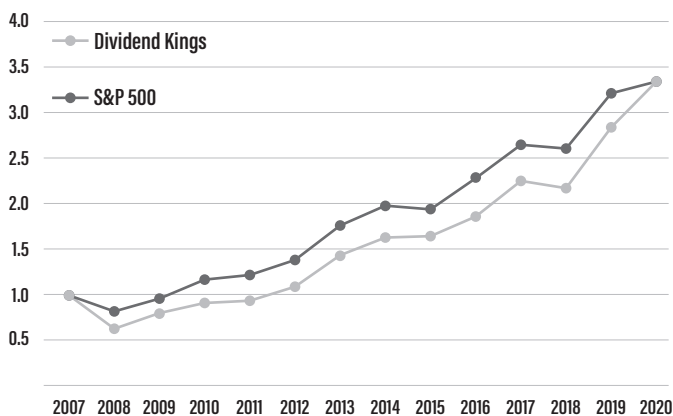
## SEVEN

# Dividend Income Diva

DIVIDEND GROWERS			
CATEGORY	NUMBER OF US COMPANIES#	EVALUATION FREQUENCY	CONSECUTIVE DIVIDEND (IN YEARS)
Dividend Kings	38	Annually	>50
Dividend Champions	141	Monthly	>25
Dividend Aristocrats*	64	Annually	>25
Dividend Achievers~	350	Annually	>10
Dividend Contenders	311	Monthly	5-9
Dividend Challengers	284	Monthly	10-24

\* = listed on the S&P 500 Index | ~ = listed on the NASDAQ  
# = current as of December 31, 2021

### Performance of the Dividend Kings vs. S&P 500



Source: Dividend Growth Investors.

Figure 5

### 10-Year Annual Adjusted Return of the S&P 500 Dividend Aristocrats Index



Source: S&P Dow Jones Indices. Data accurate to December 31, 2021.

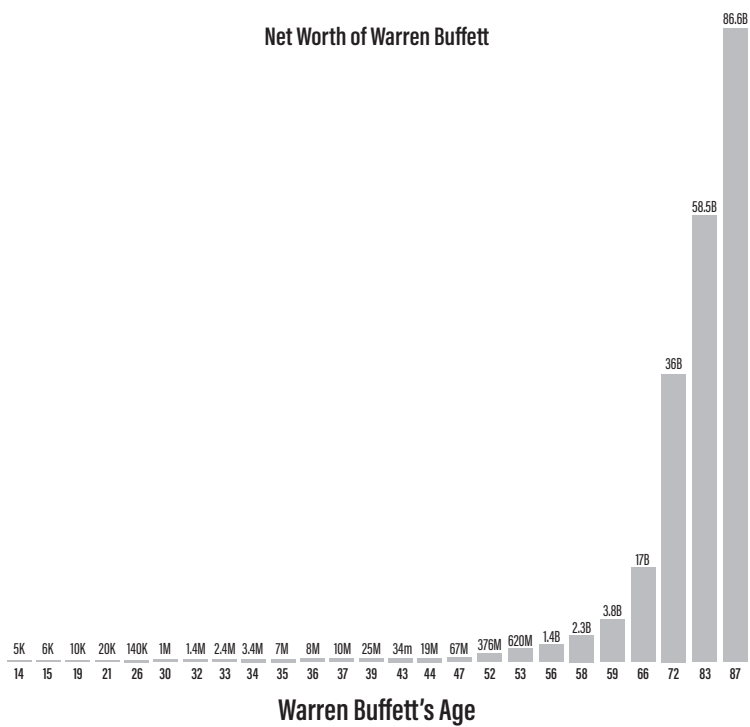
Figure 6

## LIST OF ETFS TRACKING THE S&P 500 DIVIDEND ARISTOCRATS INDEX

INDEX	SYMBOL	EXCHANGE TRADED FUND (ETF) THAT TRACKS THIS INDEX	SYMBOL
S&P 500 Dividend Aristocrats Index	SPDAUDP	ProShares S&P 500 Dividend Aristocrats	NOBL
S&P High Yield Dividend Aristocrats	SPHYDA	SPDR® S&P Dividend ETF	SDY
S&P Global Dividend Aristocrats Index	SPGEDAUP	SPDR® S&P® Global Dividend ETF	WDIV
CBOE S&P 500® Dividend Aristocrats Target Income Index	SPATI	FT CBOE Vest S&P 500 Dividend Aristocrats Target Income ETF	KNG

## LIST OF DIVIDEND ACHIEVER STOCKS AND THEIR ETFS

INDEX	SYMBOL	ETF THAT TRACKS THIS INDEX	SYMBOL
NASDAQ International Dividend Select <i>(Companies with at least 7 years of dividend increases)</i>	DVGI	Vanguard International Dividend Appreciation ETF	VIGI
NASDAQ US Dividend Achievers 50 <i>(Top 50 companies from the US Broad Dividend Achievers List)</i>	DAY	Invesco High Yield Equity Dividend Achievers ETF	PEY
NASDAQ US Dividend Achievers Select <i>(Select group of 246 companies with at least 10 years of dividend increases)</i>	DVG	Vanguard Dividend Appreciation ETF	VIG
NASDAQ US Broad Dividend Achievers <i>(348 companies with at least 10 years of dividend increases)</i>	DAA	Invesco Dividend Achievers ETF	PFM



*Figure 7*

# APPENDIX

Creating a dividend income strategy provides passive income for years to come. Use the Dividend Income Tracker below to help you put your own strategy in place. You can download this worksheet, access the dividend income calculator, and get the most up-to-date resources at <http://fearlessfinances.com>.

TICKER SYMBOL	EX-DIVIDEND DATE	CURRENT SHARE PRICE	DIVIDEND YIELD	NUMBER OF SHARES	QUARTERLY DIVIDEND	ANNUAL DIVIDEND INCOME

## FEARLESS FIGURES

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