Preface

In my professional life, I serve as a lead physician associate for a group of more than seventy five advanced practice providers, working alongside physicians, nurses, paramedics, and other staff in urgent care centers and a pediatric emergency room. I don't take the responsibility of caring for children lightly. I practice medicine one way and that's evidence-based. I rely on research, expert opinions, and proven guidelines. Patients and colleagues often describe me with one word: thorough.

I've carried this mindset into investing. I started my investing journey in 2014. At first, I thought it would just be a hobby. But I quickly became infatuated. Every day I spent at least one hour learning. Podcasts filled my commute. Books and audiobooks stacked up on my nightstand and in my digital library. Research articles became my weekend reading. I wanted to understand not just the numbers but also the psychology, data, and emotions behind why people succeed or fail in investing. That's not how most people learn about money, but it's how I'm wired.

Since 2014, I've spent more than 5,000 hours teaching myself the principles of wealth building. The more I learned, the deeper I wanted to go. Eventually, the urge to share this knowledge became too strong to ignore. This led me to co-teach an investing class for high school students.

It was in creating the curriculum that I noticed something strange: there wasn't a single, simple resource that laid out the basics of investing in a way that most people could actually understand and use. Most investing books are either 300 plus pages long or stuffed with so much technical jargon that they feel written only for finance nerds. But that's not what most people desire.

Most people don't want to think about investing every week. They don't even want to think about it every month. What they want is to know that their money is invested wisely, in a way that provides the best possible life for their family, and with as little stress and time commitment as possible. This realization inspired this book.

My mission is simple: to give you the proven, evidence-based concepts you should have been taught in school, to empower you to invest your hard-earned money with confidence, and to free up your time so you can spend more of it doing the things you love. I've consumed thousands of hours of articles, books, podcasts, research papers, and videos and filtered through them to bring you the most practical, impactful lessons.

I've compiled the best of the best, but let me be clear. Please don't use this book alone to make your investing decisions. Every situation is different. This book is designed to teach broad principles, not provide individual financial advice. When needed, do your own research and talk to a professional.

One of my favorite lines comes from Brandon Sanderson's Mistborn series: "But, what is money? A physical representation of the abstract concept of effort."

You put tremendous effort into your job. You sacrifice time and energy to earn money. Multiplying that effort through investing should not take as much time and labor. When done right, simple strategies allow your money to grow, so you can spend more time enjoying life. Yes, paying off debt, building an emergency fund, and setting the habit of saving for retirement all take serious effort. But once you've established a strong foundation, investing doesn't have to be the arduous process people expect. Think of this book as an assisted pull-up machine. You still have to grab the bar. You still have to pull. But once you start and form the habit, the reps become easier, you feel lighter, and success becomes possible. Let's dive in.

Introduction

By focusing on three key ideas, can the average person retire earlier, have more to spend during retirement, and leave behind a larger legacy without ever becoming a financial expert? Do colorblind people actually make better investors? Could flipping traditional advice on its head by increasing the amount of stock you hold after you retire actually help you avoid running out of money and pass on more wealth to your family? Last but not least, is it possible to beat over 90% of finance professionals while devoting only 5 hours of your valuable time per year on your investments?

These are the questions we'll answer in this book. My goal is that, by the end, you'll understand more about successful investing than 99% of the population and you'll have a plan to achieve financial freedom without sacrificing countless hours.

In 1983, Australia hosted the inaugural Sydney to Melbourne Ultramarathon, a grueling race of nearly 544 miles. The prize was $10,000 and attracted some of the world's top endurance runners. Armed with sleek gear, carefully calibrated diets, and teams of trainers, these elite athletes looked the part. Then there was Cliff Young, a 61 years old potato farmer[1] [2].

He took his place at the starting line wearing overalls and running pants torn with holes for ventilation. No one took him seriously. He didn't look like an athlete. He looked like someone who had wandered in from the farm by mistake. The crowd snickered. Some runners wondered if he'd even finish the first day.

When the race began, the pros surged ahead, their strides long and confident. Meanwhile, Young shuffled along at the back, slow and awkward. By nightfall, the leaders were far ahead. They stopped to rest, according to their carefully rehearsed plans. Young stopped briefly, but woke up at 2AM, several hours earlier than he had planned due to an alarm clock malfunction. Despite this, his energy level was high so he decided he'd keep running the rest of the race without sleep.

What the other runners and spectators who had mocked Young didn't know was that Cliff had trained for such an event. As a farmer, Young spent his days chasing sheep across sprawling pastures for days at a time. Staying awake for 48 hours straight wasn't unusual for him. Sleep breaks didn't fit his regular work schedule, so he simply decided not to take them during the ultramarathon. Day after day, while the others ran hard and then collapsed into bed, Young kept moving forward. His awkward shuffle never stopped. By the end, this 61-year-old farmer, the man that few believed would last the first 24 hours, crossed the finish line first. He finished 10 hours ahead of the nearest competitor, setting a new record.

The climb to financial freedom works much the same way. It's not a sprint, and it doesn't demand a genius-level understanding of economics or overly complex tools. What it *does* require is a simple plan, the right mindset, and the persistence to keep moving forward.

"Persistence is sort of my middle name," Anne Lorimer once said [3]. Anne climbed Mount Kilimanjaro in 2019, not to set any speed records, but simply with a goal to reach the summit. She did just that, and, by the way, accomplished it at 89 years old, setting the record as the oldest person ever to climb Africa's highest peak.

Like Young, Lorimor's success wasn't about strength or speed. It was about having a plan and refusing to quit. The same holds true for your journey toward financial freedom.

Throughout this book, we'll use climbing as a metaphor for your financial freedom journey. But if climbing isn't your thing, feel free to find your own metaphor. What inspires you? If you love to cook, think of every new piece of financial knowledge you learn as a fresh ingredient for the world's best recipe. If you're a golfer, imagine every bit of financial wisdom as a new club in your bag, each one helping you play your best round ever.

Throughout these pages, I'll share many insights, but three topics deserve your absolute focus:

1. The fees you pay on the funds you invest in

2. The fees you pay to advisors

3. The glidepath (i.e. the mix of stocks and bonds before and after retirement) and safe withdrawal rate you choose

These three choices can change everything.

Consider the following:

	Retirement Age	Ending Portfolio Average at age 95	Total withdrawn in Retirement	Success rate of Portfolio Lasting to age 95
Couple 1	55	10,668,100	3,370,400	94.7%
Couple 2	65	1,000,333	2,468,400	60%

Data From Figure 24 From Later in the Book

These two couples both lived until they were 95 years old. They both had the same starting portfolio amount when they retired, invested in the same stock market, but had dramatically different outcomes.

Couple 1 retired ten years earlier than the second couple. They were able to spend more money in retirement. They left behind ten times more wealth and, to top it off, their chances of not outliving their savings was 50% higher than Couple 2. What made the difference? It wasn't luck, secret insider knowledge, or working harder. They simply had a better plan.

This book is about giving you that plan. It's a simple, evidence-based path that can help you worry less, retire earlier, have more to spend during retirement, and leave behind more. Your climb to financial freedom begins now.

Chapter 0: Your First Step Toward Financial Freedom

Before you learn a single investing term, you must first understand yourself

That's right. Chapter zero. In order to invest with success, we have to first develop a firm foundation, a foundation that was not taught to us in school. Have you ever had this conversation before?

"Man, I wish they taught me that in school." I've heard that phrase more times than I can count. You probably have too. The conversation usually goes like this:

"I can name every state capital, but I don't know how to file my taxes."

"I know photosynthesis inside and out, but I can't change the oil in my car."

"I can still play Mary Had a Little Lamb on the recorder, but I don't understand investing."

We all laugh, but the truth isn't funny. Millions of people go through school without learning how money really works. Over 1/3 of all Americans aren't invested in the stock market at all[4]. For most, their first real introduction to investing is a rushed conversation at their first job, with some stranger briefly explaining a retirement plan. In minutes, people are asked to make that decision and trust that stranger with their life savings all because they weren't taught the basics of investing. That's not their fault. It's a flaw in our education system. This book is here to change that.

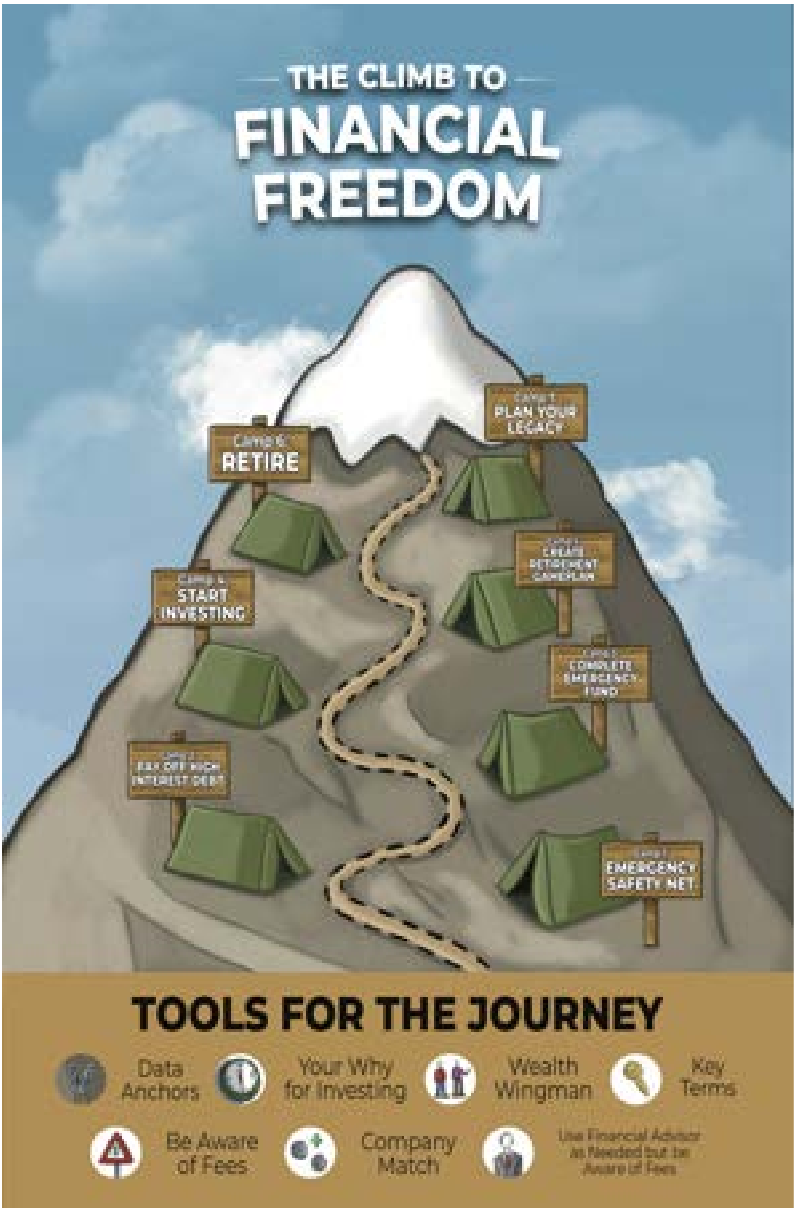
One Page Wonders

What do four Pixar blockbusters and one of America's most admired airlines have in common? They all started on a single page.

According to *The New York Times*, four Pixar leaders were polishing up *Toy Story* when they went to lunch. Over sandwiches, they scribbled new ideas on napkins so their first hit wouldn't be their last. Those napkin sketches became *A Bug's Life*, *Monsters, Inc.*, *Finding Nemo*, and *WALL·E*[5].

A few decades earlier, in 1966, Rollin King and Herb Kelleher sat in a bar tossing around the idea of launching an airline. Kelleher challenged King to convince him. King grabbed a cocktail napkin and drew a simple triangle. At each corner he wrote Dallas, San Antonio, and Houston. The idea was as bold as it was simple. Connect the three cities with fares so cheap people would fly instead of drive. That napkin became the seed of Southwest Airlines[6], a company now legendary for both its culture and success.

If a napkin sketch can launch billion-dollar films and one of the most successful airlines in history, imagine what a full page can do for your future. That's exactly what *The Climb To Financial Freedom* is. It's a one-page map for building wealth. Next you will see it laid out. Don't dwell extensively on it right now. I've put it here so you can have an idea of the journey we will be taking in this book.


THE CLIMB TO
FINANCIAL
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Camp 6:
RETIRE
PLAN YOUR
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GAMEPLAN
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EMERGENCY
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SAFETY NET
TOOLS FOR THE JOURNEY
Data
Anchors
Your Why
for Investing
Wealth
Wingman
Key
Terms
Be Aware
of Fees
Company
Match
Use Financial Advisor
As Needed but be
Aware of Fees

Throughout this book, we'll be climbing this mountain together.

You can see the map in the graphic has camps we'll reach along the way. Each camp represents a stage in your journey. To climb efficiently, you'll need the right tools. You'll need a wealth wingman/wingwoman, an understanding of fees, strong data anchors, an understanding of key terms, and you'll need to know how to take advantage of a company match if you have one available to you. Most importantly, you'll need to know your why for investing. The climb may look steep now. But once you know the steps, it becomes manageable. We'll take it camp by camp, one stage at a time, until you reach the summit.

Before we start the climb, we need to talk about knowing yourself and creating the right mindset. Because no matter how good the map or tools are, it won't matter if you give up halfway up the mountain.

Everyone is different. Some people change their own oil without hesitation, while others head straight to the auto shop. Some troubleshoot their phone or TV when it glitches; others call tech support at the first sign of trouble. **Neither approach is wrong.** The right choice is the one that lets you sleep at night.

Investing works the same way. What makes *you* comfortable? Are you fine with your portfolio dropping 10%? What about 30%? Could you handle 50% without panicking? Be honest with yourself. If you can answer that question, you're already miles ahead of most investors. This book will give you the tools to build the right mindset. It will help you expect market drops, understand how often they happen, and see why long-term investing eases that anxiety. But here's the truth: **I can't tell you your comfort level. Only you can.**

Why Risk Feels Different for Everyone

Some people walk into a doctor's office, and their blood pressure rises even though their blood pressure is normal at their home. This is called *white coat hypertension.* The medical staff might try to retake it later, but no matter what, that person's blood pressure may still be high. It's who they are. **Everyone is wired differently.** And money works the same way. Your past experiences and your natural wiring shape how much risk you can stomach.

Here's the evidence: over the long term, stocks have crushed bonds, gold, and cash. But those returns only went to people who *stayed invested,* even through gut-wrenching drops. Selling during a downturn destroys wealth. That's why I'll repeat this until it sticks: **The best investment plan is the one you can sustain in good times and bad.**

Evidence-Based Investing

As a physician associate, I practice evidence-based medicine. Every recommendation I give a patient must have research behind it. I bring the same approach to investing. Throughout this book, you'll see studies, data, and expert perspectives. Investing has transformed my life. It can transform yours too, but only if you align it with your comfort zone.