The Beginner's Guide to

# Getting Started and Getting Rich

No prior experience is required.

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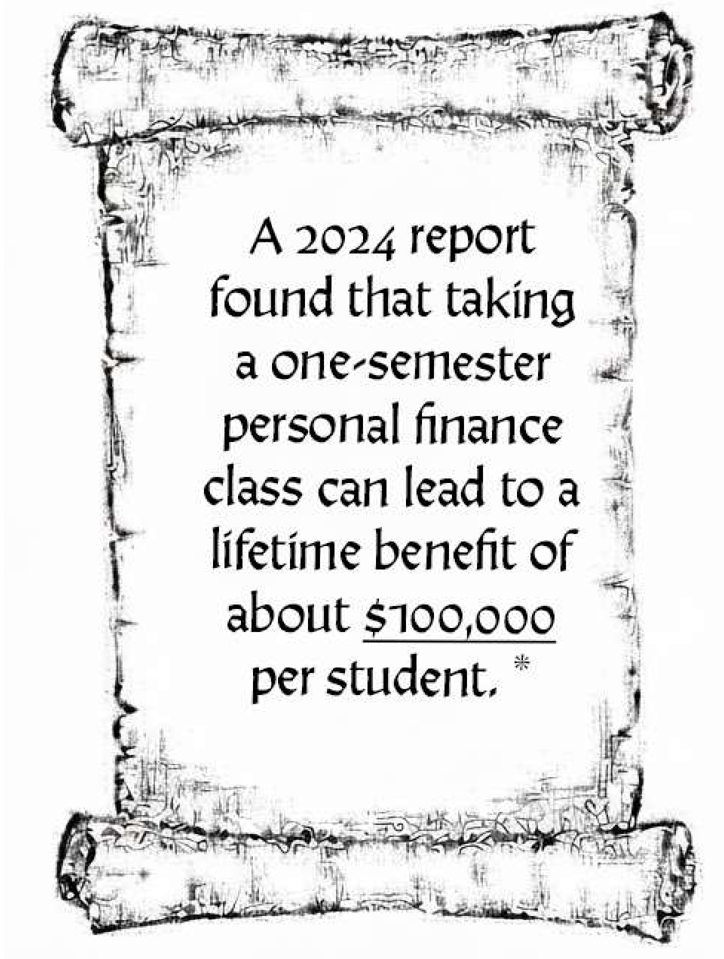
# CHAPTER 1

## How to Get Started

## and

## Get Rich


**Your Goal:**
To get paid while you sleep.
**Our Goal:**
To help you reach your goal.
STCK
Investment Account
$5,500
Investment Account




**Think of this book as your own personal finance class.**
**However, this book should deliver lifetime benefits far greater than $100,000.**

*Killpack, K. (2025, May 1). *This One High School Class Could Be Worth $100,000 Over A Lifetime*. Finance.Yahoo.com. Retrieved April 17, 2026, from https://finance.yahoo.com/news/one-high-school-class-could-144343421.html?fr=sycsrp_catchall

# Here is how Anthony got rich and retired.

**A quick review of Compound Interest from *Make Yourself a Teenage Financial Genius*:**


**Anthony started investing.**

Anthony put $5,500 into his own *Investment Account*.

## *One Year Later*

Anthony had $5,885.

| | |
|---|---|
| Anthony's Original Investment | $5,500 |
| 7% After-Tax Return on his investment* | $385 |
| Anthony's Investment Account | $5,885 |

The money Anthony put in his investment account earned a
Rate of Return of 7%.

After one year, Anthony had his original investment of $5,500 plus a 7% return of
$385 for a total of $5,885.

*Over the long term, investments can return as much as 10% (or more) per year. We are assuming a more conservative 7% return.

## *Two Years Later*

Anthony left that $5,885 in his investment account, added another $5,500, earned 7% on that $11,385, and ended up with $12,182 at the end of two years.

| | |
|---|---|
| Investment Account at the end of Year 1 | $5,885 |
| Investment at the beginning of Year 2 | $5,500 |
| Total Investment Account at the beginning of Year 2 | $11,385 |
| Earned a 7% After-Tax Return during Year 2 | $797 |
| Anthony's Investment Account Total at the end of Year 2 | $12,182 |


Anthony invested $5,500 every year and earned 7% annually on that investment. At age 65, after 43 years, his Investment Account was worth almost $1.5 million.

**Anthony now makes more than $100,000 a year without working.**

Anthony's Investment Account of $1.5 million earns a 7% rate of return, yielding $102,000 a year.

At this point, if Anthony stops investing, never adds another dime, and continues to earn 7% a year, he can

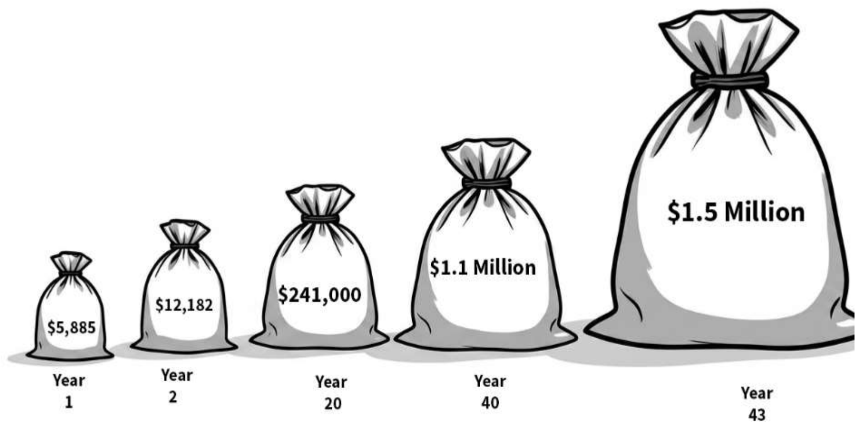
- Spend over $100,000 a year without working
- Never have to touch his $1.5 million money tree

What makes this whole phenomenon possible?

## Compound Interest

# Compound Interest

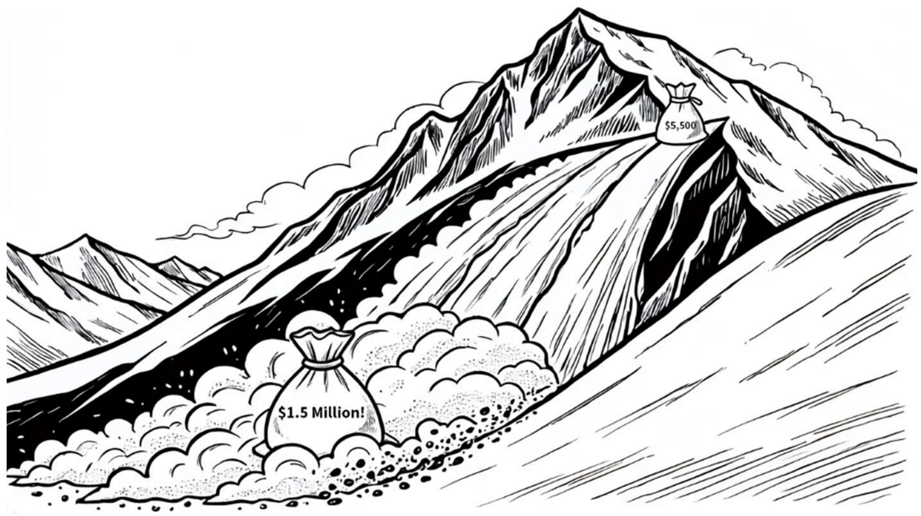
*The Eighth Wonder of the World*




*Compound Interest* is the process of investing money, earning Interest on this money, and leaving this money and this Interest invested year after year.

## An Avalanche of Money

*Compound Interest is like a snowball that turns into an avalanche.*




Anthony started with $5,500 and made $385 in the first year. By the end of Year 43—after investing and compounding, and investing and compounding again—he had a $1.5 million Money Avalanche. Instead of earning only $385 a year, he was earning over **$100,000.**

**Find out more:**

***The Beginner's Guide to Getting Started and Getting Rich***

on Amazon.