

# *Investing* FOR BEGINNERS



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BEYOND THE COURSE  
WHAT ELSE CAN I DO?

# Book 7 Beyond the Course

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Book 4 has arrived!

Congratulations!

You should hopefully by now have one index tracker or ETF in place within your home country (or a country that is more stable than your own if your home market is too volatile).

This book is about **how to structure your portfolio** (I know, the first time I thought of myself as having one of these I thought it was ultra cool too!).

We are smart and safe investors right? So this means we need to bring in another aspect of diversification – investing in different asset classes.

The main additional classes I'm talking about are:

- Property
- Physical Commodities like Gold, Silver
- Bonds

We will structure our investments in such a way that the money we invest **will be balanced** among the different types of investments. The theory is that when gold goes down, stocks go up. When stocks go up, bonds go down, and gold is static and so on. Now this is not strictly always true. In the stock market crash in 2008, EVERYTHING went down, but I'd still much rather my money was spread among different asset classes than in just one, **wouldn't you?**

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**You did it!!**

Congratulations! You made it to the end - how did you find it?

I'm certainly hoping that you have gained a lot from it. Thank you for coming along for the ride.

So what happens next?

In lesson 1 I talked about money-dating and tracking your assets. The spreadsheet for this is one way you can track your money, so feel free to use mine, but there are many other resources out there you can use.

You need to save up for an emergency fund, a f\*\*\* off fund, and pay off any debt you have. This will put you in a very strong financial position, way ahead of any of your non "money-medic" friends!

Commit to a day every month to organise your finances and plan your spending. You also need to commit to a day every year where you look at your portfolio and rebalance it as we did in lesson 8.

Remember that your money is your life-long friend - so treat it well and look after it.

Good Luck, and enjoy your money journey. I look forward to seeing your future wins!

Below are some resources you might want to try next.

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**Motley Fool** - A website dedicated to stock market investing tips and tricks

**Morningstar** - A fantastic resource for learning more about stocks and funds you might want to invest in

**Investing for dummies** - A book I used in my early days of learning. Its quite comprehensive!

**Tony Robbins – Unshakable** - This is a great book, and also comes as an audible option. I find Tony Robbins really inspirational, so if you need more of this, then I think this would be a good option!

**Ann Wilson – The Wealth Chef** - The expert I follow. She has a vast array of resources you can tap into, including her book listed here. If you buy the book, you get a free 30-day money challenge that goes with it. Great Stuff!

**Courses - PIMMS – with Ann and Nerina** - When I needed more help with learning how to invest, I turned to Ann and Nerina for this. The course is pricey, but I found it really helpful. You get a lot from my course, but you might want to consider also doing there's too.

Other people to watch - Dave Ramsey and Paula Pant - they are both based in America, so not always relevant for people in the uk, BUT they are very knowledgeable, and both have fab podcasts.

Just so you know - I don't have any affiliate links included with any of these resources.