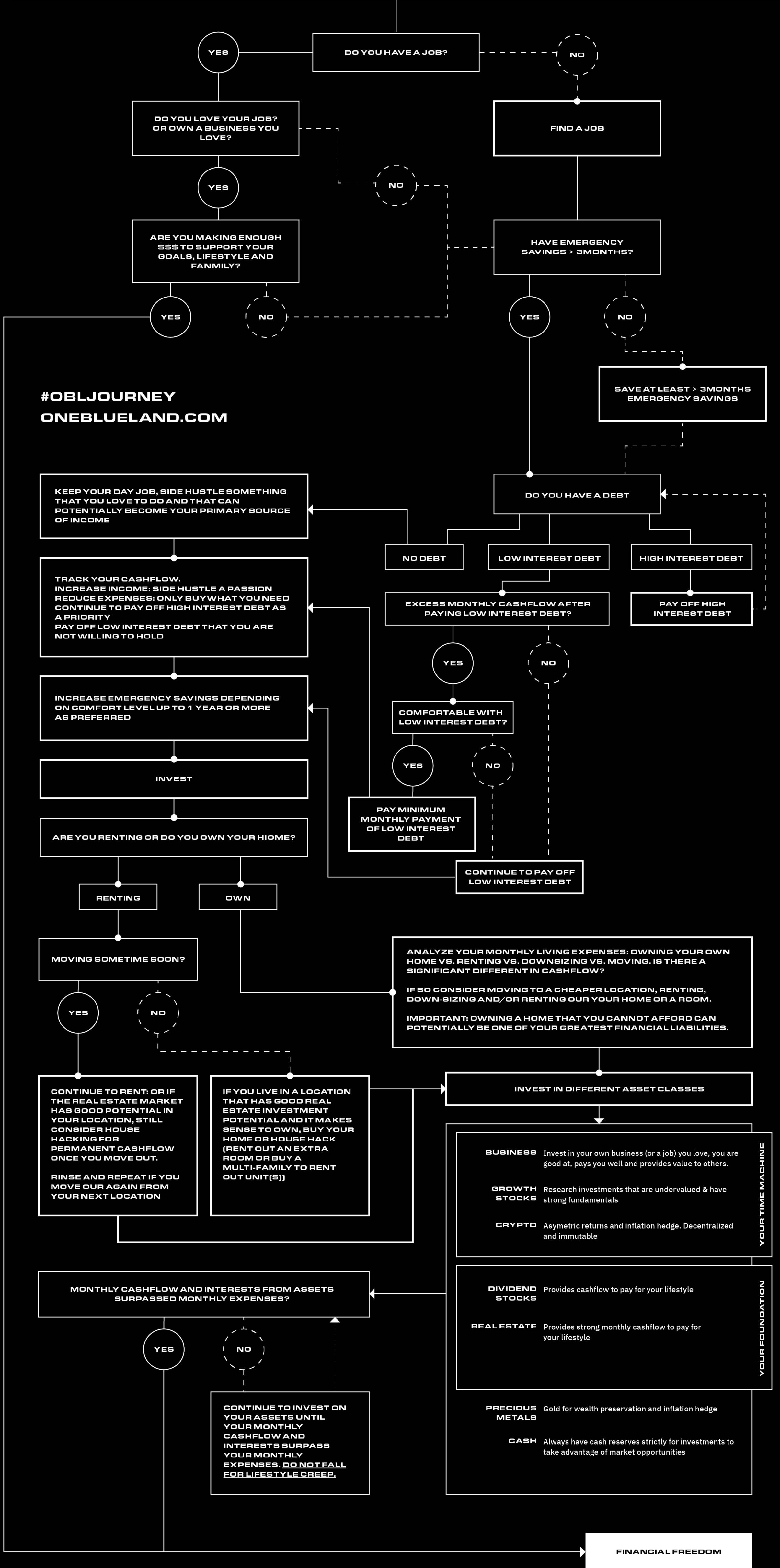


THE FINANCIAL FREEDOM ALGORITHM

IMPORTANT THINGS TO REMEMBER ON THE JOURNEY

- | | | | | |
|---|--|--|--|--|
| <p>1</p> <p>Health and Time are number 1. Always take care of yourself first. There is no point having all the wealth in the world if you don't have good health to enjoy it</p> | <p>2</p> <p>The only asset more important than money itself is time</p> | <p>3</p> <p>Lifelong commitment to education. Keep an open mind and understand all sides before you make a decision</p> | <p>4</p> <p>Vision board or visual that you see every day to remind you of your goals</p> | <p>5</p> <p>Reserving time every day to reach your goals</p> |
| <p>6</p> <p>Maintain focus and consistency</p> | <p>7</p> <p>Balance between research and taking action</p> | <p>8</p> <p>Mistakes are inevitable. Learn from it and move on</p> | <p>9</p> <p>Always keep your family and friends in mind. Reserve time.</p> | <p>10</p> <p>Give back to society. Maintain perspective and never forget where you came from.</p> |



#OBLJOURNEY
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KEEP YOUR DAY JOB, SIDE HUSTLE SOMETHING THAT YOU LOVE TO DO AND THAT CAN POTENTIALLY BECOME YOUR PRIMARY SOURCE OF INCOME

TRACK YOUR CASHFLOW. INCREASE INCOME: SIDE HUSTLE A PASSION. REDUCE EXPENSES: ONLY BUY WHAT YOU NEED. CONTINUE TO PAY OFF HIGH INTEREST DEBT AS A PRIORITY. PAY OFF LOW INTEREST DEBT THAT YOU ARE NOT WILLING TO HOLD

INCREASE EMERGENCY SAVINGS DEPENDING ON COMFORT LEVEL UP TO 1 YEAR OR MORE AS PREFERRED

INVEST

ARE YOU RENTING OR DO YOU OWN YOUR HOME?

RENTING

OWN

MOVING SOMETIME SOON?

YES

NO

CONTINUE TO RENT: OR IF THE REAL ESTATE MARKET HAS GOOD POTENTIAL IN YOUR LOCATION, STILL CONSIDER HOUSE HACKING FOR PERMANENT CASHFLOW ONCE YOU MOVE OUT. RINSE AND REPEAT IF YOU MOVE OUR AGAIN FROM YOUR NEXT LOCATION

IF YOU LIVE IN A LOCATION THAT HAS GOOD REAL ESTATE INVESTMENT POTENTIAL AND IT MAKES SENSE TO OWN, BUY YOUR HOME OR HOUSE HACK (RENT OUT AN EXTRA ROOM OR BUY A MULTI-FAMILY TO RENT OUT UNIT(S))

ANALYZE YOUR MONTHLY LIVING EXPENSES: OWNING YOUR OWN HOME VS. RENTING VS. DOWNSIZING VS. MOVING. IS THERE A SIGNIFICANT DIFFERENCE IN CASHFLOW?

IF SO CONSIDER MOVING TO A CHEAPER LOCATION, RENTING, DOWNSIZING AND/OR RENTING OUR YOUR HOME OR A ROOM. IMPORTANT: OWNING A HOME THAT YOU CANNOT AFFORD CAN POTENTIALLY BE ONE OF YOUR GREATEST FINANCIAL LIABILITIES.

INVEST IN DIFFERENT ASSET CLASSES

- | | | |
|------------------------|---|--------------------------|
| BUSINESS | Invest in your own business (or a job) you love, you are good at, pays you well and provides value to others. | YOUR TIME MACHINE |
| GROWTH STOCKS | Research investments that are undervalued & have strong fundamentals | |
| CRYPTO | Asymetric returns and inflation hedge. Decentralized and immutable | |
| DIVIDEND STOCKS | Provides cashflow to pay for your lifestyle | YOUR FOUNDATION |
| REAL ESTATE | Provides strong monthly cashflow to pay for your lifestyle | |
| PRECIOUS METALS | Gold for wealth preservation and inflation hedge | |
| CASH | Always have cash reserves strictly for investments to take advantage of market opportunities | |

MONTHLY CASHFLOW AND INTERESTS FROM ASSETS SURPASSED MONTHLY EXPENSES?

YES

NO

CONTINUE TO INVEST ON YOUR ASSETS UNTIL YOUR MONTHLY CASHFLOW AND INTERESTS SURPASS YOUR MONTHLY EXPENSES. DO NOT FALL FOR LIFESTYLE CREEP.

FINANCIAL FREEDOM

NOTES

- Always do your own research. There will always be risk on anything, but knowledge mitigates risk
- Your Knowledge will also make you less emotionally prone to market swings
- Diversification's purpose in to PRESERVE wealth but concentration BUILDS wealth. Your Time Machine will solidify your Foundation faster, but you need to find the balance between the two as you grow your wealth

