

SELF INVESTED

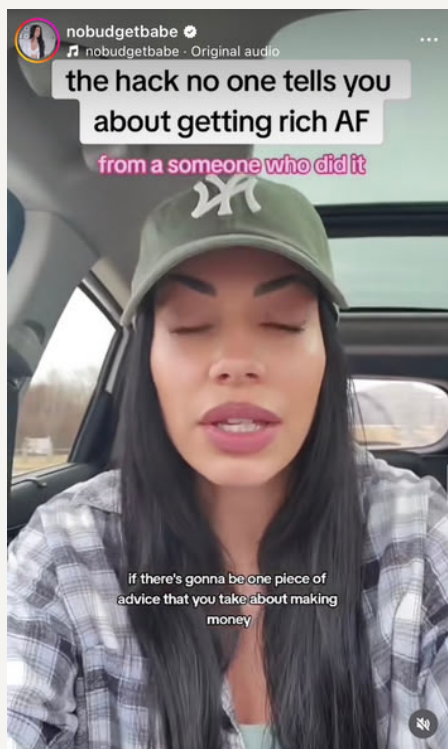
*How to build*  
*your* FIRST  
*(or next)*  
100K  
PORTFOLIO

# What You See vs. What's Real

The social media version of wealth-building is essentially a highlight reel of outliers. The "60k debt to millionaire" stories almost always involve one of three things:

- outsized risk (crypto, individual stocks, leveraged positions)
- an inheritance or windfall
- income from a business/side hustle (not passive investing.)

The ETF thing is almost a cover story. **The real money is coming from somewhere else.**



# "Survivorship Bias — You're Only Seeing the Winners"

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The people who took huge risks and **won** are on Instagram. The people who took the same risks and **lost** are not. That's **survivorship bias**, and it distorts our entire perception of what's **normal or achievable**.

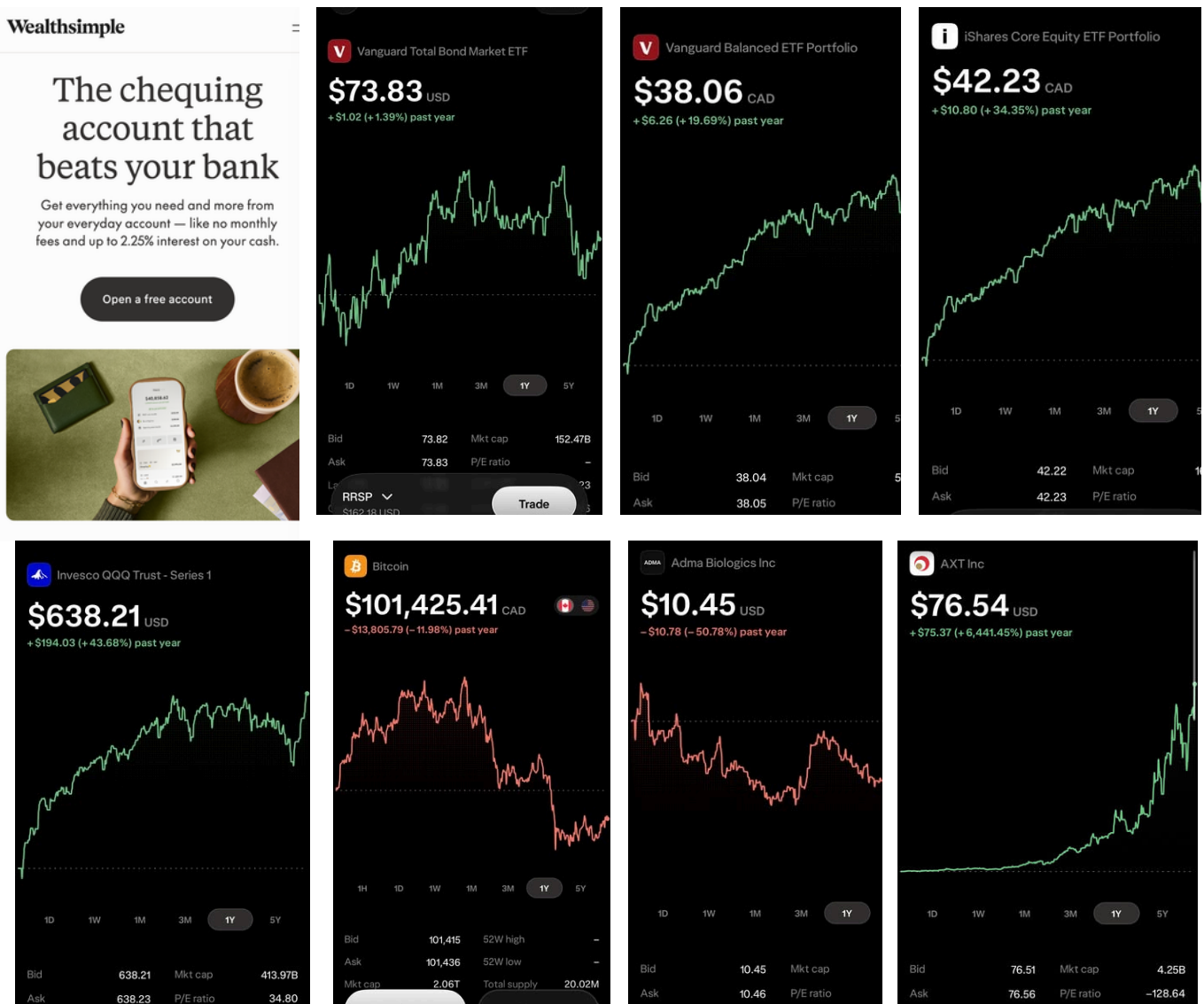
②

The ETF crowd on social media is particularly misleading because **ETFs are legitimate tools** but the person promoting them is often making their real money from **course sales, brand deals, affiliate links, or a business**. The ETF returns are almost never the actual source of the wealth they're displaying.



# Risk and Reward Are Always a Trade. The Math Is Non-Negotiable

Risk and return are not decorative concepts. They are mathematically linked. Higher expected returns exist because more people might lose money. That's why the premium exists.



# HOW I (REALISTICALLY) BUILT BY FIRST \$250K

**01** Salary: \$100,000  
Self Employment income: \$60,000 (contract work / neon signs)

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**02** Employer RRSP match: 9% (9% taken from salary)

- Total RRSP: \$18,000/year = \$1,500/month

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**03** Employee Stock Purchase Plan (effectively, \$600/month “free”)

- You spend: \$600/month
- You receive: \$1,200 worth of stock

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Every month I was writing a cheque for \$1,350 and every month \$2,700 worth of assets landed in my accounts.

Before the market did a single thing, I was getting a 100% return on my money. Every month. Guaranteed.

That's \$16,200 a year in free money from my employer.

Most people never claim this money. Not because they can't. Because nobody explained it to them.

# HOW IT ACTUALLY HAPPENED

## Assumptions:

- My monthly contribution: \$1,350/month (\$750 RRSP + \$600 employee stock)
- Employer's free money: \$1,350/month (\$750 RRSP match + \$600 stock subsidy)
- Total invested: \$2,700/month
- Annual return: 10%
- Period: 5 years

Year	My Money In	Employer's Free Money	Total Contributed	Portfolio Value
1	\$16,200	\$16,200	\$32,400	\$33,800
2	\$32,400	\$32,400	\$64,800	\$71,600
3	\$48,600	\$48,600	\$97,200	\$113,900
4	\$64,800	\$64,800	\$129,600	\$161,700
5	\$81,000	\$81,000	\$162,000	\$215,700

IF YOU HAVE A MATCH LIKE THIS (WHERE EVERY DOLLAR YOU PUT IN GETS MATCHED ), YOU'D ONLY NEED TO COME UP WITH ABOUT **\$642/MONTH** TO HIT YOUR FIRST \$100K IN 5 YEARS. THAT'S ROUGHLY \$21/DAY.

Without any employer match, you're covering the full \$1,285 yourself.

**The gap between those two scenarios over 5 years:**

	<b>Monthly Out of Pocket</b>	<b>5-Year Portfolio</b>
With employer match	\$642	\$100,000
Without employer match	\$1,285	\$100,000

# A FEW SCENARIOS:

## INVEST \$500/MONTH

## INVEST \$100/MONTH

**Step 1: Initial Investment**

**Initial Investment \***   
Amount of money that you have available to invest initially.

**Step 2: Contribute**

**Monthly Contribution**   
Amount that you plan to add to the principal every month, or a negative number for the amount that you plan to withdraw every month.

**Length of Time in Years \***   
Length of time, in years, that you plan to save.

**Step 3: Interest Rate**

**Estimated Interest Rate \***   
Your estimated annual interest rate.

**Interest rate variance range**   
Range of interest rates (above and below the rate set above) that you desire to see results for.

**Step 4: Compound It**

**Compound Frequency**   
Times per year that interest will be compounded.

**CALCULATE** **RESET**

The Results Are In  
In **11** years, you will have **\$105,361.76**

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The Results Are In  
In **25** years, you will have **\$101,641.08**

11 YEARS TO 100K

25 YEARS TO 100K

THIS \$100K IS BASED ON A 9% RETURN, BUT IT DOESN'T ACCOUNT FOR INFLATION. SO WHILE YOU'LL HAVE \$100K, IT WON'T BUY WHAT \$100K BUYS TODAY.

# WHAT DRIVES WEALTH?

01

## INCOME

It's the money coming into your life through: salary, business income, consulting, side income, bonuses etc.

FUELS  
SAVINGS

02

## SAVINGS RATE

Your savings rate is the percentage of income you keep and invest. Example: If someone earns \$100,000: Saving \$5,000 = 5% Saving \$20,000 = 20%

BECOMES  
INVESTMENTS

03

## INVESTMENT RETURNS

This driver represents the power of compounding. When you invest money, your investments generate returns. Those returns then generate more returns. Over time this creates exponential growth.

GENERATE  
MORE  
INCOME

04

## TIME

Even small investments can grow into large amounts when given enough time. Investing early can produce far greater wealth than investing larger amounts later.

MULTIPLIES  
EVERYTHING

*Wealth Doesn't  
Grow in One  
Place*



# WEALTH GROWS IN 3 PLACES:

1. YOUR MONEY → INVESTED
2. YOUR INCOME → EXPANDING
3. YOUR ACCESS → OPPORTUNITIES,  
ROOMS, PEOPLE

## What This Looks Like in Real Life?

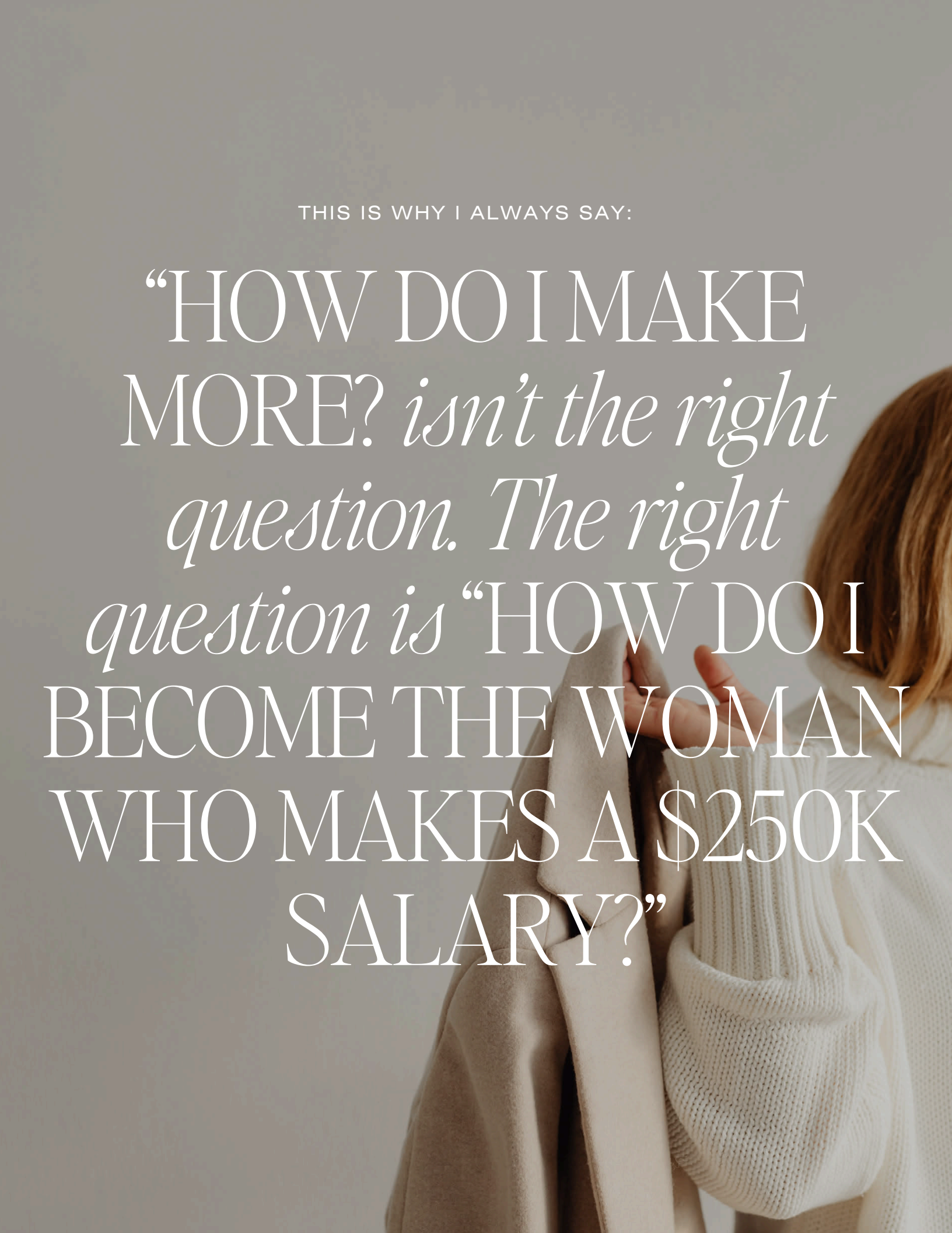
You don't stay the same person for 10 years.

You evolve.

- Year 1 → \$100/month
- Year 3 → \$300/month
- Year 5 → \$800/month

THIS IS WHY I ALWAYS SAY:

“HOW DO I MAKE  
MORE? *isn't the right  
question. The right  
question is* “HOW DO I  
BECOME THE WOMAN  
WHO MAKES A \$250K  
SALARY?”



# *\$100K Is Not a Money Goal*

**It's become someone who:**

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- ✓ Pays herself first
  - ✓ Does not hold high interest debt
  - ✓ Knows her numbers
  - ✓ Increases her income (and asks for raises)
  - ✓ Stays consistent
- 

**The portfolio is just the evidence.**



*The 3 Ways To  
Grow Wealth*



*Remember...*

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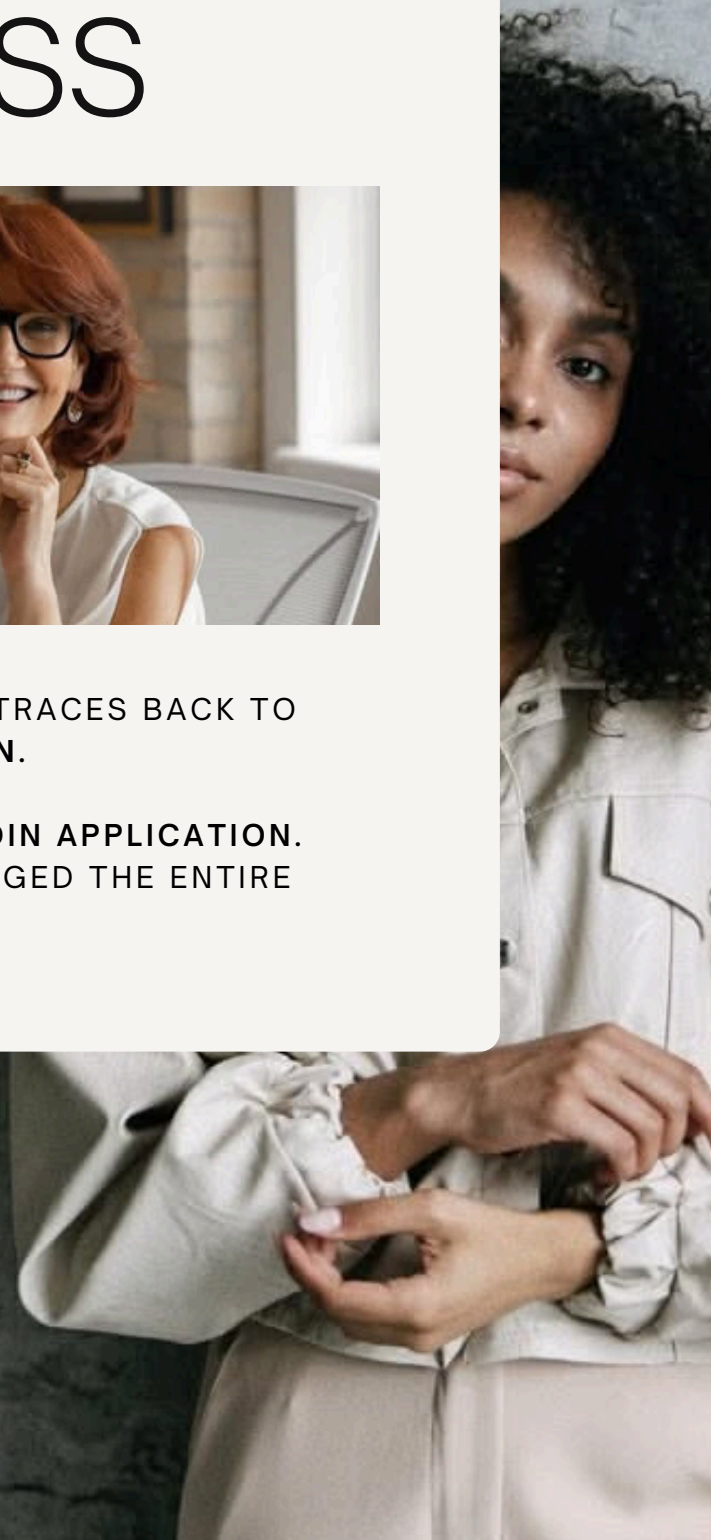
*Most women start at the top. We  
want to start at the bottom.*

# ACCESS



EVERY JOB I'VE HAD IN FINANCE TRACES BACK TO ONE PERSON. MY MENTOR, **KAREN**.

**NOT A JOB BOARD. NOT A LINKEDIN APPLICATION. KAREN.** ONE RELATIONSHIP CHANGED THE ENTIRE TRAJECTORY OF MY LIFE.



# *The* STRENGTH *of* WEAK TIES

Stanford University



StanfordReport



University News

Research & Scholarship

On Campus

Student Experience

July 24th, 2023 | 7 min read

Social Sciences

## **50 years on, Mark Granovetter's 'The Strength of Weak Ties' is stronger than ever**

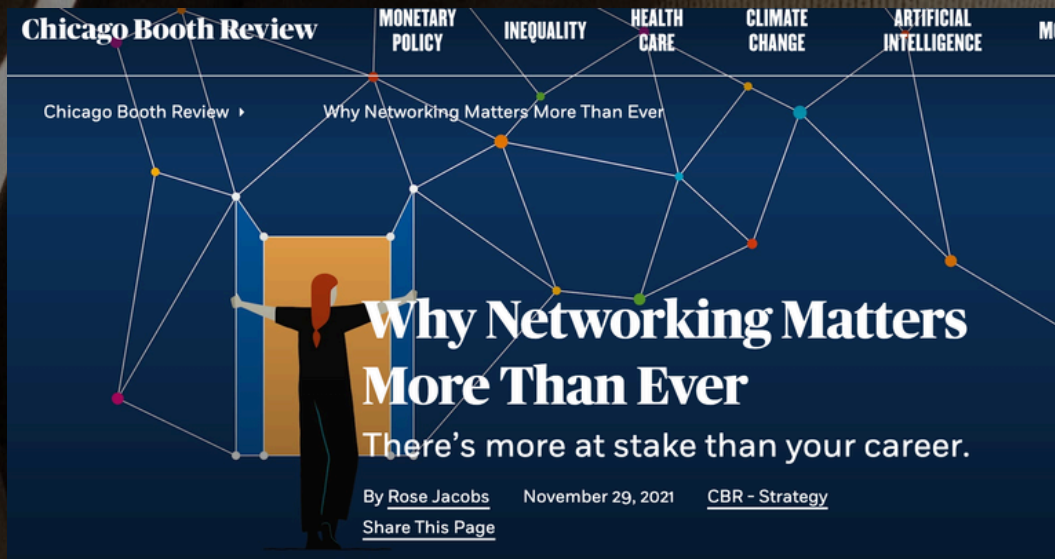
In 1973, Stanford sociologist Mark Granovetter showed just how important casual acquaintances are.

**YOUR NEXT BREAKTHROUGH LIKELY WON'T COME FROM  
YOUR BEST FRIEND.**

**IT WILL COME FROM SOMEONE YOU BARELY KNOW... BUT  
STAYED CONNECTED TO.**

**Weak ties act as bridges between social circles**

# OPEN *vs* CLOSED *Networks*



**CLOSED NETWORK = SAME PEOPLE, SAME IDEAS (TIGHT CIRCLES) OPEN NETWORK = BRIDGES ACROSS DIFFERENT GROUPS.**

**THE HIGHEST-VALUE PEOPLE AREN'T SOCIAL BUTTERFLIES, THEY ARE CONNECTORS BETWEEN WORLDS THEY:**

- TAKE INSIGHTS FROM ONE GROUP
- APPLY THEM IN ANOTHER
- CREATE VALUE THROUGH TRANSLATION + SYNTHESIS

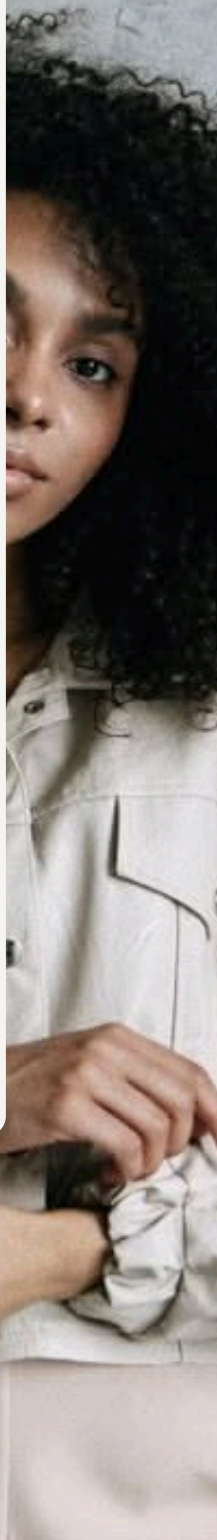
The people who connect worlds that don't normally talk to each other, consistently earn more, get promoted faster, and generate better ideas. He found this effect was particularly powerful for women, because women are more likely to operate within tight, homogeneous networks which feel safe but limit exposure to new information and opportunity.

# INCOME



LINDA BABCOCK AND SARA LASCHEVER, WHO WROTE **WOMEN DON'T ASK**, FOUND THAT BY NOT NEGOTIATING, WOMEN LEAVE **BETWEEN \$1 MILLION AND \$1.5 MILLION ON THE TABLE OVER THE COURSE OF THEIR CAREERS.**

NOT BECAUSE OF THE MARKET. NOT BECAUSE OF THEIR PORTFOLIO RETURNS. BECAUSE OF **ONE CONVERSATION THEY DIDN'T HAVE, REPEATED OVER AND OVER ACROSS DECADES.**



# GREEDY *Work*

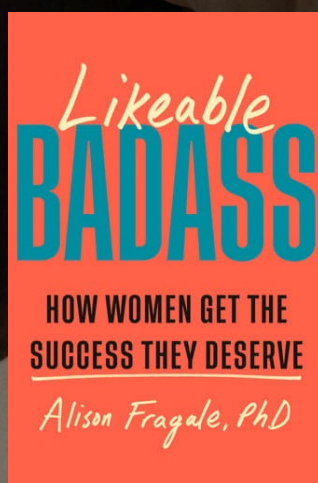
Gender

## The Problem with “Greedy Work”

Why high-salary jobs with long, inflexible hours exacerbate the gender pay gap — and what to do about it. by Gretchen Gavett

CLAUDIA GOLDIN WON THE NOBEL PRIZE IN ECONOMICS IN 2023, BECOMING ONLY THE THIRD WOMAN EVER TO DO SO, SPENT HER CAREER STUDYING THE GENDER PAY GAP. HER MOST IMPORTANT FINDING: THE GAP IS LARGEST NOT AT ENTRY LEVEL, BUT AT THE MOMENT WOMEN'S CAREERS SHOULD BE ACCELERATING, TYPICALLY IN THEIR 30S AND 40S.

THE CULPRIT IS WHAT SHE CALLS THE GREEDY JOB HIGH-PAYING ROLES THAT DISPROPORTIONATELY REWARD PEOPLE WHO ARE AVAILABLE AROUND THE CLOCK AND PENALIZE ANY DEVIATION FROM THAT. THIS IS A STRUCTURAL PROBLEM, NOT A PERSONAL FAILING. BUT UNDERSTANDING IT CHANGES HOW YOU NEGOTIATE, WHAT YOU NEGOTIATE FOR, AND WHICH OPPORTUNITIES YOU PURSUE.



FANTASTIC BOOK!

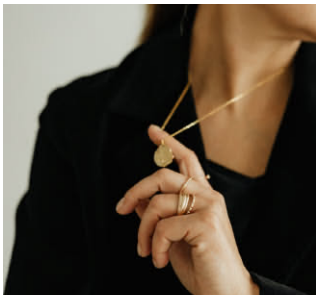
# A few things worth *separating:*



## **NEGOTIATION**

Asking for what you're worth inside your current situation. Salary reviews, promotions, scope expansion. This is the highest-leverage, lowest-effort move available to most women and the most consistently underused.

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## **STRATEGIC CAREER MOVES**

Changing roles, companies, or industries. The research is pretty clear that the single biggest salary jumps for most people come from moving, not staying. Loyalty is expensive. A 3% annual raise versus a 20% jump by switching employer.

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## **MONETIZING EXPERTISE**

Consulting, advising, board seats, speaking, courses. Your knowledge has value beyond the hours you trade for it.

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## **INVESTING IN CREDENTIALS AND VISIBILITY**

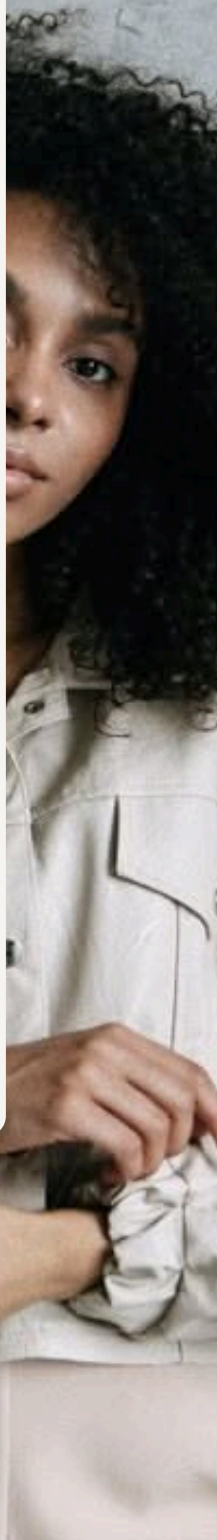
Degrees, certifications, public presence. That's not just education; it's a signal, a network, and potentially a new income tier.

# MONEY



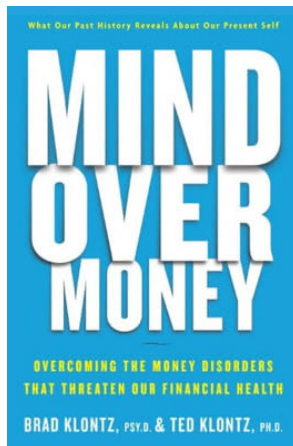
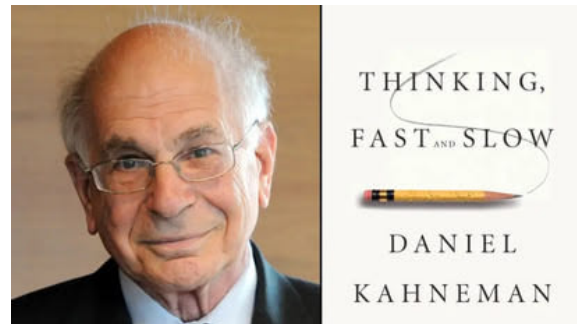
MOST OF THE REASONS WOMEN STRUGGLE TO BUILD WEALTH HAVE NOTHING TO DO WITH MATH.

THEY HAVE TO DO WITH BEHAVIOR. WITH FEAR, WITH GUILT, WITH THE STORIES WE WERE HANDED ABOUT WHAT WE DESERVE. SO BEFORE WE TALK ABOUT ACCOUNTS AND AUTOMATION AND COMPOUND INTEREST, LET'S TALK ABOUT WHAT'S ACTUALLY GETTING IN THE WAY.



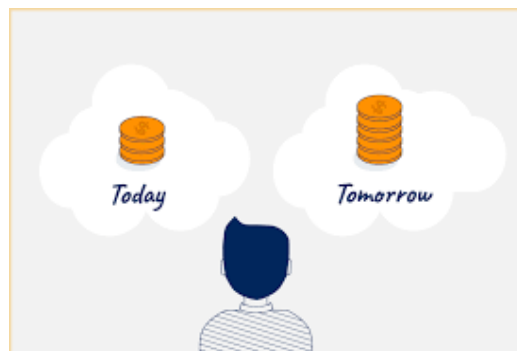
# Why Smart Women Make Bad Money Decisions

**Kahneman:** we feel losses twice as intensely as gains. (Loss Aversion) This is why we panic sell. This is why we avoid the market entirely.



**Klontz:** The unconscious beliefs we absorbed as children that silently drive adult financial behavior. "I don't deserve wealth." "Rich people are greedy." "Wanting more makes me selfish." These are running in the background of every financial decision you make.

**Benartzi:** we consistently overvalue right now over the future. That's why saving feels hard even when we intellectually know we should. (Present Bias)



## LET THE MATH SPEAK

*Here are all three paths at 9% annual return, contributions increasing by \$300/month every year.*

**Path 1: With Employer Match Starting at \$500/month personal — employer doubles it to \$1,000/month total**

Year	My Monthly	Total (With Match)	Portfolio Value
1	\$500	\$1,000	\$12,500
2	\$800	\$1,600	\$33,700
3	\$1,100	\$2,200	\$64,400
4	<b>\$1,400</b>	<b>\$2,800</b>	<b>\$105,400 ✓</b>

**Path 2: Starting at \$100/month, No Match**

Year	My Monthly	Portfolio Value
1	\$100	\$1,250
2	\$400	\$6,400
3	\$700	\$15,700
4	\$1,000	\$29,700
5	\$1,300	\$48,800
6	\$1,600	\$73,300
7	<b>\$1,900</b>	<b>\$104,000 ✓</b>

**Path 3: Starting at \$1,000/month, No Match**

Year	My Monthly	Portfolio Value
1	\$1,000	\$12,500
2	\$1,300	\$29,900
3	\$1,600	\$52,800
4	\$1,900	\$81,500
5	<b>\$2,200</b>	<b>\$116,700 ✓</b>

# What To Actually Do. In Order



01

**KNOW YOUR NUMBER**  
WHAT DO YOU NEED TO INVEST MONTHLY TO HIT YOUR GOAL?

02

**FIND THE FREE MONEY FIRST**  
EMPLOYER MATCH, STOCK PLANS;  
CAPTURE ALL OF IT BEFORE INVESTING A DOLLAR ELSEWHERE.

03

**AUTOMATE BEFORE YOU CAN TALK YOURSELF OUT OF IT.**  
SET IT UP ONCE, THEN LEAVE IT ALONE.

04

**STOP WATCHING THE WOMEN WHO OUTPERFORM MEN AREN'T SMARTER.**  
THEY CHECK THEIR PORTFOLIOS LESS.



We started tonight by talking about what's not real. The overnight stories. The ETF millionaires. The highlights without the context.

And then we talked about what is real; **access**, **income**, and **money**, in that order, pulled together consistently over time. It's not glamorous.