

The The Zero-to-Invest Checklist

Your Actionable Guide On How To Build Wealth From Nothing!



START YOUR JOURNEY TODAY!

Unlock Passive Income

CONTENTS

INTRODUCTION

Uncovering The Brand You Already Have.

PHASE ONE

The Financial Foundation (Controlling Your Cash)

PHASE TWO

Creating Multiple Income Streams (The Engine of Growth)

PHASE THREE

Your First Smart Investment Today (The Investor Mindset)

CONGRATULATIONS!

Your Path to Financial Freedom

INTRODUCTION

Uncovering The Brand You Already Have.

Welcome to your actionable guide on how to build wealth from nothing!

Many believe you need a huge salary or luck to invest. That's simply not true. This checklist gives you the exact steps needed to stop the financial struggle, create multiple income streams, and make your first smart investment today.

Follow these three phases, and you will transform from being a consumer into an investor, putting you on the path to achieving financial freedom.



PHASE ONE

The Financial Foundation (Controlling Your Cash)

This phase is about stopping the "money leaks" and getting Rands back into your pocket. You must master **Phase 1** before moving to **Phase 2**.

STEP	ACTION ITEM	STATUS	NOTES (Why This Matters)
1. Calculate Your Net Worth	List ALL assets (savings, property value) and ALL debts.	[]	Wealth is Assets Debts. You must know your starting point (zero capital).
2. Create a Zero-Based Budget	Give every Rand you earn a job. $\text{Income} - \text{Expenses} - \text{Savings} = \text{Zero}$.	[]	Stops money from slipping away. Use an app or spreadsheet to track every expense.
3. Cut 3 Non-Essentials	Identify and eliminate 3 non-essential wants (e.g., streaming service, expensive coffee habit).	[]	Frees up immediate capital (e.g., R500) to dedicate to debt/savings.

<p>4. Attack High-Interest Debt</p>	<p>Prioritize eliminating high-interest consumer debt (credit cards, personal loans).</p>	<p>[]</p>	<p>Paying off debt is the highest guaranteed return you can get (e.g., "earning" 25% interest saved).</p>
<p>5. Build Your Starter Safety Fund</p>	<p>Save R5,000 in a separate, accessible savings account (your "Baby Emergency Fund").</p>	<p>[]</p>	<p>This is your cushion to cover small, unexpected costs without going back into debt.</p>

PHASE TWO

Creating Multiple Income Streams (The Engine of Growth)

Once your foundation is secure, this phase focuses on bringing more money in. This is the actionable strategy for passive income development.

STEP	ACTION ITEM	STATUS	NOTES (Why This Matters)
6. Invest in Yourself	Identify one high-demand skill you can learn or improve (e.g., digital marketing, coding, advanced Excel).	[]	Your income is limited by your skills. Learning new skills is the best smart investing you can do.
7. Monetize a Skill (Side Hustle 1)	Offer a service based on your existing skills (e.g., freelance writing, graphic design, tutoring, admin help).	[]	Dedicate 5 - 10 hours/week to this. This income goes directly into your investment account.

<p>8. Launch a Simple Digital Hustle (Side Hustle 2)</p>	<p>Start a low-cost venture like a niche social media page or a blog (like the one you are reading now).</p>	<p>[]</p>	<p>This creates a potential passive income stream using zero capital (just time).</p>
<p>9. Negotiate Your Main Salary</p>	<p>Research your market value and schedule a meeting to negotiate a pay increase at your main job.</p>	<p>[]</p>	<p>A 5% raise can add thousands per year to your available investment capital.</p>
<p>10. Automate "Pay Yourself First"</p>	<p>Set up an automated transfer of 10% of your income to a dedicated investment account on payday.</p>	<p>[]</p>	<p>If you don't see the money, you won't spend it. This ensures you save and invest consistently.</p>

PHASE THREE



Your First Smart Investment Today (The Investor Mindset)

You have cash flow and savings. Now, it's time to put your money to work to make your goal of achieving financial freedom a reality.

STEP	ACTION ITEM	STATUS	NOTES (Why This Matters)
11. Define Your First Goal	Decide what you are saving for (e.g., "R5,000 in an ETF in 6 months").	[]	Smart investing is goal-driven. This keeps you motivated and focused.
12. Choose a Low- Cost SA Platform	Open an account with a secure, low-fee investment platform in South Africa (e.g., <u>EasyEquities</u> , <u>LUNO</u> <u>Sygnia</u>).	[]	Prioritize platforms with low brokerage fees, especially for smaller amounts.

<p>13. Buy an ETF (Your First Investment)</p>	<p>Invest your accumulated savings (from Step 10) into a broad-market Exchange Traded Fund (ETF).</p>	<p>[]</p>	<p>This provides instant diversification (owning a piece of 40+ companies) and reduces risk. This is your first smart investment today.</p>
<p>14. Explore Passive Income Assets</p>	<p>Research one passive asset to add (e.g., a low-cost property fraction via <u>EasyProperties</u> or a dividend stock).</p>	<p>[]</p>	<p>Start shifting your portfolio toward assets that pay you just for owning them.</p>
<p>15. Resist Lifestyle Inflation</p>	<p>When you get your next raise or bonus, invest at least 50% of it, rather than increasing all your spending.</p>	<p>[]</p>	<p>The secret to lasting wealth is keeping your spending flat while your income (and investments) grow.</p>



Congratulations! Your Path to Financial Freedom

You have completed the **Zero-to-Invest** Checklist. You now have a working budget, reduced debt, active multiple income streams, and you have made your **first smart investment today**.

Remember, **building wealth from nothing** is not a get-rich-quick scheme. It is a long-term strategy built on consistency and **smart investing**. Keep repeating Phase 2 and Phase 3, and your journey to **achieving financial freedom** is guaranteed.

Next Step: Master the Blueprint

To go beyond the checklist and dive deep into **asset allocation rules** and advanced **long-term strategies for success**, our **Freedom Planning Course** is the ultimate resource.

Click **HERE** to enroll in the **Freedom Planning Course** and receive the full blueprint for lasting financial success!

DISCOVER HOW TO RETIRE IN LESS THAN 10 YEARS

**EVEN If You Have NO Savings, Investments Or
Pension Plans... And Without Spending A Cent
More Than You Currently Do On Retirement
Planning**

**FINANCIAL
FREEDOM
PLANNER**

**Learn The Critical Financial Skills
TODAY!**

Connect With Us

