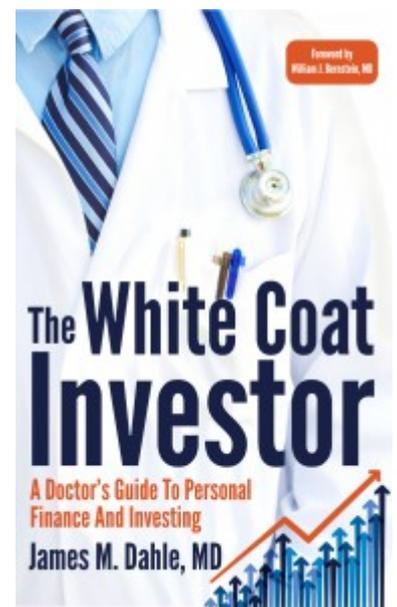


Why You Should Read This Book

Amazon is currently offering over four million books for sale. I am confident that [this one](#) is not the best written or the most entertaining of those offerings. However, if you are like many of my readers, spending just a few hours with this book will eventually increase your net worth by hundreds of thousands, perhaps millions, of dollars. The information contained in this book is not secret. In fact, it isn't even complicated. After you read it, much of it will seem like common sense to you. However, the fact remains that you have spent twenty to thirty years in school and training for your career, and nobody has ever taught you what this book will teach you.



You are probably a lot like me. You are well educated, reasonably intelligent, and either already earning a six-figure income or soon will be. You are a medical or dental student, a resident, a dentist, a doctor, an attorney, a business owner, or other type of high-income professional. You are, or soon will be, an expert in your field. However, you often find yourself a little bit embarrassed by your lack of financial acumen. You have probably already been taken advantage of by an insurance agent, a stockbroker, a financial planner, a realtor, a banker, or a lender once or twice in your life due to your lack of financial knowledge. You may not know the difference between a Roth IRA and a 401(k). You are not really sure what you can and cannot deduct on your tax return. You know you should be saving for retirement and your children's college but have no idea what step to take next to reach that goal.

If you are like many high-income professionals, you are willing to pay someone else to handle all these things for

you. However, you are worried that you are either paying too much for good advice, or worse, not getting good advice at all. Chances are that you are right to worry. Most self-styled “financial advisors” charge too much or give bad advice. Even if they are a distinct minority, there are still plenty of good advisors out there, and this book will teach you how to find them and hire them at a fair price.

If you, like me, would prefer to save the thousands of dollars per year that you will pay for good advice, this book will get you started down the path of managing your personal finances and investments on your own, and provide plenty of unbiased resources that will provide the “continuing financial education” you need to competently manage your own financial affairs with only occasional input from financial professionals.

Sometimes, high-income professionals, and doctors in particular, are a little bit embarrassed to talk about money. Getting rich was not our motivation for choosing our profession. However, physicians receive a high income for a reason and certainly should not feel a need to apologize for it. Your high income alone will not automatically lead to financial success. You must convert your high income into a high net worth in order to become financially independent, enjoy a comfortable retirement, and support both your loved ones and your favorite charitable causes. This book will teach you how to do that.



James M.
Dahle, MD

I graduated from medical school in 2003. Up until that point, I had earned less than \$40,000 in my entire life. When I came out of emergency medicine residency in 2006, I had a five-figure net worth. I did not have the typical student loan burden, but I did owe four years of my time to the military, which paid me an income below the 5th percentile for my specialty for four years. This “time debt” was the equivalent of a few hundred thousand dollars in student loans. My spouse, a stay-at-home mother, and I saved a good chunk of our money, invested it in a reasonable manner, paid down our debts, and by 2013, when I was thirty-eight and she was thirty-five, we were pleased that we had become millionaires. There was nothing hard about what we did and absolutely no reason why you cannot do the same.

Medicine is not, nor has it ever been, the pathway to becoming ridiculously wealthy. However, despite increasing educational costs, decreasing reimbursement, and increasing compliance and liability hassles, medicine can still be a pathway to the good life. What’s the good life? My definition is a life free from financial worries, a career where you make a real contribution to society, a few luxuries along the way, the ability to help others financially throughout your life, and a comfortable retirement at a time of your choosing. Does that sound good to you? Then turn the page and get started.

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