



Welcome

Scaled Finance Welcome Course: Introduction

Welcome!

Thank you for joining.

It shows how committed you are to making good decisions with your money.

My goal is to help you take control of your finances!

There's no cost and I won't try to sell you anything. I feel:

- Everyone deserves to be empowered, not just the wealthy.
 - Reducing money stress and achieving goals helps people live great lives.
 - Wonderful people have helped me and my family on our journey.
- I feel a responsibility to give back.

I'll share the frameworks my family and I have found most helpful on our path.

All of this is general education. It's intended to help everyone!

None of it represents financial planning.

No financial advice will be given during the course.

Doing so would require a much better understanding of your specific situation.

No Financial Advice

The Course

What follows is an 11-session video course.

Each episode will include a .pdf and sometimes Google sheets.

The episodes will be emailed to you weekly.

I appreciate it when I can engage content at my own pace and reference it later, so I dedicated a webpage:

scaledfinance.com/welcome-course

If an episode would help someone you know, share the link!

Episodes

This course will cover:

Eleven Core Topics

- | | |
|---|---|
| Welcome | 6. Financial Independence |
| 1. Why It Matters: Things Change | 7. Buy and Maintain Quality |
| 2. Why Care? | 8. Mobile Lounges |
| 3. Your Best Life: 3 Questions | 9. Home to Stay |
| 4. Net Worth: What It Is and Isn't | 10. Replace Services with Products |
| 5. Forecast the Potential | 11. Spending, in Hours |

Part One: Why

1. Why It Matters: Things Change

Part One leverages Simon Sinek's [great work](#). Why do your finances matter?

Job and health situations change.

Financial preparation can make all the difference.

2. Why Care?

Episode 2 discusses three more reasons to care about personal finances:

- Here for the rest of your life
- Enables work flexibility
- Supports new passions

These are why I feel personal finance is important enough to do it full-time!

3. Your Best Life: 3 Questions

Episode 3 focuses on helping you clarify your life plan.

We'll work through three excellent questions created by George Kinder and the [Kinder Institute of Life Planning](#).

Then we'll double-click and prioritize an action plan.

Part Two: Net Worth

4. Net Worth: What It Is and Isn't

Part Two focuses on net worth – what it is, how to forecast it, and what it means for financial independence.

Episode 4 defines net worth, goes through examples, and discusses some applications as well as limitations.

You'll then leverage a Google Sheets template to estimate your net worth. Knowing your net worth will be key for the other Part Two exercises.

5. Forecast the Potential

Episode 5 leverages a prettier version of what guided my family's financial journey for years.

We'll go through a theoretical example to see how net worth might trend over the course of 15 years based on broad assumptions. You'll take it from there.

6. Financial Independence

Episode 6 introduces the 4% guideline as well as some of its limitations.

Part Three: Ownership

7. Buy and Maintain Quality

Part Three focuses on ownership.

Episode 7 explores everyday examples of long-term ownership.
(Hint: additional purchases may be required.)

It also includes a brief introduction to Minimalism.

8. Mobile Lounges

Episode 8 discusses automobile ownership:

- New vehicle depreciation
- Lease vs. buy
- Dependable quality and well-priced luxury
- Caring for vehicles
- Ways to extend vehicle life

9. Home to Stay

Episode 9 dives deep into the cost of buying, selling, and maintaining a home.

This episode also explores the cost of upgrading.

10. Replace Services with Products

Episode 10 highlights opportunities to replace ongoing costs with one-time buys.

Lawn care, router, cable, movies, meals out, hair maintenance, etc.

11. Spending, in Hours

Episode 11 leverages Vicki Robin and Joe Dominguez's great book [Your Money or Your Life](#).

This final episode will walk through a 7-step process to evaluate expenses in terms of life hours.

For Your Health

Do the Work

Please complete the exercises in each episode.
They're here for your health!

Feedback? Email Me

Feedback is a Gift

I'd love to hear from you!

You can reach me at Kevin.Estes@ScaledFinance.com.
Drop me a line if something's confusing.
Let me know if you get stuck or the content's dry.
Tell me if I miss something.

I am sometimes wrong but seldom in doubt.
However, my strong opinions are loosely held.
I change my mind based on new information and fresh perspectives.

Next Steps

If you signed up, you're set to receive my latest content.

Thank You, Next!

Creating content as a big part of my job.
It's also a passion!

Thank you for your grace as I work hard to continually improve and deliver ever better content.

I hope you like it.

Buckle Up

First Episode Starts Now

By now, you should have received an email for Episode 1.

Let's get started.

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