



# Achieving Financial *Independence*

Manage	Grow	Adapt
1.1 Save	2.1 Earn Passively	3.1 Long Term
1.2 Plan	2.2 Invest	3.2 Short Term
1.3 Earn Actively	2.3 Borrow	3.3 Your Mindset

## Course Outline

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# *Hello and welcome*



My name is

*Lacey Filipich,*

I'm the Founder, Director and Head Trainer at Money School.

I'm thrilled that you are enrolling in Money School because I wholeheartedly believe it will change your life. I get tingles when I think about how YOU being liberated from working to support your lifestyle and instead working on what, when and with who you want because you are financially independent could change the world. It's why I do what I do.

This document covers what to expect from the 'Achieving Financial Independence' course in terms of communication, content and delivery. First I thought you may like to know where the curriculum came from. Here's the 60-second version:

I started earning a passive income from my investments in my late 20's and wondered why other people weren't doing the same thing.

Long story short: **we're not taught about money at school** – at least not the whole picture. We learn about money from our parents. If our parents don't understand money, how can they teach us?

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I won the 'ovarian lottery': my mother and co-Founder of Money School, Fran White, started learning about investing in her late 40's. She taught me as she learned. I was in my teens at the time. We've been investing together and separately for over 15 years now. We've made lots of mistakes along the way, but we've learned from them and persisted. Now we can live the lifestyles we want on our passive incomes.

Now I too am a mother, I ask myself how I can pass on this financial knowledge to my children. **The Money School curriculum is the answer to that question.**

I'm sharing our course so you can learn it too – and avoid those mistakes! We hope you'll share your newfound knowledge by passing it onto children, so they don't have to learn the hard way, using the activities in the course. I can attest that it's a fantastic start in life and a wonderful gift to give your child.

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## **We appreciate your honesty and integrity.**

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Thank you for respecting Money School's content and intellectual property.

If you don't find the answer to your question in this document, please contact us directly at [info@moneyschool.org.au](mailto:info@moneyschool.org.au).

*Lacey Filipich*

## 01 What's this course going to do for ME?

**It will guide you through how to develop your own plan to become financially independent.**

If you follow your plan, you will reach a point where work becomes a choice rather than a necessity. It's a beautiful place to be.

The practical skills we cover will help you to:

- ▶ **Feel confident** about the different investment options available and know which ones you want to use.
- ▶ Pick a strategy that fits your mindset so you can **sleep well at night**.
- ▶ **Make peace** with any bad experiences you've had with money, then adjust your plan to avoid repeats.
- ▶ **Get your children started on the path** to financial independence early in life (they'll thank you for it later!)

If thinking about money causes you stress, you need this course. It's as simple as that.

## 02 Getting started

These are some of our Frequently Asked Questions (FAQs). For more, please see our [website](#).

### Where do I find the content?

When you sign up and pay for a membership, you should automatically receive an email containing your log in details for the member portal on our website. If you don't receive an email within 24 hours of signing up, please contact us at [info@moneyschool.org.au](mailto:info@moneyschool.org.au) for help.

Log in as per the instructions in the email. The course content you have purchased will be ready and waiting for you. You can access all content for the level you've purchased immediately.

## What format is the content in?

Each module contains a video tutorial, accompanied by tapescripts for those who prefer to read and an audio version for those who prefer to listen only.

The curriculum is accompanied by two workbooks – one for adults and one for children. These are in editable PDF format so you can save a copy to your hard drive and fill it out electronically or you can print them out and work on the hard copy if you prefer. Throughout the course, we will refer you to the relevant activities in the workbooks.

In case mathematics is not your strong point and to help with the more complex calculations, we have included Microsoft Excel spreadsheets for you to use. Again, we will refer to these during the tutorials.

## What tools, equipment and prior knowledge do I need?

You will require:

- ▶ Access to a computer.
- ▶ An internet connection that allows you to watch video
- ▶ Microsoft Excel or similar
- ▶ Primary/elementary school level mathematics

## 03 How much time do I need to put into this?

Each of the three major modules includes four or five videos, ranging from 6 minutes to 30 minutes in length.

The time it takes individuals to complete the activities will vary – we estimate one to two hours per module. If you plan to do the activities after watching the videos, please allow two to three hours per major module (Manage, Grow, Adapt).

Another way to approach the training is to allocate 30 to 60 minutes per week over a six-month period. This will allow you to digest the material slowly and work through the activities at your own pace.

## 04 What will we be covering?

The course covers three modules:

- ▶ **Manage:** how to **save, plan** and **earn actively**.
- ▶ **Grow:** how to **invest, borrow** and **earn passively**.
- ▶ **Adapt:** how to take **your mindset** and the **economy** into account in your decision making.



In more detail:

## MODULE 1

### MANAGE

*Learn to control your spending and increase your income to save as much as possible, including:*

- ▶ **How much** you should be saving.
- ▶ How to **automate** your savings so you don't forget.
- ▶ How to **manage your budget and cash flow** so you maximise your savings and don't have to rely on debt to cover short-term gaps.
- ▶ How to **maximise your earnings** so you can save more.

## MODULE 2

### GROW

*Learn to create a passive income by buying assets and using debt wisely, including:*

- ▶ Why you need to invest with **passive income** in mind.
- ▶ The **types of assets** you could invest in.
- ▶ How to **buy assets**.
- ▶ How and when to **use debt** to buy assets.
- ▶ How to **get rid of bad debt** quickly.

## MODULE 3

### ADAPT

*How to adapt the skills in Modules 1 and 2 to what's happening in the world and in your head, including:*

- ▶ How to identify where we are in the **economic cycle**.
- ▶ How changes in the economy can impact your financial decisions.
- ▶ What your individual **money mindset** it.
- ▶ How to make decisions that are consistent with your mindset so you can **sleep well at night**.

## Can I pick and choose between the modules?

We recommend completing all modules of the course in the order presented. Why? It's hard to adapt your plan to buy the right kind of asset if you don't understand what an asset is, and it's hard to buy an asset if you don't have control of your spending and saving. The course builds up logically in this way. If you miss a module, you may miss important information that makes the rest of the course harder to complete.

Even if you do understand the information presented in each module, you can take that as confirmation that you're on top of that area and on the right track. If that's the case, get in touch - I'd love to hear your success stories!

If you're still not sure, our module introduction videos (1.0, 2.0 and 3.0) are a great place to start. In each one we will outline in detail what you should be able to do in when you complete this module and invite you to skip it if you already know and do everything we're about to cover.

## 05 How do I use the workbook?

The workbook is laid out in the same order as the modules in the members portal. When instructed in the videos, you can complete the accompanying activity in the workbook. It's in an editable PDF format - you can choose to save and edit an electronic copy on your hard drive, or print and fill out a hard copy by hand.

### Should I do the activities as soon as I've watched the tutorials?

We recommend that you do. There is a lot of content in the course, and we expect you'll find it easier to complete each activity while the instructions are fresh in your mind.

## 06 How do I use the children's workbook?

The children's workbook is designed so parent and child work through it together, with the child filling out the activities using drawings or word. We recommend this process, as both parent and child will get more out of the process if they discuss the topics and activities. It's a wonderful opportunity to get your family talking about money if you don't already.

The children's workbook includes age-appropriate ways to complete each activity in the instructions. Use this to guide how you will approach each activity.

## 07 Can I get personalised feedback from you?

This is a self-study, self-paced course which means you should have everything you need to create your own financial plan.

If you feel you need some more guidance, you can try our [FAQs](#). If you can't find the answer you're looking for there, email [info@moneyschool.org.au](mailto:info@moneyschool.org.au) with your specific question so we can direct you to the best resource or book you in for a 15 minute Skype call.

If subsequent support is needed, you can purchase an individual Skype session.

## 08 Do you provide financial advice?

No. Money School does not operate under a financial advice license. This is an excerpt from our Terms and Conditions:

- ▶ This course is general in nature. It is made available on the understanding that Money School is not thereby engaged in rendering professional advice.
- ▶ Before relying on the material in any important matter, members should carefully evaluate its accuracy, currency, completeness and relevance for their purposes, and should obtain any appropriate professional advice relevant to their particular circumstances.
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“ *Money is only a tool. It will take you wherever you wish, but it will not replace you as the driver.* ”

– Ayn Rand

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I hope you have found this information useful, and that you find the knowledge in this course as life-changing as I have.

Again, if you have any unanswered questions, please try the [FAQs](#) or get in touch at [info@moneyschool.org.au](mailto:info@moneyschool.org.au).

Wishing you and your family a fabulous financial future!

*Lacey Filipick*

