

# ART OF SMART MONEY

The Only  
Wealth Guide You Need

with David S. Chang

ArtofSMARTMoney.com

# The SMART Money Checklist

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Checklist





[www.ArtofSmartMoney.com](http://www.ArtofSmartMoney.com)  
[www.ArtofThinkingSmart.com](http://www.ArtofThinkingSmart.com)

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# The SMART 4-Step System for **Wealth** & Financial Independence

## STEP I: Developing a **SMART** *Mentality*

What Does **Wealth** Mean to You?  
What Are the Qualities That Mean **Wealth**  
and Freedom to You?

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# How **Wealthy** Are You?





## How **Stable** Are Your Tables?

Circle the Number, 0 is Low and 10 is High

### Inner **Stable** Table

 Physical <b>Wealth</b>	1	2	3	4	5	6	7	8	9	10
 Emotional <b>Wealth</b>	1	2	3	4	5	6	7	8	9	10
 Mental <b>Wealth</b>	1	2	3	4	5	6	7	8	9	10
 Spiritual <b>Wealth</b>	1	2	3	4	5	6	7	8	9	10

### Outer **Stable** Table

 Financial <b>Wealth</b>	1	2	3	4	5	6	7	8	9	10
 Professional <b>Wealth</b>	1	2	3	4	5	6	7	8	9	10
 Social <b>Wealth</b>	1	2	3	4	5	6	7	8	9	10
 Environmental <b>Wealth</b>	1	2	3	4	5	6	7	8	9	10

### Other Types of **Wealth**

 Time <b>Wealth</b>	1	2	3	4	5	6	7	8	9	10
 Charitable <b>Wealth</b>	1	2	3	4	5	6	7	8	9	10



# What are Three Things You Can Do To Improve Each Level of Your **Wealth**

## Inner **Stable** Table

### Physical **Wealth**

1. \_\_\_\_\_  
\_\_\_\_\_
2. \_\_\_\_\_  
\_\_\_\_\_
3. \_\_\_\_\_  
\_\_\_\_\_

### Emotional **Wealth**

1. \_\_\_\_\_  
\_\_\_\_\_
2. \_\_\_\_\_  
\_\_\_\_\_
3. \_\_\_\_\_  
\_\_\_\_\_

### Mental **Wealth**

1. \_\_\_\_\_  
\_\_\_\_\_
2. \_\_\_\_\_  
\_\_\_\_\_
3. \_\_\_\_\_  
\_\_\_\_\_



## Spiritual Wealth

1. \_\_\_\_\_  
\_\_\_\_\_
2. \_\_\_\_\_  
\_\_\_\_\_
3. \_\_\_\_\_  
\_\_\_\_\_

## Outer Stable Table

### Financial Wealth

1. \_\_\_\_\_  
\_\_\_\_\_
2. \_\_\_\_\_  
\_\_\_\_\_
3. \_\_\_\_\_  
\_\_\_\_\_

### Professional Wealth

1. \_\_\_\_\_  
\_\_\_\_\_
2. \_\_\_\_\_  
\_\_\_\_\_
3. \_\_\_\_\_  
\_\_\_\_\_



## Social Wealth

1. \_\_\_\_\_  
\_\_\_\_\_
2. \_\_\_\_\_  
\_\_\_\_\_
3. \_\_\_\_\_  
\_\_\_\_\_

## Environmental Wealth

1. \_\_\_\_\_  
\_\_\_\_\_
2. \_\_\_\_\_  
\_\_\_\_\_
3. \_\_\_\_\_  
\_\_\_\_\_

## Other Types of Wealth

### Time Wealth

1. \_\_\_\_\_  
\_\_\_\_\_
2. \_\_\_\_\_  
\_\_\_\_\_
3. \_\_\_\_\_  
\_\_\_\_\_



## Charitable Wealth

1. \_\_\_\_\_  
\_\_\_\_\_
2. \_\_\_\_\_  
\_\_\_\_\_
3. \_\_\_\_\_  
\_\_\_\_\_

## What Does Financial Independence & Financial Freedom Mean to You?

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## Do You Have the SMART View On:

- Risk
- Savings
- Investments
- Overcoming Crisis

***How You View Things, is More Important Than What You View***  
*Visit your Exclusive Member Products & Information Frequently!*





# STEP 2: Creating SMART Strategies

## Where Are You Now?

### Have You Completed Your

□ **Personality Test? Myers Brigg Results:** \_\_\_\_\_

□ **What Are Your Strengths? How Will You Grow Them?**

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□ **What Are Your Weaknesses? How Will You Improve Them?** \_\_\_\_\_

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□ **Personal and Professional Life Balance Sheet – How Much Are You Investing in Yourself? What Are Your Skills and Expertise? (More Information in the Next Section)** \_\_\_\_\_

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- **Personal and/or Business Financial Budget & Cash Flow Statement – Are You Spending Less Than You Are Bringing In and Investing the Difference? What Are Your Plans to Save More Money and Invest More? \_\_\_\_\_**

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- **Personal and/or Business Financial Net Worth & Financial Statement – Do You Have More Assets Than Liabilities? What Are You Doing To Increase Your Assets and Lower Your Debts? \_\_\_\_\_**

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- **What is Your Credit Score? What Can You Do to Improve It? How Often Are You Checking It?**

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## Where Do You Want To Go?

- **What Is Your Mission and Purpose in Life?**

(Professionally and Personally) \_\_\_\_\_

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- **What Are Your Values and Identity in Life?**

(Professionally and Personally) \_\_\_\_\_

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- **What Is Your Vision and Endstate in Life?**

(Professionally and Personally) \_\_\_\_\_

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□ **What Are Your S.M.A.R.T. Goals in Life?**  
(Professionally and Personally)

**1. Specific:** \_\_\_\_\_

**Measureable:** \_\_\_\_\_

**Achievable:** \_\_\_\_\_

**Relevant:** \_\_\_\_\_

**Time-Bound:** \_\_\_\_\_

**2. Specific:** \_\_\_\_\_

**Measureable:** \_\_\_\_\_

**Achievable:** \_\_\_\_\_

**Relevant:** \_\_\_\_\_

**Time-Bound:** \_\_\_\_\_

**3. Specific:** \_\_\_\_\_

**Measureable:** \_\_\_\_\_

**Achievable:** \_\_\_\_\_

**Relevant:** \_\_\_\_\_

**Time-Bound:** \_\_\_\_\_

**4. Specific:** \_\_\_\_\_

**Measureable:** \_\_\_\_\_

**Achievable:** \_\_\_\_\_

**Relevant:** \_\_\_\_\_

**Time-Bound:** \_\_\_\_\_



## How Will You Get There?

Continue to Visit your Exclusive Member Products & Information Frequently for More Solutions!

- Listen in On Our Financial Planning Webinar/Conference Calls
- Listen in On Our Business Planning Webinar/Conference Calls
- Learn SMART Ways to Make More Money and Create Additional Sources of Income (Which Business Idea(s) will you pursue? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

- Business Market Research
- Create Your Business Plan
- See the eBook *How to Start a SMART and Successful Business* for more detailed information on starting your business!
- Create Your SMART Asset Allocation Plan**
  - Complete Your Data Gathering Questionnaire
  - Determine Risk Tolerance
  - Set Financial Goals
  - Define Your Time Horizon
  - Choose Your Investment Products (Next section)



□ **Create Your SMART Financial Goal and Retirement Lifestyle Plan – Are You In Your Confidence Zone?**

- **Retirement Planning – Do You Have Enough for Retirement? How Much Do You Need for Retirement?**

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- **Investment Planning – Do You Have a SMART Investment Portfolio? (More info in the Next section)**

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- **Insurance and Risk Planning – Do You Have Enough Life, Disability, Health, Long-Term Care, Homeowner's, and Other Types of Insurance?** \_\_\_\_\_

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**Estate Planning – Do You Have A Will? Health Directive? A Trust? An Estate Plan?** \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Tax Planning – Are You Paying Unnecessary Taxes? Are You Taking Advantage of Tax-Advantaged and Qualified Accounts and Other Tax Opportunities In Your Tax Bracket?** \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Purchase Planning – Are You Making SMART Purchases (Home, Autos, Big Purchases, Are You Negotiating and Cutting Costs)?** \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Education and College Planning – Are You Saving Enough for College, Private School, or Other Higher Education?** \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_



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- **Debt Planning – Are You Out of Debt? Do You Have a Plan to Get Out of Debt?** \_\_\_\_\_

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- **Emergency Fund Planning – Do You Have Enough to Cover at least 3-6 Month's Worth of Expenses? What Are Your Plans to Get Your Emergency Fund Funded?** \_\_\_\_\_

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- **Business Planning – Do You Have A SMART Plan to Start or Grow A Business or Bring in Extra Income?** \_\_\_\_\_
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## **STEP 3: Choosing SMART Investments**

- **Investing 101 – Do You Know the Basics of Investing, Investment Products, Investment Terms, and Investment Principles?**
- **Company Stock Analysis and Report – Do You Understand How to Analyze, Value and Screen Company Stocks?**
- **Company Stocks Updates and Alerts – Do You Review Your Investments on a Regular Basis and Adjust Your Portfolio As Needed?**
- **Global Market Overview – Do You Understand the Current Global and U.S. Stock Market and Macroeconomics?**
- **Do You Have a Balanced and SMART Investment Portfolio with a SMART Asset Allocation?**
  - **Does Your Portfolio Based On Your Plan Have:**
    - **Liquidity**
    - **Capital Preservation**
    - **Growth**



- **Does Your Portfolio Pass The Three Tests:**
  - Inflation Test
  - Longevity Test
  - Sleep Test
- **Does Your Portfolio Pass the Bucket Tests:**
  - Short-Term Security Bucket
  - Mid-Term Growth Bucket
  - Long-Term Dream Bucket
- **Does Your Portfolio Need These Asset Classes?**
  - Cash
  - Stocks
  - Bonds
  - Alternative Investments
- **Are You Constantly Investing In Yourself?**
  - Knowledge & Expertise – What You Know
  - Skills, Abilities, & Talents – What You Can Do
  - Experience, Capabilities, & Competency – Growth Potential
  - **Are You Following the 5 P's?**
    - Pleasing
    - Passionate
    - Pre-eminent
    - Profitable
    - Personality



## **STEP 4: SMART** **Implementation**

- ❑ **Wealth Integration – Are You Starting to Take Your New Found SMART Member Knowledge to Turn Your Dreams into Today's Realities?**
- ❑ **Are You Participating in the SMART Nation Community Member Forum?**
  - ❑ **Are You Asking Questions?**
  - ❑ **Are You Answering Questions?**
  - ❑ **Are You Helping Others?**
  - ❑ **Are You Giving Best Practices and Strategies?**
- ❑ **Are You Using the SMART Secrets of the Wealthy?**
- ❑ **Contact Us to Schedule Your SMART Personal and Professional Consulting and Coaching**
- ❑ **Continue to Check Your Exclusive Member Products and Information!**
- ❑ **Are You An Affiliate SMART Member?**
  - ❑ **Join ClickBank**
  - ❑ **Use The SMART Money Affiliate Link to Grow the SMART Nation and Also Make Money!**



