



**MyMarketAcademy**

Understandable. Useful. Uplifting.



# S1:E3

## PSYCHOLOGICAL FREEDOM



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# MyMarketAcademy™

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QUICK HOUSEKEEPING

# What's a "Low-Cost Index Fund"?

If "low-cost index fund" sounds like a robot vacuum setting, relax.

It's just the **Costco sample platter** of the stock market — one big basket that owns tiny pieces of hundreds of companies.

Designed to **match the market performance**, not out-ninja it.

# What Does "Low-Cost" Mean?

"Low-cost" means the fee is **teeny**...

...like a few bucks for managing \$10,000 a year

**VOO charges \$3**

annual fee to manage

**\$10,000**

So your money **compounds** instead of tipping Wall Street for vibes.

# Example: VOO

## VOO (Vanguard S&P 500 ETF)

An index fund that tracks the S&P 500

Annual Management Fee:

**\$3**

per \$10,000 invested

We'll unpack the whole thing — what to buy, where to buy it, which buttons to press — in the "Where to Start?" episodes.

PILLAR TWO

# Psychological Freedom

**Can You Live On Your Terms?**

It's not just about a dignified retirement...

it's about dignified Tuesdays between now and then.

# Money Doesn't Buy Happiness

But it absolutely

**rents you options**

Options that money can provide  
will dismantle all that cortisol



# The Reality Check

## Financial Stress

The Undefeated Champ of Anxiety

**With \$0** and a paycheck-to-paycheck life...

One flat tire turns into a Greek tragedy

**With \$5,000–\$10,000...**

You buy peace from car-gremlin chaos

## TIER 2: TRUE STABILITY

**\$25,000–\$50,000**

Roughly 6–12 months of expenses

Now you can:

- → Leave the boss who emails "urgent?" at 11:59 PM
- → Move cities without panic
- → Take time to find a better job... **on purpose**

### TIER 3: CAREER RUNWAY

**\$100,000–\$250,000**

#### **"Runway"**

= Months of bills covered so you can:

- ✈ Start a business
- ✈ Retrain for a new career
- ✈ Negotiate from strength
- ✈ Take a reset without eating stress for breakfast

## TIER 4: OPTIONAL-ISH

**\$500,000—\$1,000,000**

Invested

Work Becomes  
Optional-ish

**Not** "quit tomorrow and buy a boat"

**But** "cut your hours, pick projects you like, and sleep even when Slack pings"

Health insurance and market wiggles still exist —  
the  
"-ish" keeps you honest

# The Real ROI

## AGENCY

The power to choose your next move  
instead of having life choose for you

Not just dollars growing...

but

**control over your time and choices**

# Quick Summary: The Tiers

## TIER 1

**3–6 months** of expenses

Say "no" to unpaid overtime

## TIER 2

**1–2 years** of expenses

Walk away from nonsense

## TIER 3

**5–10 years** of expenses

Work part-time or take a sabbatical

## TIER 4

**25× your annual spending**

Full independence

THIS IS MISTER MARKET

# The Real Luxury

Buying your time back

is freedom

The only luxury that actually comes with peace and naps

Not a yacht, not a watch, not a "rise and grind" mug

**Because golden handcuffs still chafe**

The only flex that ages well is a **flexible calendar**



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**STEP 1:**



**3-Minute Video**



**3 MIN**

**STEP 2:**



**Review Slides**



**2 MIN**

**STEP 3:**



**Read Notes**



**5 MIN**

**10 MINUTES TO MASTERY**

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