American Dream

Sticker Shock

What The American Dream Costs Today And How Families Can Still Get It

Tom
Mathews

WEALTHWAVE®
The MONEY MILESTONES Company

2027 Edition

HERE'S A PERSONAL QUESTION...

How much money do you have?

Here's one that's even more personal: do you have enough?

Enough for what? What are we all striving for in this country? To live the American Dream! Will you and your family miss out because you won't have enough money to live the life you've always wanted, give your children the future they deserve, or make the difference you've always imagined?

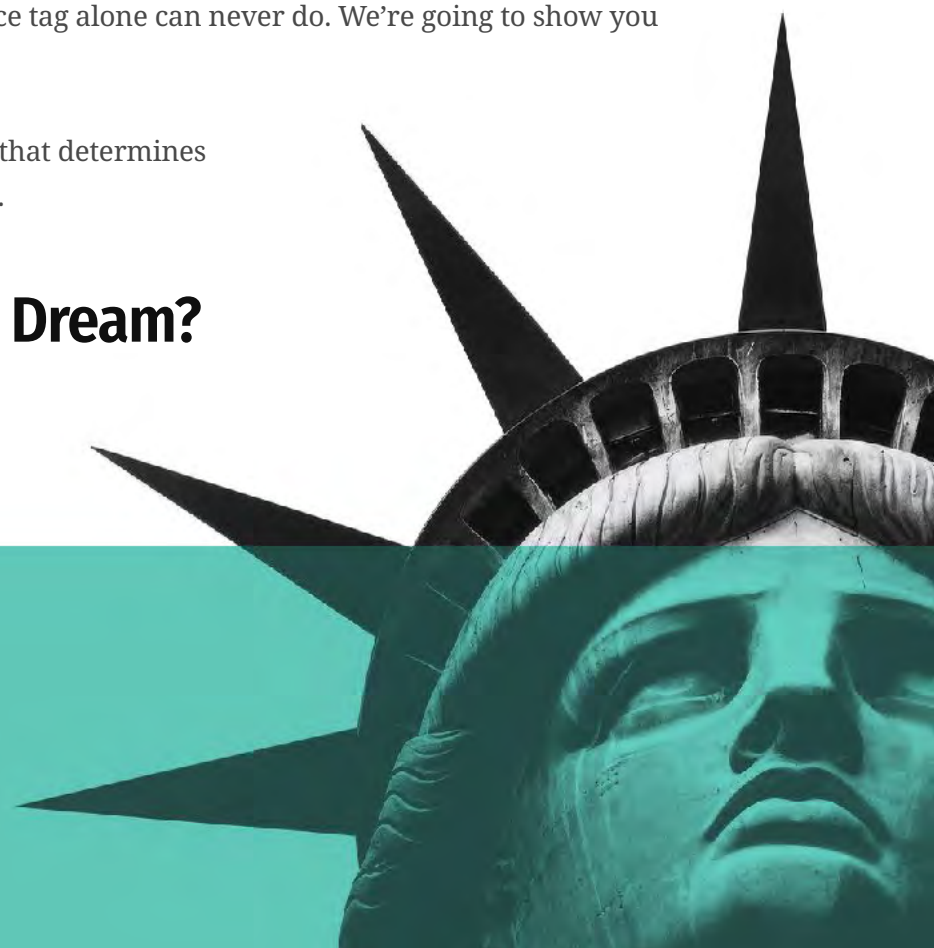
How much money is enough? How much does it really cost to live The American Dream?

Be warned: It's a price tag you may find shocking, or even disturbing. But before you decide that living your American Dream is impossible, make sure you read all the way to the end. Deal?

We're going to add up, line by line, what it costs to live the American Dream in this country. Then we're going to do something the price tag alone can never do. We're going to show you how families pay it.

Let's start by answering the one question that determines the happiness of everyone in this nation...

What is The American Dream?



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A dream of a land in which life should be better and richer and fuller for everyone with opportunity for each according to ability or achievement.

— **James Truslow Adams**
The Historian Who Gave The American Dream Its Name
The Epic of America, 1931

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THE PURSUIT

How do you define The American Dream?

How did we as a nation first envision the concept of the 'American Dream?' A quick glance at the Declaration of Independence is a good starting point. In this document penned by America's founders, we find the statement, "We hold these truths to be self-evident, that all men are created equal, that they are endowed by their Creator with certain unalienable rights, that are among these are Life, Liberty, and the pursuit of happiness." Life. Liberty. The pursuit of happiness. The American Dream was originally and simply stated as the freedom to live our lives as we wish, independent from the control of others.

The phrase itself came later. In 1931, the historian James Truslow Adams gave it a name: a dream of a land where life should be better, richer and fuller for everyone, with opportunity for each according to ability or achievement. Notice what he put at the center. Opportunity. A better life, earned.

During the boom years of the last century, that idea grew into something bigger and shinier. The guarantee of freedom and opportunity mushroomed into a promise: graduate from the right school, marry the right person, land the right job, and you could have it all. Images from The Great Gatsby and the classic car and soda ads of the '40s and '50s instilled a belief that life, liberty and happiness could be found in a credit card and an armful of shopping bags.

Then came the shocks. Terror attacks. A great recession. A pandemic. The fastest run-up in prices most families have ever lived through. Each one brought the lofty idealism back down to earth. What survived is a dream that's more pragmatic, and one that looks a lot like the original. Freedom. Family. Security. The chance to pursue something of your own.

Here's how Americans define it, in their own words...

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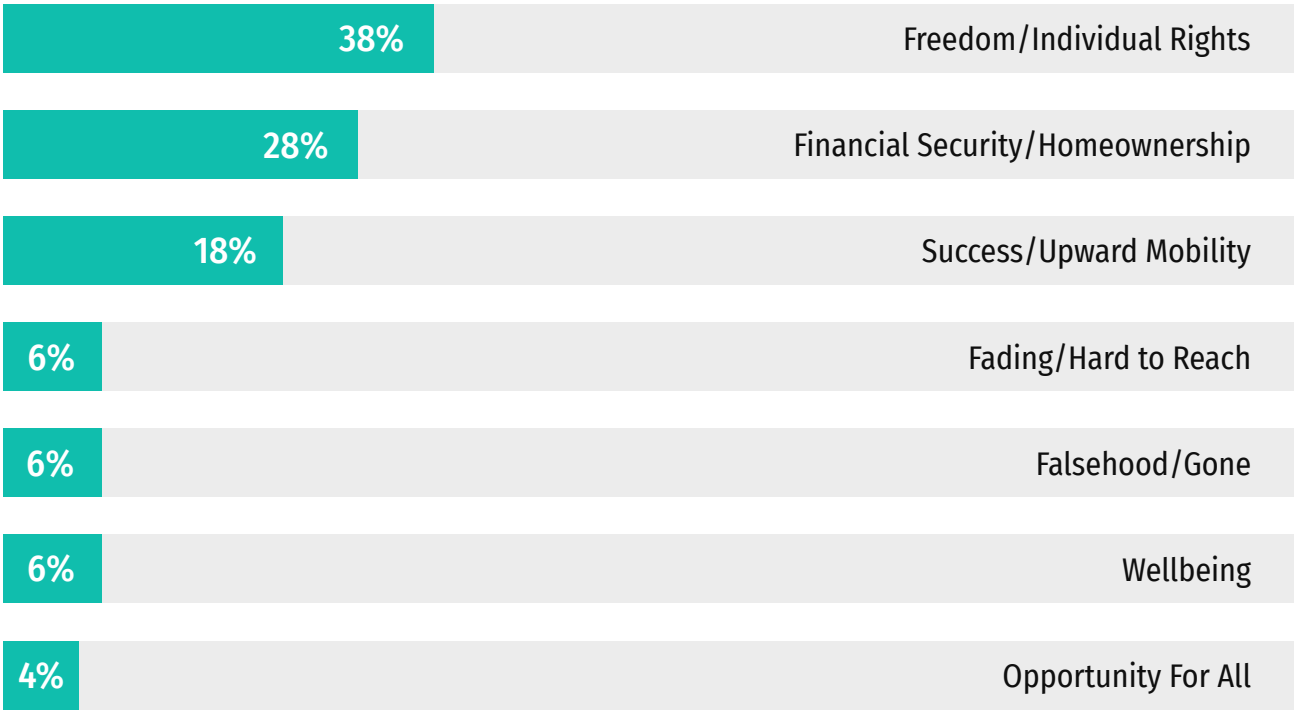
The American Dream According to Americans Themselves

When Gallup asked Americans what comes to mind when they think of the American Dream, the answers came back in three big themes.[1]



Four out of five Americans define the Dream by freedom, security, or the chance to move up. Fewer than one in eight describe it as fading or gone. A second national survey found the two things people call essential to the Dream are freedom of choice in how to live (80%) and a good family life (76%). Becoming wealthy made the list for only 17%.[2]

Read that again. Americans want freedom, family and security. All they ask is the chance to earn it for themselves and protect it for the people they love. Hundreds of millions of people can't get it wrong. You can't fool 300 million people. As reasonable a request as this new dream is, it comes with a hefty price tag that may still be out of reach for most Americans. But before we tally up the price itself, look at how Americans are feeling about their chances.

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It's Still a Dream Striving For
But It's Harder Than Ever to Reach

78%

Of Americans say it's important that people strive for the American dream

69%

Expect to achieve the dream themselves, down four points in two years

46%

Believe everyone in this country has the opportunity to achieve it, down from 51%

32% **Strongly disagree that everyone has the opportunity, up from 24%**

58% Call The American Dream **unfinished**

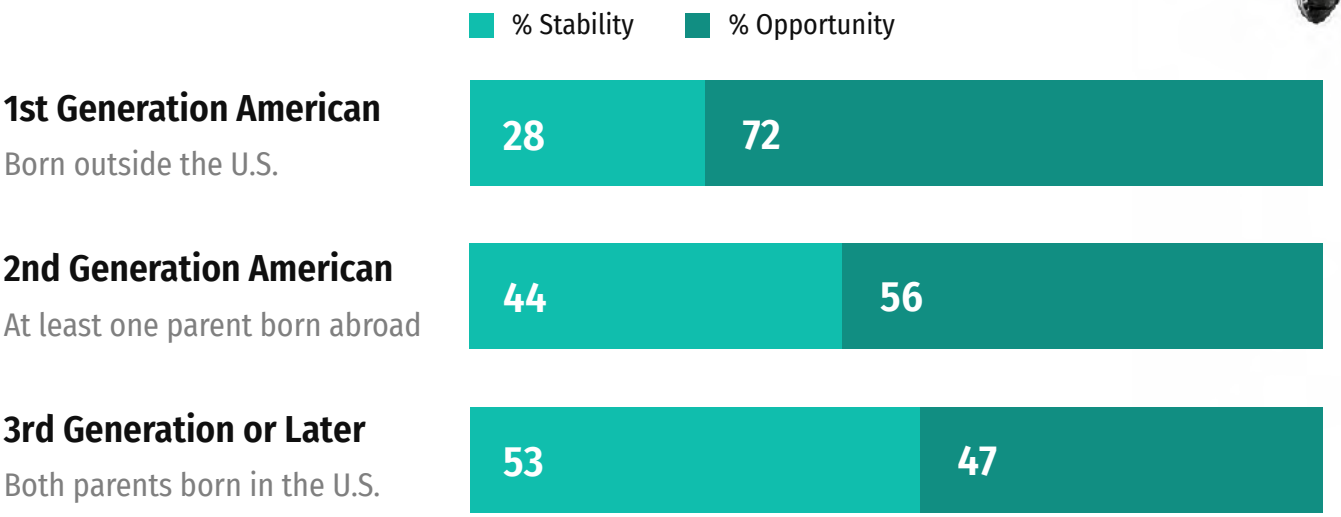
Nearly 8 in 10 Americans say the Dream is worth striving for. Fewer than half believe everyone gets a shot at it, and a third are now convinced the door is closed. The gap between those two numbers is the gap this book is about.

Asked whether the American Dream has succeeded, has failed, or is unfinished, most Americans chose the same word, and they chose it across every political party: **unfinished.**[1]

Unfinished is an invitation...

Stability For Your Family
Opportunity For Our Future

Ask a family what the Dream is really about and you'll hear one of two answers. Stability: being able to support your family with a job and a safe place to live. Opportunity: being able to improve the quality of life for you and your family through education, better work and other resources. Gallup asked, and the answer depends on how long your family has been here.[1]



First-generation Americans choose opportunity by more than two and a half to one. Families who have been here for generations are nearly split, leaning slightly toward stability. Both answers are right, and both have a price. The pages ahead add up the stability. The pages after that are about the opportunity.

Putting it together before adding it up...

We now know that according to Americans themselves, the Dream means freedom, a good life for the family, and financial security, with opportunity as the engine. We've also established that fewer than half of Americans believe everyone gets the chance. To know whether they're right, we must return to our central question...

How much does it actually cost to live the American Dream? To find out, we built a hypothetical family: two parents, two children in grade school, one home, one car, and a plan for college and retirement. Every line on their receipt comes from a public source, listed at the back of this book.

The Price Tag of The American Dream

Adding up the cost of living
The American Dream begins with…

Home Ownership

It's at the heart of the American Dream. Start with the median price of a new house in America at $393,800. Put 10% down and finance the rest with a 30-year mortgage at 6.71%, the going rate when this price tag was updated. Add yearly maintenance at 1% of the purchase price, and your first line item is $31,410 a year. That's before property taxes, which we count later, and before homeowners insurance.[3,4]

$31,410/year

Quantity	1 Family
Timeframe	1 Year
Payment Method	Cash

Home Ownership	**$31,410**
Total	**$31,410/year**

THE AMERICAN DREAM

The Price Tag of The American Dream

Utilities & Apparel

The federal government tracks what American households actually spend. Electricity and natural gas come to $2,326 a year, and clothing for the family adds $2,001, a yearly total of $4,327.[5]

$4,327/year

Groceries

Next, figure in the U.S. Department of Agriculture's moderate-cost food plan for a family of four with two grade-school children: $1,388.60 a month, or $16,663 a year. That's food at home. Eating out comes later.[6]

$16,663/year

Quantity	1 Family
Timeframe	1 Year
Payment Method	Cash

Home Ownership	**$31,410**
Utilities & Apparel	**$4,327**
Groceries	**$16,663**
Total	**$52,400/year**

THE AMERICAN DREAM

The Price Tag of The American Dream

Transportation

Owning a mid-size SUV that comfortably fits a family of four carries a price tag of $12,584 a year, according to AAA. Depreciation, fuel, insurance, maintenance, finance charges and registration, all in.[7]

$12,584/year

Medical & Health

Employer coverage pays most of the bill for a family's health care. The family's own share, payroll deductions plus out-of-pocket costs, comes to $15,886 a year, based on the Milliman Medical Index for a family of four.[8]

$15,886/year

Quantity	1 Family
Timeframe	1 Year
Payment Method	Cash

Home Ownership	**$31,410**
Utilities & Apparel	**$4,327**
Groceries	**$16,663**
Transportation	**$12,584**
Medical & Health	**$15,886**
Total	**$80,870/year**

THE AMERICAN DREAM

The Price Tag of The American Dream

Leisure

If you don't make time for a little rest and relaxation, you certainly aren't living the American Dream. A family vacation runs $3,940. Entertainment adds $3,609, eating out $3,945, phone service $1,460, and personal care and miscellaneous expenses $2,196. It all adds up to the modest sum of $15,150 a year.[5,9]

$15,150/year

Taxes

Every dollar above is spent after the government takes its share. A household at this earning level can expect to pay about 30% of its taxable income in federal, state and local taxes. Income, property, sales and payroll taxes are all in that number. On this budget it comes to $43,509 a year, the biggest single line on the receipt.[10]

$43,509/year

Quantity	1 Family
Timeframe	1 Year
Payment Method	Cash

Home Ownership	**$31,410**
Utilities & Apparel	**$4,327**
Groceries	**$16,663**
Transportation	**$12,584**
Medical & Health	**$15,886**
Leisure	**$15,150**
Taxes	**$43,509**
Total	**$139,529/year**

THE AMERICAN DREAM

The Price Tag of The American Dream

Education

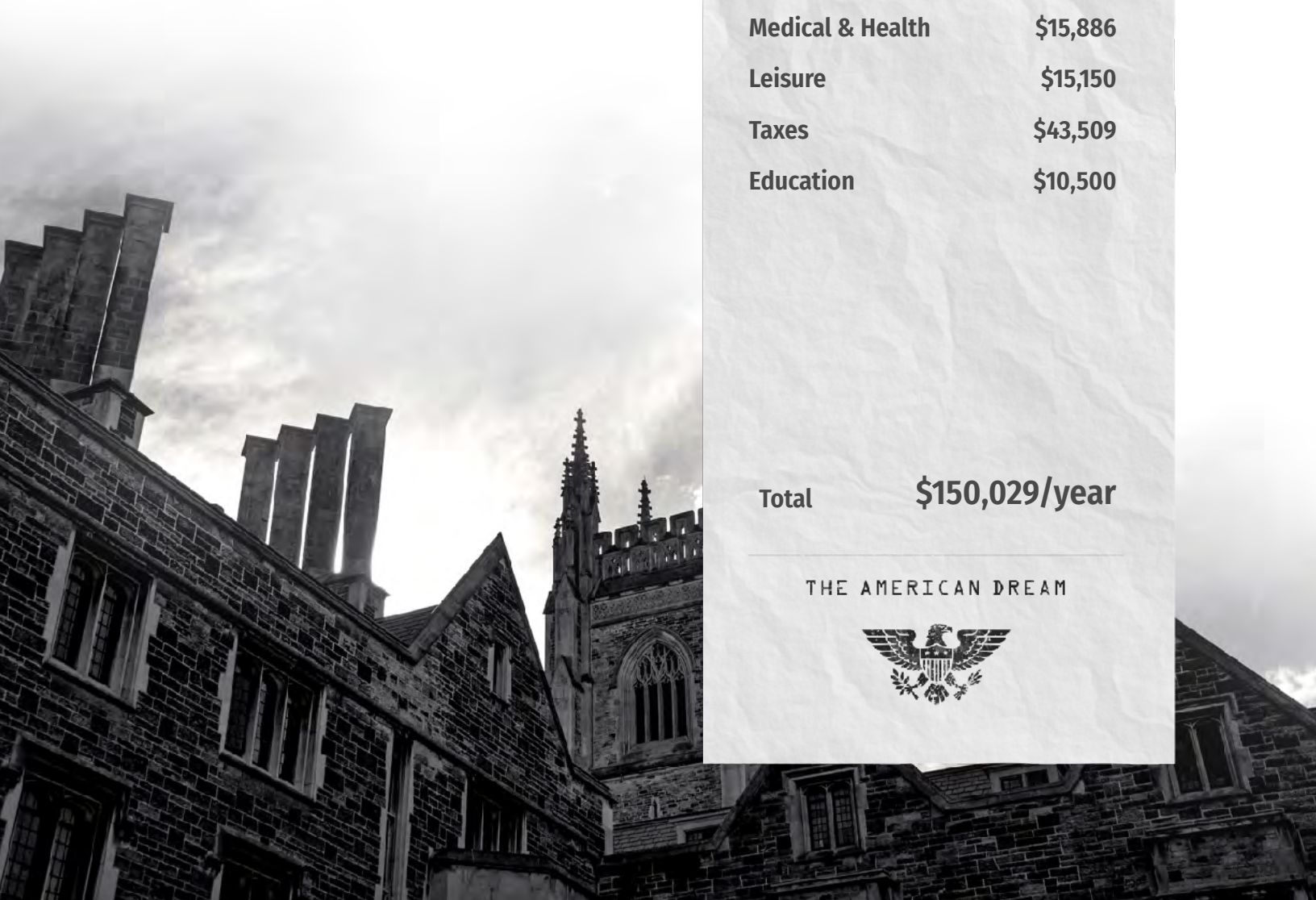
Four years of tuition and fees at a public university now runs about $48,000 per child, before housing and food. Saving toward it takes $2,500 a year per child, set aside before taxes. Add $5,500 a year in school-year expenses for two children, and education comes to $10,500.[11,12]

$10,500/year

Quantity	1 Family
Timeframe	1 Year
Payment Method	Cash

Home Ownership	**$31,410**
Utilities & Apparel	**$4,327**
Groceries	**$16,663**
Transportation	**$12,584**
Medical & Health	**$15,886**
Leisure	**$15,150**
Taxes	**$43,509**
Education	**$10,500**
Total	**$150,029/year**

THE AMERICAN DREAM



The Price Tag of The American Dream

Retirement

Knowing that one day you may not want to, or be able to, hold a job, it's critical to save for retirement. A worker under 50 can put up to $24,500 a year into a 401(k) before taxes. That's about 14% of this family's income, and right at the level many financial professionals recommend.[13]

$24,500/year

Where does retirement actually start?

62 The age the average American actually retires, and the most popular age to claim Social Security, at a permanent 30% reduction.

65 Medicare eligibility. The average claiming age has drifted here.

67 Full retirement age for everyone born in 1960 or later.

70 Benefits stop growing. Waiting from 62 to 70 raises the monthly check about 76%.

Company pensions are mostly gone. The Social Security retirement trust fund is projected to run short in 2032, after which incoming taxes cover about 78% of scheduled benefits. Of the three legs of the old retirement stool, the one you build yourself is the one still standing.[14]

Quantity	1 Family
Timeframe	1 Year
Payment Method	Cash

Home Ownership	$31,410
Utilities & Apparel	$4,327
Groceries	$16,663
Transportation	$12,584
Medical & Health	$15,886
Leisure	$15,150
Taxes	$43,509
Education	$10,500
Retirement	$24,500
Total	$174,529/year

THE AMERICAN DREAM

The Price Tag of The American Dream

$174,529 per year!

That's the cost to live the American Dream as defined by Americans themselves, added up line by line from public data. How many people do you know who make that much in a year?

Of course, the American Dream is subjective. Some might be content with far less. Others may need far more. But to offer a good life and financial security to your family, and to have the freedom to pursue the opportunities that matter to you, you must come up with enough money to fund your dreams.

If 'enough' is about $175,000 a year, can you afford the American Dream? Even if you can now, what about in retirement? Are you on track with your savings so that if you quit working at 65 you'll have $175,000 to live on every year for 20 or 30 more years?

If you're like most Americans, your answer to these challenging questions would be 'no.' You don't make enough. You aren't saving enough. And the fact is, if you're like most Americans, you don't yet have a strategy to turn your 'no' into a 'yes.'

The key word is 'Yet.'

Two children in daycare instead of grade school? Add $26,368 a year for child care, and the price tag passes $212,197.[15]

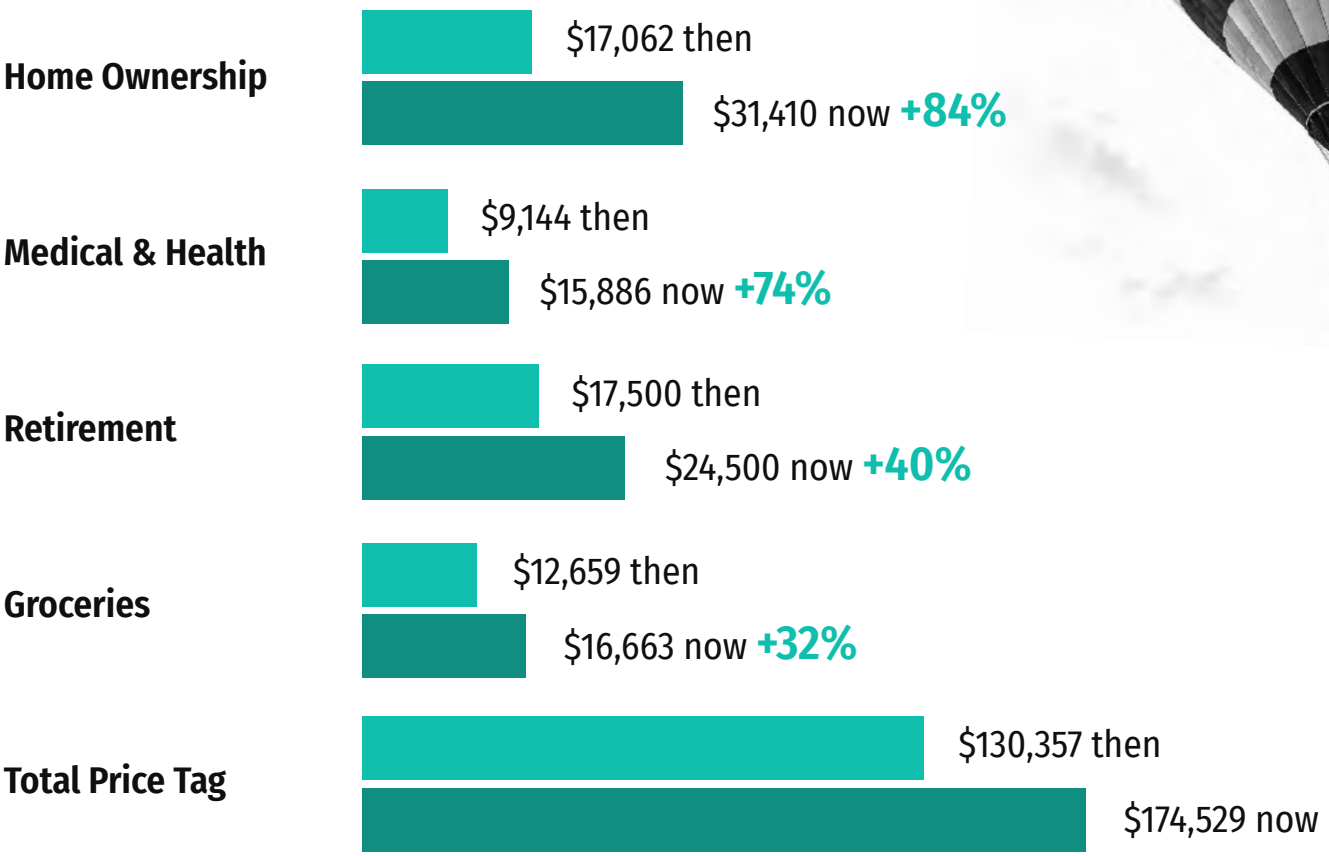
Quantity	1 Family
Timeframe	1 Year
Payment Method	Cash

Home Ownership	**$31,410**
Utilities & Apparel	**$4,327**
Groceries	**$16,663**
Transportation	**$12,584**
Medical & Health	**$15,886**
Leisure	**$15,150**
Taxes	**$43,509**
Education	**$10,500**
Retirement	**$24,500**
Total	**$174,529/year**

THE AMERICAN DREAM

The Price Tag Keeps Climbing

When the first edition of this book added up the Dream, the receipt came to $130,357 a year. This edition: $174,529. Four lines did most of the climbing, and two of them, a home and health care, did almost all of it.



The Price Tag had increased by $44,172/year in just one decade.

Every line on this receipt is a public number that moves: the price of a house, the interest rate on the mortgage, the cost of a doctor's visit, the limit on a 401(k). The receipt carries a date because prices move. Everything else in this book stays true.

One more thing the numbers say. Wages moved too, and they moved slower than the two lines that matter most. When the first edition was published, the price tag was about two and a half times what the typical household earned. It is still more than double. The Dream stayed roughly as far away as it was, and the families chasing it have been running the whole time.

Harsh Reality: Most Americans Are Far Off

Consider the following reality for the average American household. Regardless of how big and beautiful their dreams may be, most U.S. families fall painfully shy of $175,000 in annual income. The typical American household earns $81,604 a year. The truth is, there's not a single state in the country where the median household earns even two-thirds of the price tag.

New York
$85,820

Here's a look at the median household income in several U.S. states:[16]

California
$100,149

Illinois
$83,211

Georgia
$79,991

Texas
$79,721

Florida
$77,735

Ohio
$72,212

Highest

Massachusetts
$104,828

Lowest

Mississippi
$59,127

Entire United States
$81,604

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A Statistic That Hits Close to Home

Only about 1 in 5 U.S. households

earns $175,000/year, according to the U.S. census Bureau.[17]

If $175,000 a year is required to live the American Dream, but the typical American household earns $81,604, what's the real-world outcome?

Sadly, there are a lot of people who have had to put their dreams on hold or have had to forget them altogether. Worse, we now have an explanation for why so many families across the U.S. are struggling financially, surviving paycheck to paycheck, and suffering under the stress of working long hours at jobs they don't enjoy. When you're barely getting by, the American Dream can feel like a big, fat lie.

Aside from hitting the lottery, how will the average American close the gap between where they are today, making somewhere in the $70,000s or $80,000s, and $175,000?

And even if they pulled it off by clocking in 70 or 80 hours at multiple jobs, how is sacrificing free time, missing out on the kids growing up, and always feeling worn out living the good life? For the average American, is the hope of the Dream now just a national lie?

The American Dream costs more than twice the amount the average American household earns annually.

How do we close such a giant income gap?

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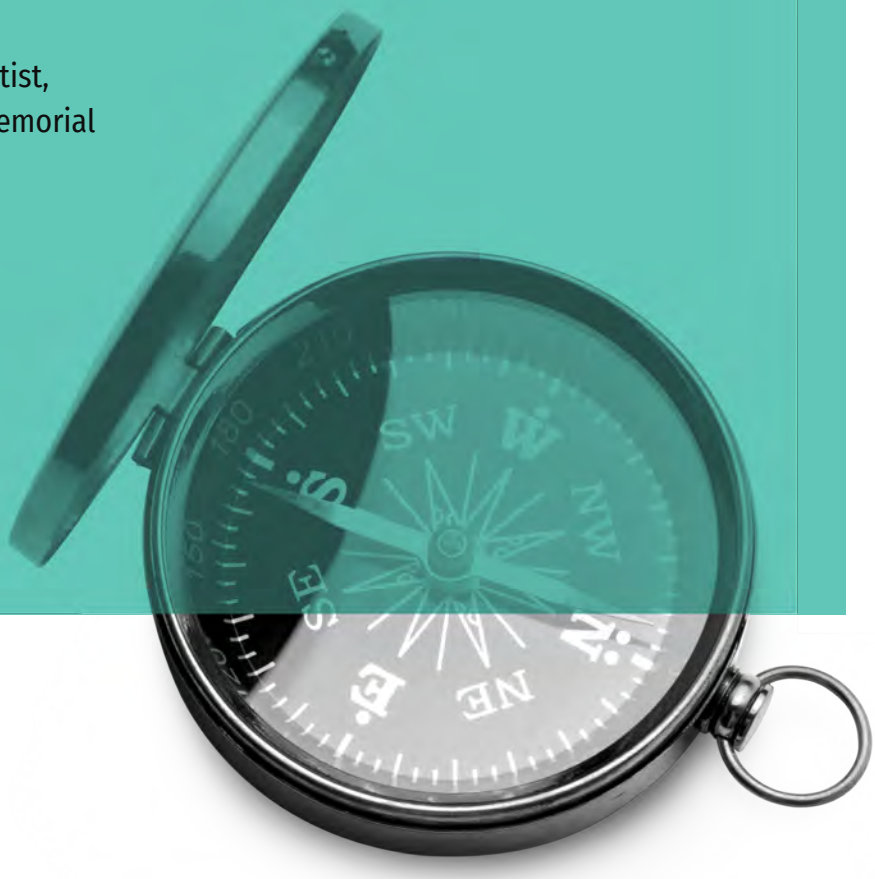
To me, the American dream is being able to follow your own personal calling. To be able to do what you want to do is incredible freedom.

— **Maya Lin**
American sculptor and landscape artist,
designer of the Vietnam veterans memorial



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What Most People Do With a Dream They Can't Afford

Here's what happens to most people when they see this number. They shrink the dream.

Quietly, over the years, they trim it until it fits the size of their paycheck—or the size of the opportunity they believe they have.

The bigger house becomes the house they already own. The better school becomes whatever is in the district. The trip becomes someday. The business becomes a story about what they almost did.

No one admits or announces it—but the dream is shrunk to fit.

But there's another response—and it's the way this country was built.

Think about how your family pays for almost every big thing it will ever own. Nobody writes one check for the entire house. Few people pay cash for four years of college or a new car. Big goals require a plan, a vehicle, and money committed over time. Now look back at the receipt. The payment method says CASH.

And that's why the Dream looks impossible. Nobody pays cash for the American Dream. You build a plan to afford it.

America found a vehicle to build this nation. That's all your dreams need—a vehicle.

You don't need to shrink your dreams. Y**ou just need a way to pay for them…**

Dreams Need a Way to Pay For Them

Here is the same receipt, reprinted with one line changed.

Financing a dream means a plan, a vehicle, and payments made in effort, with no loan anywhere in the picture. The plan is the decision to go after the number. The vehicle is a business that can grow past a salary. The payments are the daily work of building it.

The rest of this book is about the vehicle.

One thing to know about it first. The problem this country has with money is bigger than most people realize, it is still taught in almost no school, and it grows every year. Solving problems is what entrepreneurs do. The families in every neighborhood in America who are losing to their own bank accounts and credit cards are the opportunity.

Before we get to the vehicle, though, any good coach would tell you to start with the fundamentals.

Quantity	1 Family
Timeframe	1 Year
Payment Method	Cash

Home Ownership	**$31,410**
Utilities & Apparel	**$4,327**
Groceries	**$16,663**
Transportation	**$12,584**
Medical & Health	**$15,886**
Leisure	**$15,150**
Taxes	**$43,509**
Education	**$10,500**
Retirement	**$24,500**
Total	**$174,529/year**

Plan	Yours
Vehicle	A Business
Payments	Daily Effort

THE AMERICAN DREAM

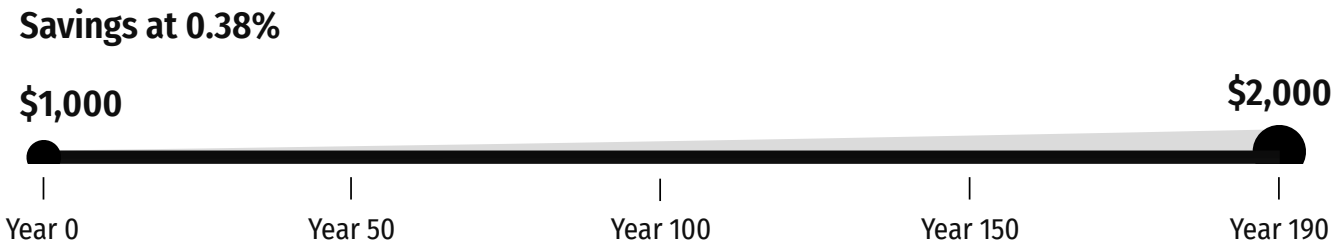
DREAM FINANCED

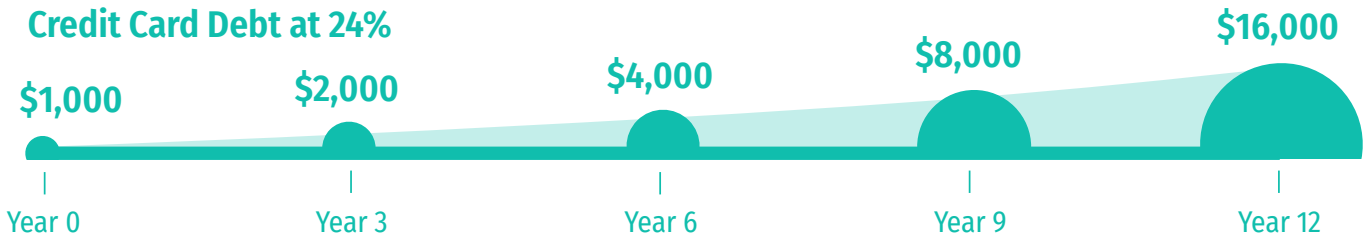
FUNDAMENTALS FIRST

This is a Football

Vince Lombardi opened training camp every year by holding up a ball in front of professional players and saying, “Gentlemen, this is a football.” John Wooden began every season at UCLA, national champions included, by teaching his players how to put on their socks. Fundamentals first.

Here are our fundamentals: The average savings account in America pays 0.38%. At that rate, money takes about 190 years to double. The average credit card charges more than 20%. At 24%, a balance doubles every 3 years. Trillions of dollars sit in those savings accounts. $1.26 trillion sits on credit cards. And $2.1 trillion sits in 31.9 million 401(k) accounts that people left behind when they changed jobs.[18]





This is a crisis of education, and it is still taught in almost no school. When Gallup asked what the country should focus on so future generations can reach the Dream, education made the top three for every political party.[1] Families are getting tattooed by 0.38% and 24%, and most have never seen the two numbers side by side.

You can’t live the American Dream when your money doubles every 190 years and your debt doubles every 3 years. That’s where we come in.

The Decision:
Save for Centuries or Build for Years

If you read the $175,000/year receipt and realize your paycheck can't close the gap, you have two options: **save your way there or build your way there.**

Save enough money that the interest can close the gap—or build a business that generates the income you need and can grow far beyond it.

The first takes millions in savings. The second takes entrepreneurship: find a problem people need solved and build a profitable business around the solution.

The American Dream income gap is a massive problem. The need is the problem. Teaching people how money works—and showing them how to take action—is the business.

Wealth Equivalency

What $175,000 a year is actually worth

ROAD ONE: SAVE YOUR WAY THERE

$3.5 million

To fund the American Dream from savings alone at a hypothetical 5% annual return, a family would need $3.5 million. Starting from zero and saving $10,000/year —about 12% of the median paycheck—here's how long it would take:

At 0.38%, the average savings account[19]	**223 years**
At a hypothetical 5%	**59 years**
At a hypothetical 10%	**36 years**

ROAD TWO: BUILD YOUR WAY THERE

A decision—and a first conversation

The cost of a license. That's the start-up capital. Solve the problem you just read about and build a business around it. A salary is capped. A business can compound, because every family you teach can become a client, and some become builders.

YOUR NEXT THREE STEPS

1. Read the book

Pick one of the above and read it in less than 2 hours.

2. Run your own numbers

Start with *TheMoneyBooks Common Sense Calculator*, which you can use free:

3. Ask about the business

The leader who gave you this book will show you how it works and how to take the next step.

The math—and the need—never lie. Somebody has to teach America how money works.

Why not you?

The Truth:
There's a Bridge to Span the Gap

WealthWave is a team of top-performing leaders with World Financial Group (WFG), a world-class business platform at the vanguard of today's financial industry. WealthWave helps Americans master financial concepts and access the products and services they need to become more financially secure. And most importantly, if you have an income gap, you can decide to become an independent financial professional with our company.

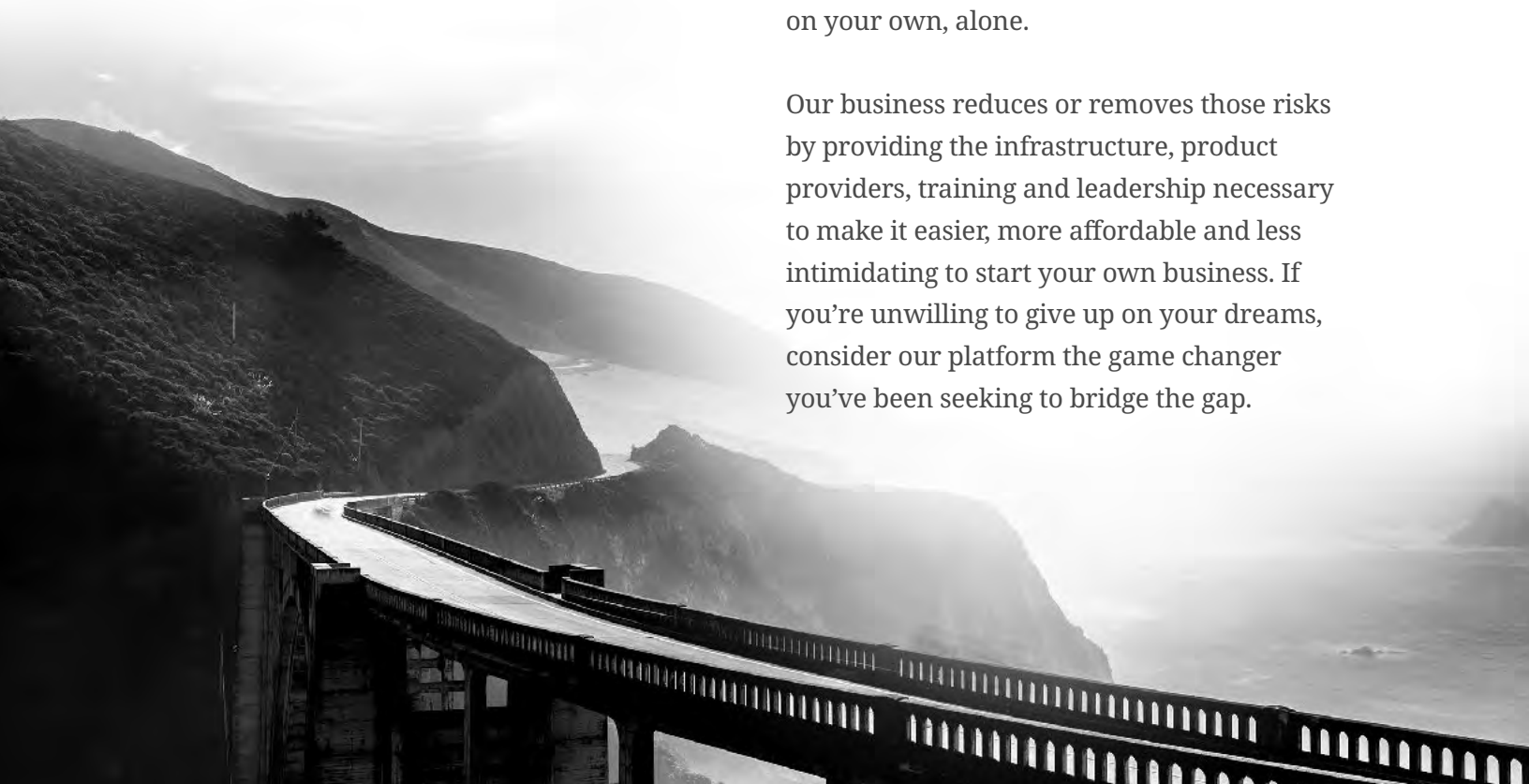
At WealthWave we know it's possible to bridge the gap to $175,000 and beyond, because we watch it happen on our team every day. From every earning and experience level, age, background and nationality, everyday Americans like you are crossing from a place of limitation to a position of possibility.

They're saying goodbye to salary caps, hourly wages and overbearing bosses, and saying hello to the way dreams have always been achieved in our nation: by becoming an entrepreneur.

The secret to the American Dream is entrepreneurship. It always has been. Entrepreneurs solve problems, and the problem you just read about is one of the biggest unsolved problems in every community in America.

Why don't more people use entrepreneurship to bridge the gap? Start-up capital, staffing, administration, marketing and inventory are just a few of the risks that deter many Americans, along with the fear of going out on your own, alone.

Our business reduces or removes those risks by providing the infrastructure, product providers, training and leadership necessary to make it easier, more affordable and less intimidating to start your own business. If you're unwilling to give up on your dreams, consider our platform the game changer you've been seeking to bridge the gap.



There's No 'Dream' License

You need a license to offer financial products. But you need no license to introduce someone to this business.

Most people want to get licensed before they talk to anybody, because they feel unqualified. Then they introduce a friend, the friend wants to become a client, and suddenly the doubts are gone, the questions are answered, and the license gets done.

You can start today.

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WealthWave: What We Do

The idea at the heart of the American Dream is simple: no matter who you are or where you come from, you deserve a fair shot at a better life. We believe that shot begins with understanding money. At WealthWave, we focus on four commitments: Financial Education, Financial Literacy Measurement, Entrepreneurial Opportunity, and Access for Every Community. Through TheMoneyBooks, the 7 Money Milestones, the Financial Literacy Quiz, the Common Sense Calculator™, live events, and a nationwide team of financial educators, we teach families how money works, show them where they stand, and give them the next step.

FOUR COMMITMENTS

- **Financial Education**
- **Financial Literacy Measurement**
- **Entrepreneurship Opportunity**
- **Access for Every Community**

HOW WE DELIVER THEM

- TheMoneyBooks
- The 7 Money Milestones
- The Financial Literacy Quiz
- Common Sense Calculator
- Live Events
- Nationwide Team of Educators

We teach first and serve when asked. We're a place where people learn the rules of the game before the game costs them, where hope becomes a plan, and where families build their futures together. Because when everyone understands how money works, the American Dream becomes a path any family can walk.

We teach first. We only serve when asked.

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Practices Can Fill a Calendar
Businesses Can Fill a Stadium

A practice is one professional serving the clients they can personally find. A business is different. You introduce people to the business. They introduce people. Between the ones you bring and the ones they bring, you're connected to hundreds and eventually thousands of families you would never have met, could never have advertised for, and could never have hoped to run into. There's friendship in those connections, and trust, and our books, our media and our leaders bring credibility to every one of them.

Our compensation plan offers four distinct ways to earn income and grow at every stage of your success. **Here's the picture...**

Personal Income

The seats you fill yourself, teaching clients the concepts and tools at the heart of our mission.

Team Income

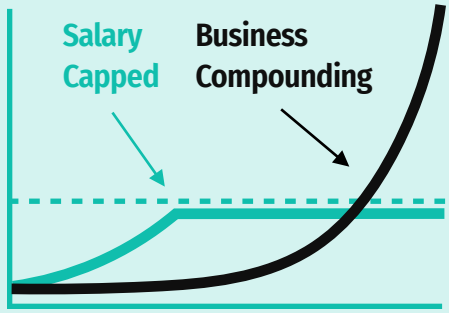
The box sections of the stadium your people fill as you build a team.

Expansion Income

A new stadium in a new city as your team branches out and expands.

Bonus Income

The scoreboard, as greater success unlocks the company's bonus pools.



Salaries get capped.
Business can compound.

A salary has a ceiling, and somebody else sets it. A business has a different shape. It compounds, because every person you help build becomes a builder. There's money in this, and it's the byproduct of helping people.

Income is neither guaranteed nor typical, and many agents do not reach the same level of success. See the WFG earnings disclosure at: worldfinancialgroup.com/legal/earnings-disclosure[19]

Reinvent Yourself: What You're Doing Now Will Simply Be Your 'Previous Occupation'

When you were born, nobody stamped an occupation on you for the rest of your life. You can reinvent yourself and become a whole new person, with a whole new career. Our leaders did. They were accountants, nurses, contractors, realtors, mechanics, teachers, flight attendants and programmers, and they held just about every other job you can imagine. Most of them started right around the median. The difference that made them anything but average is that they closed the income gap and are now on their way to—or already living—their version of the American Dream.

To us, it's predictable. Bring your passion, your effort, your hard work, and be coachable. Let us share the system with you and coach you through getting started. You can become an elite business leader, reinvent yourself beyond your current occupation and the limits of its cash flow, and build what you came here to build.

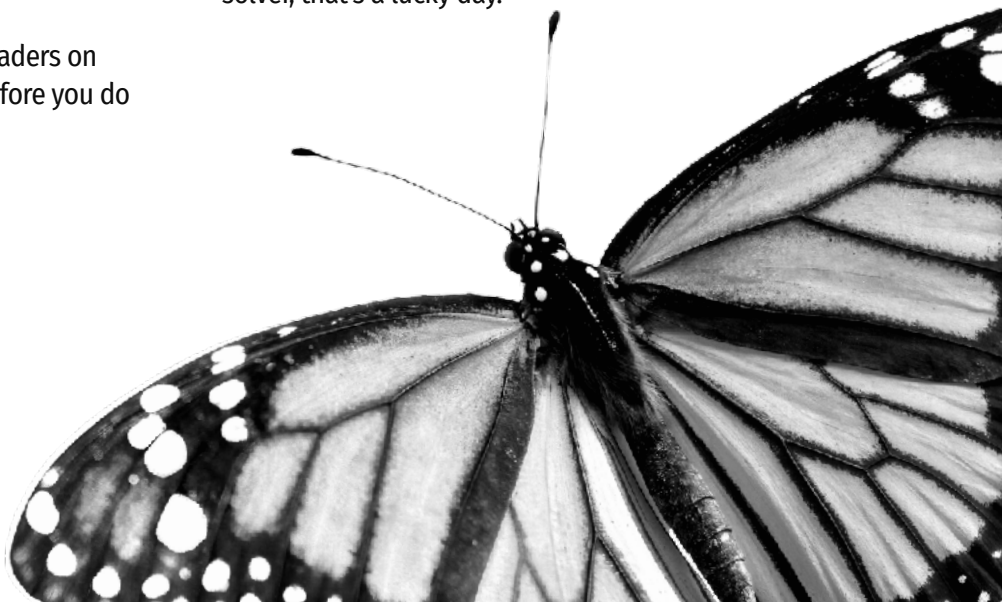
What WealthWave Brings

- A proven system, the Leadership Factory, that steers you step by step as you launch and grow
- A track to get on, and mentors and coaches who have run it
- Technology, tools and training, including support through licensing
- Product providers and a platform with the infrastructure already built
- A brand with books on Amazon and leaders on television, so the credibility arrives before you do

What You Bring

- Passion for your family's dream
- Effort and hard work
- Coach-ability
- A decision, and a first conversation

The problem keeps getting bigger, and it is still taught in almost no school. For a problem solver, that's a lucky day.



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You Must Dream and Act at The Same Time

Now what about filling your financial gap, the one between where you are today and living your American Dream? If you're wondering whether you could build a WealthWave business of your own, then you've just read the right book.

Our philosophy is that dreams happen with action. You must have both. Once you've made the decision to explore a WealthWave business, there are three ways to begin. Work with your WealthWave leader to choose the option that best fits you and your situation.

KEEP YOUR OPTIONS OPEN

3 Options to Get Started

Client

Grow your financial knowledge

Use our strategies to secure your financial future

Part-Time

Become a licensed financial professional

Choose your hours and build your business on your terms

Full-Time

Build a business without limitations

Take advantage of a wide variety of incentives

The mission of WealthWave is to show America that the Dream is alive and well. With the support of our business platform and system, our proven track record, and our world-class team of leaders, we hope you believe as we do that it's a reality that can be yours.

Never stop dreaming. Never stop taking action. The combination of these two ideas forms the core mindset that fuels our success at WealthWave. If your dreams are too important to you to give up, then your next step is to act. Contact the WealthWave leader who shared this book with you. Set a meeting today and let's explore the future together!

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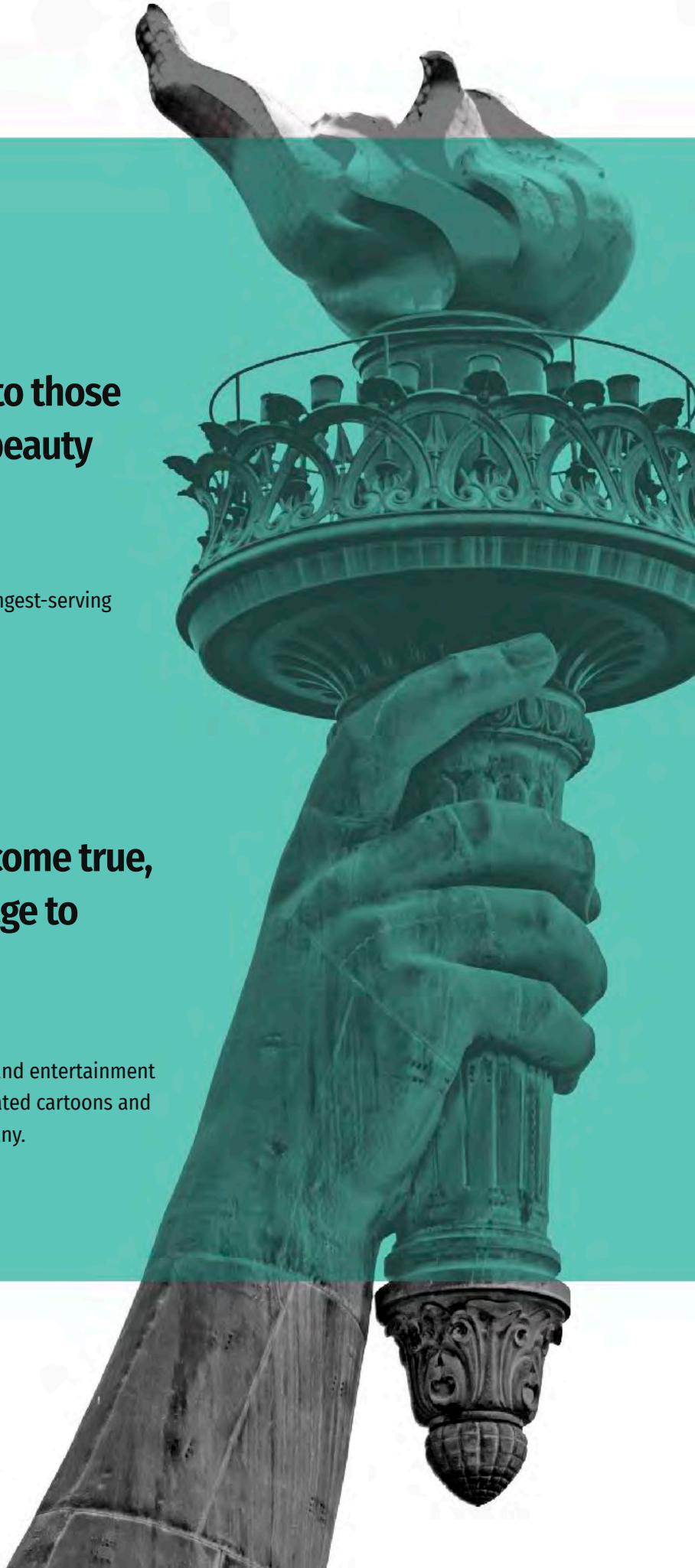

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The future belongs to those who believe in the beauty of their dreams.

— **Eleanor Roosevelt**
American diplomat, activist, and longest-serving first lady of the United States

“

All our dreams can come true, if we have the courage to pursue them.

— **Walt Disney**
American animator, film producer, and entertainment entrepreneur who pioneered animated cartoons and co-founded The Walt Disney Company.

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About The Author

Tom Mathews, CFEd®

Tom Mathews is the founder and CEO of WealthWave®, one of the seven co-founders of World Financial Group, and a Certified Financial Educator® who has spent his adult life on one mission: raise financial literacy across America and build leaders who teach families how money really works.

He entered the financial industry in 1982, when the Dow Jones Industrial Average hovered near 800 and the median new home sold for about $70,000. Today that home costs $393,800, more than five times as much. He has led through every boom, bust, crash, and comeback in between, and he has watched the price of the American Dream climb the whole time.

His conviction was forged at kitchen tables. Early in his career, Tom sat with hardworking families and saw the same story repeat: good people losing money they had earned to rules nobody had ever taught them. He decided the fastest way to change that wasn't one table at a time. It was to build an army of teachers.

Over four decades, he has introduced, trained, and mentored thousands of entrepreneurs across North America, people who started in ordinary occupations and built businesses teaching their communities how money works.

Tom is the inspiration behind TheMoneyBooks® Series, featured more than 500 times across ABC, CBS, CNBC, FOX, NBC, Newsweek, The Wall Street Journal, and SiriusXM. Sticker Shock adds up what the Dream costs. Tom's life's work is showing families how to pay for it.

Tom and his wife, Cindy, live in Alpharetta, Georgia, near their daughters and grandchildren.

Send a message to Tom: tom@wealthwave.com

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20. World Financial Group earnings disclosure: worldfinancialgroup.com/legal/earnings-disclosure. Many people have experienced various levels of success with World Financial Group. However, individual member experiences may vary. This statement is not intended to nor does it represent that any current member's individual results are representative of what all participants achieve when following the World Financial Group system. Associates of WFG are independent contractors, regardless of field title or designation.

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