



HOW to be RICH



The couple's guide to a rich life





**WITHOUT WORRYING
ABOUT MONEY**

"This important and enjoyable book is loaded with great ideas you can use to achieve the financial independence you deserve."

– BRIAN TRACY, Author, *Million Dollar Habits*



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CHUCK J. RYLANT, MBA, CFP®

What Others Are Saying...

“This important and enjoyable book is loaded with great ideas you can use to achieve the financial independence you deserve.”

Brian Tracy, Author, Million Dollar Habits

*“Thanks for taking a boring subject and making it useful and entertaining to read. **How to be Rich** gave me money tips I can easily use today to sleep better at night.”*

Lori Speer, P.E., Civil Engineer, Wife & Mother

“This book is written straight from the heart, you can learn both the emotional and technical sides of how to stop your money anxieties.”

Linda Leitz, CFP®, EA, Author, We Need to Talk: Money and Kids After Divorce

“Accessible, authentic & authoritative: Chuck has created a personal finance book that offers to the masses what many in the financial industry have not yet learned. He speaks to the pervasive force that money is in our lives driven by our individual values, goals & emotions.”

Nathan G. Gehring, CFP®, Founder Couples Financial Planning, LLC

“Finally, a book about money for busy people with work, life, and kids. The story had me turning the pages so fast I didn’t even realize I was learning along the way.”

Rob Morris, Police Sergeant & Father

“Chuck gets it! Discipline is the key that separates those who succeed from those who fail. Financial freedom is one-tenth having a plan and nine-tenths sticking to the plan. Do you have what it takes to be rich?”

Rick A. Ferri, CFA, Author, All About Asset Allocation

“This isn’t the same old information that you’ve seen in other personal finance books. This is a completely different approach that is both simple and fun to read. If you want to take your finances and your relationship with money to the next level, read this book.”

Russ Thornton, Vice President, Wealthcare Capital Management

“This book is amazing. Chuck blends an impressive ability as a storyteller with his extensive experience as a financial planner to draw the reader into a real-to-life story that subtly gives the reader financial education and guidance for their own lives. I highly recommend this book to anyone who wants to improve their financial situation, but doesn’t know where to start. The book is a quick read. You will learn a lot, and have fun doing it.”

John Marx, Founder, The Law Enforcement Survival Institute

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It is not the purpose of this book to reprint all the information that is otherwise available to authors and/or publishers, but instead to complement, amplify, and supplement other texts. The reader is urged to read all the available material, learn as much as possible about personal finance, and tailor the information to individual needs.

This book is not a get-rich-quick scheme. Anyone who decides to organize their personal finances must expect to invest a lot of time and effort into it. Some people are more successful than others at arranging their finances to create the lifestyle they desire, but it usually is a direct result of the amount of effort they put into it.

Every effort has been made to make this book as complete and accurate as possible. However, there may be mistakes, both typographical and in content. Therefore, this text should be used only as a general guide and not as the ultimate source of personal finance information. Furthermore, this manual contains information on personal finance that is current only up to the printing date.

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CHUCK J. RYLANT, MBA, CFP®

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Introduction

Nothing creates stress or anxiety within a family like money. Not having enough money can create real stress, but fear of not having enough can elicit the same or even greater fear than not actually having it at all.

The reality is that money is a tool to get the stuff we want and need. However, in our society money has also become a measure of self-worth and perceived happiness. We are surrounded by messages from our parents, friends, neighbors, coworkers, and the media that encourage these misguided feelings.

These complex emotions are what create most of the problems—fear, anger, resentment, and frustration—that revolve around money. However, most of the personal finance industry ignores these core feelings, and instead focuses on interest rates, stocks, bonds, and taxes.

Like money, these things are simply tools to get you where you want to be and are not the end goal. Happiness and fulfillment are the end goal for most of us, yet we often lose sight of that when dealing with our money.

I wrote this book on two different tracks. The first is the deep and complex emotional issues that families struggle with because of money. The second is the nuts and bolts of financial planning that allow you to organize your money.

To get the most from this book, while you're enjoying the entertaining story line, keep in mind that the emotional issues are the most important part of the story. The financial planning tools are secondary to the emotional aspects. If you can learn from both messages, you will walk away from this book with a completely different perspective about money.

I didn't figure this out overnight. It took me a long time to discover what matters, and sadly, I think many people never learn it themselves. I first started learning about the world of money and investing at the ripe old age of eighteen when I studied investment magazines like they were textbooks. It wasn't until almost ten years later that I realized they were actually advertisements for underperforming and overpriced mutual funds.

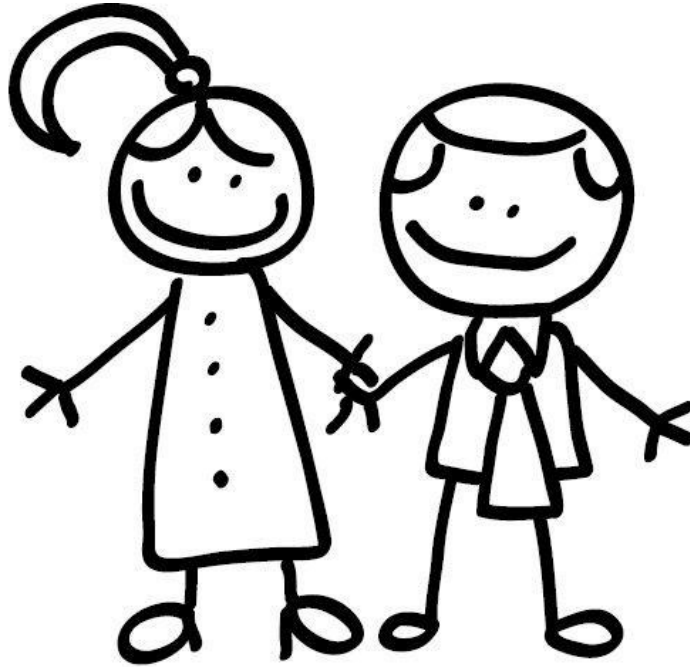
It was also at eighteen that I invested my first \$1,000 in mutual funds—a front-end-loaded technology fund that was a completely inappropriate investment for a kid, but an easy sale for my commissioned stockbroker, or otherwise said, a salesperson.

Years later, through lots of self-guided education in books and mistakes in the market, I figured out what was most important in personal finance. (This wasn't before a ridiculous stint when I thought I could be a day trader, picking individual stocks and even dabbling in IPOs.) Eventually, I received the formal education and financial planning credentials, an MBA degree, and tax training to be "qualified" to give personal financial planning advice. It wasn't until I had a wife, divorce, remarriage, stepchild, jobs, businesses, my own child, a deceased parent, and worked as a financial advisor with other real-world complicated families that I learned what really mattered.

That was when I learned about personal financial planning. I learned that people, including me, don't care about the highest performing mutual fund of the year, or the highest yielding CD, or the latest tax deduction. What you and I care about is enjoying life with our families without the money

worries that plague most Americans. What we want is to live extraordinary lives. That's what the book is about—getting back to the basics about what you want and providing some basic money tools to help you get there.

Surprise



Richard and Janet's Story

On Richard and Janet's first anniversary, Valentine's Day, everything was going to be perfect.

Janet had planned the evening down to the last detail. Dinner out, check. Special dress, check. Birth announcement? She wasn't so sure. She had something to tell him—something that had happened earlier than they planned. But she hoped Richard would be happy.

Ever since Richard had stuck up for her at that dive bar in Encino, they'd been inseparable. She relied on him for his strength and courage. Although she'd never imagined from her pampered upbringing that she'd marry a police officer, she felt safe with him. Their life together wasn't perfect, but whose was? Marriage had happened after a few years of dating, and they'd thought they'd have some time to enjoy life. Now, things would change again.

That afternoon, Janet swung into their disorganized rental in Ventura, California, boutique bags over her arm. She stalked past the mail pile on the dining room table with the tax statements and the credit card bills. After a glance at the bills, which were her job, she threw them back on the table. She ignored the tax information—Richard said he would take care of that this year. Maybe money was a little tight, but when wasn't it? Her pharmaceuticals sales job was mostly in the car and on the phone, so she could try to keep working, even after—well, she'd think about that later.

She went to the bedroom to rummage for the perfect earrings to go with her new dress. *At least was on sale*, she thought. Shoes, however, had been trickier. She'd had to splurge a bit on the right high heels, but after all, this might be the last night she'd look this good for a long time—if even Richard would be picking her up for their dinner in Santa Barbara after work, and she wanted to look dazzling.

* * *

Janet wasn't the only one with a surprise. Richard looked forward to that night, too. He had great news—he finally got that promotion from police officer to detective on the narcotics squad. No more uniforms; no more squad cars. And, some more money, just in time, so he could go on the annual hunting trip with the guys—as long as no unexpected expenses came up.

Richard knew the dinner that night was important to Janet, so he tried to get out of work early. But the afternoon was destroyed with getting up to speed on a new case his team was investigating. There was a meth gang working out of San Diego, with the drugs coming over the border from Mexico. That was just the kind of case he'd be able to sink his teeth into. Before he knew it, he was in overtime.

When he saw the clock, he winced. He had a flash image of Janet, standing in their living room with arms crossed and toe tapping. As much as he knew she loved him, she didn't like it when he was late. *Man*, he thought, *I'm in trouble*.

The Dinner

Richard rushed to the shower at the station to clean up and change. After he shaved, he decided to send Janet a text message saying he was on his way. Texting was always better when he wasn't sure how she'd respond. The reassuring "whoosh" sound let him know his message had been sent.

But as he unlocked the car door, his phone started chiming. He picked it up as he started to drive.

"You had to text me?" Janet said, without even a hello first. "Why didn't you call? Where are you?"

"On my way, sweetheart, I'm in the car."

"You're on the freeway?"

Richard tried to navigate from the parking lot with one hand. "Just about. I'll be there in a half hour."

"A half hour! The reservation was for five minutes ago."

"Maybe we should meet there?" He braced himself as he said this.

Silence from her end.

"I'm really sorry, honey," Richard said. "This afternoon was crazy."

He could hear her sigh.

"All right," she said, her voice tight. "I'll meet you there."

"I love you..." he said, but he wasn't sure she heard him.

Richard knew she'd calm down once they were together. What Janet didn't know was that he booked them into a great hotel right on the beach. That overtime he was earning would come in handy.

He didn't think they were hurting financially, but they were beginning to depend on his overtime to make their monthly minimum payment obligations. Janet earned six figures, and now Richard's promotion would make things even better.

Richard walked into the restaurant to see Janet sitting alone at a table overlooking the ocean. She looked beautiful in a stunning dress that showed off everything he loved. But he felt like he was walking on eggshells.

"You look amazing," Richard said, testing the waters as he sat down.

Janet was not at all pleased to have been sitting alone for twenty minutes wondering if her husband were going to make it to their one-year wedding anniversary. But she bottled it up rather than spoiling the evening with a fight. "Thank you," she said, "I thought I would surprise you with a new dress."

"I love it," Richard replied. He leaned over for a kiss. "I'm all yours, all weekend."

"Really?" Janet relaxed a little at his caress.

"And," he said proudly, "I've got some great news."

Janet took in a deep breath. "I do, too."

The News

“How far along are you?” Richard asked, trying to conceal his shock after she told him. He looked at her waist as if expecting it to inflate before his eyes.

“I’m not sure. I took the test last week, so it can’t be more than a month. What do you think?” Janet asked. Neither of them had planned this. When they’d talked about it, they agreed they wanted to wait a few years before having kids.

“Well, I wasn’t expecting this, but we will make it work.” Richard knew that wasn’t the best answer immediately after he said it, but he didn’t have the past week that Janet had to get used to the idea of having a baby. Richard did want kids, but he wasn’t prepared for it yet. “You know, we never did add you to my health insurance. Do you know how that will work?” Richard asked, now beginning to think about how much this might cost.

Right on cue, Janet reacted. “Is that the first thing you’re thinking about, insurance?”

Now backpedaling, he said, “No, of course not. I just want you and the baby to be covered. I’m sure everything will work out. It’s going to be great. I’m happy we’re having a family.” He took her hand. “And now my news is even better. I got promoted to detective.”

Janet’s eyes widened. Richard had been wanting this for a long time, but it would mean longer hours and maybe even more dangerous work. “That’s fantastic, honey.”

“Yeah, maybe we can start thinking about a house.”

“Oh, Richard!” Janet then smiled a real smile, for the first time that evening. They started giggling like school kids.

They decided not to stress about money and instead talked about the baby. The more they talked about it, the more excited they both got. Seeing Richard get excited about decorating the baby room put Janet at ease.

By the end of the evening they were having fun bantering back and forth about what names they wanted for their first child. Then Richard sprang his next surprise—their luxurious weekend at the beach.

Uncertainty

Janet couldn't have been happier with the hotel room Richard picked. It overlooked the ocean, where they slept in late on both Saturday and Sunday.

Richard watched Janet sleep that Sunday morning. She lay there, with the ocean breeze blowing over them through the sheer curtains, in the glow of the morning sun, her blonde hair messy on her pillow and her tan smooth skin waiting to be touched—

He smiled as he ordered room service. The smell of bacon and coffee woke her up, and she stretched.

“Great, breakfast! I'm starving,” she said.

He grinned and rubbed her belly. “Eating for two, huh?”

She kissed him and took a bite of bacon. “Will you still love me when I'm big as a house?”

“More than ever.”

His arms went around her for a bigger kiss, but she pushed around him to keep eating. He laughed and joined her.

Richard was enjoying the weekend, but as they cuddled in bed after breakfast, he started thinking about how things were going to change when the baby came. He was excited, but also a bit afraid. He knew he would be treading on thin ice, but couldn't help asking, “Have you thought about whether you'll work or not after we have the baby?”

“Why do you ask? I hadn't really thought about it,” Janet answered, and then paused before finishing. “But I don't want to be one of those absentee parents. My dad was like that. I think I want to stay home at least until he goes off to school.”

“He?” Richard asked, surprised. “You know that already?”

“No,” Janet grinned. “Not yet. But you want a boy, don't you?”

“Oh, I don't care, either way is fine,” Richard answered with a bit of a white lie.

“I didn't mean to get your hopes up.” Janet said, still teasing, but also to cover up that she knew he didn't like her answer about leaving work. She was earning well over half of their income, and they didn't have any money saved. They already felt pinched each month as it was, so her quitting her job sounded impossible—even irresponsible.

Richard looked out at the ocean, trying to enjoy the morning. But he couldn't stop thinking about money. “I don't understand how we will make it if you quit your job.”

Janet, slightly irritated, replied, “It's going to be fine.”

“How?” Richard asked, his voice edged a bit with frustration. “We're barely making it now.”

Janet snapped, “I can't stand being worried about money all the time!” She was almost shouting.

Richard didn't understand why she was flaring up. “We have to talk about it sometime, don't we?” He'd forgotten about pregnancy hormones.

Janet climbed out of bed and headed for the bathroom. “All you do is work overtime now and talk about how much we need the money. This is the last I want to hear about it!”

Retail Therapy

A few months passed since their weekend getaway. Although they left the resort that weekend arguing, they both apologized the following morning and hadn't argued since. Janet could sense Richard was still very stressed about money. But she refused to discuss it—it still made her too mad.

Besides, as Janet grew bigger, there were other things to talk about. With prenatal visits, birthing classes, and parenting books, their time was filled with preparing for the new baby. When they brook the news to their parents, the glee reached epic proportions, especially from Janet's mother.

With each passing week, Richard clocked more and more hours while Janet's desire to be at work was dwindling. She was so distracted by her pregnancy that all she wanted to do was stay home and work on the nursery.

Janet's job gave her a lot of flexibility to set her own schedule. She became more efficient and began to work only the first half of the day. Since she was paid a salary plus commissions, as long as she had enough orders to meet her quota, she managed to stay out of trouble and still get her work done early each day. However, her sales volume was decreasing.

It seemed the less Janet worked, the more time Richard spent fighting crime. He hadn't noticed her decreasing paychecks, because she had the job of family bookkeeper. But she was home more often, and she felt his absence even more.

Janet understood why Richard was working so much, but she was lonely. She was also becoming physically uncomfortable as pregnancy progressed, and none of her clothes were right.

One afternoon in May, Janet could not get herself to do any work at all. But she also didn't feel like sitting around the house alone either. There was only one solution—retail therapy.

She called her friend from high school, Stephanie. They'd been giggling at clothing stores together since the ninth grade. They both came from families with large credit lines. Stephanie was glad to meet her for lunch at Santa Barbara's Paseo Nuevo mall.

"I've got a new credit card I'm dying to break in," Stephanie said as she plopped her purse in the seat at the table. "How about we try that new boutique on the main level?"

"Okay," Janet agreed, "but I also need to stop at the maternity store." She was determined not to be like so many other pregnant moms she had seen, wearing their husbands' sweatpants and oversized T-shirts.

The two shopped all afternoon and even got their nails done. Stephanie's husband David worked in finance, and Stephanie talked and talked about the house they were about to buy.

"It's gorgeous," Stephanie said. "Marble tile in the master bath and a Jacuzzi out back—we love it. We're closing next week."

Janet tried not to be jealous—she didn't know when she and Richard would be able to get a house. But after returning to the car with several bags of new clothes and freshly manicured nails, she felt great. Pampering herself was just the therapy she needed.

When she got home, Janet was surprised that Richard's car was already in the garage. She must have been shopping longer than she thought. She left the bags in the trunk.

Hunting Trip

When Janet walked in, Richard was on his cell and greeted her with a kiss. He was talking to his friend Jake about their annual trip coming up in September. Every year, Richard, Jake, and a couple of the friends would leave for a week or two on a big hunting trip.

Janet frowned when she realized who was on the phone. That year, the baby was due right when they'd be going.

Richard signed off and put his arms around Janet's growing belly as she pulled out the take-out menu for some Chinese food.

"So," Janet said, not wanting to sound upset, "planning the trip?"

Richard hugged her closer. "The good news is, the guys want to go earlier this year. So it won't conflict with the baby."

Janet was surprised. "I thought hunting season didn't start until September."

"There's actually no set season where we're thinking of going."

Richard sounded a little hesitant, so Janet turned around to look at him. "And where would that be?"

He looked at a spot over her head on the wall and braced himself. "Uh, Africa."

"Africa?!" Janet exclaimed, raising her voice more out of surprise than anything else. "What about Africa?"

"Jake thought it would be something different, and it sounds exciting," Richard answered. "I don't think they have any rules over there, so we can go whenever we want. The guys are saying they could go in August."

"Isn't that kind of far? How much is that going to cost?" Janet asked, but then she blushed remembering the piles of bags she had in the car trunk. However, she was also a bit shocked by the idea of him leaving the country, and so close to the baby's arrival.

Richard had no idea how much it was going to cost, but had already realized it was going to be way more than his past trips. "We always get that tax refund every year," he said. "We could put the trip on the credit cards and then pay it off when the money comes."

"That's months away," Janet objected. "And we have no idea if we'll even get a refund."

"Why wouldn't we? Don't we always?" Richard was worried because as soon as Jake suggested the trip, Richard had already begun mentally spending that refund.

"Don't you remember? The tax guy warned us that because we were beginning to make so much money we needed to change our deductions or we would probably have to pay this year," Janet said.

Richard hadn't yet taken the time to figure out the taxes for that year. He'd never felt comfortable with the entire process, and had even neglected to file one year before they were married. But Janet had dealt with the tax stuff the prior year, and this year was his turn. "Did we change the deductions?" he asked.

"No, because he wanted to charge us two or three hundred bucks to help us with tax planning and that didn't seem worth it," Janet said.

"Two or three hundred—what the heck for?" Richard asked.

"I don't know. It was about tax savings and adjusting our deductions or something like that. I didn't understand it and didn't want to spend the money, but he warned me we were probably going to have

to pay taxes this year,” Janet said.

Richard was getting frustrated. “You should have done it if we are going to have to pay,” he said, but he really had no idea if she should have spent the money on the tax planning. He just wanted to go to Africa.

Janet slammed the take-out menu on the counter. “Well, maybe if you were on top of things this year I wouldn’t have to make all these decisions by myself,” she snapped back. “I’m sick of having to figure everything out.” She stormed out of the kitchen.

Baby Buying

With only about a month until the baby was due, Richard found himself doing a different kind of hunting than he'd planned. At Janet's insistence, he'd given up the idea of the trip with the guys for that year. They couldn't figure out how to pay for it, and babies were sometimes known to come early. Janet couldn't see having him leave the country when she was eight months pregnant.

He knew she was right, but it didn't help that while Jake and the guys were hunting big game in South Africa, Richard and Janet were spending every weekend hunting for baby furniture, car seats, and everything else they would need.

That weekend, Janet's parents, Marge and Phil, came along with them to shop. Richard was beyond tired of their weekly trips to find the perfect crib. Phil was about as bored as Richard, but Marge joined with Janet to coo over baby things.

"Look at this cute comforter!" Marge said at the local big box baby store.

Janet nodded, focused on the cribs. "Do you like this one?" she asked Richard, pointing to the third one she'd shown him since they got there.

Richard, jolted from his reverie, answered, "That one's great."

"Never had all these choices when we had Janet," Phil said. He clapped Richard on the back. "What you really need to be thinking about is a house."

Richard nodded with tight lips. He always felt at a disadvantage around Phil, who was a self-made millionaire of sorts. His car dealership had generated enough for him to raise Janet in a lavish style. And Marge always wanted her little girl to have the finest of everything.

"Oh, I love all these little shoes," Marge said. "Doesn't it take you back, honey?"

"Sure," Phil said. "To every scraped knee, orthodontics bill, college tuition—"

Richard's eyes widened.

"Oh, stop," Marge said, swatting at Phil. "You're making Richard nervous."

"I think I like this one," Janet said to her husband.

Richard stepped over to check the price tag. Sure enough, it was more expensive than the other two. "Isn't this the same as the one at the door?"

"The one that was on sale?" Janet said. "Now don't get cheap! Don't we want the best?"

Richard wanted to say he didn't see what difference it would make, but he held his tongue. "Sure, we want the best."

"We'll help, of course," Marge offered, "if it's too much of a stretch."

Richard gritted his teeth and avoided looking at his father-in-law. "No, it's not a stretch. We're fine."

Janet was about to get angry at Richard's attitude, but then she remembered how disappointed he had been about giving up the hunting trip. She tucked her arm into his. "Are you just saying that or do you mean it?"

"No, I'm serious. This one will look nice in the nursery and the white will go with everything else," Richard said, trying to sound interested.

She reached up to give him a kiss, right in front of her parents. "Thanks, honey. Let's get this one."

"No more looking at cribs?" Richard said hopefully.

Janet laughed. “Nope! We’re done!”

Marge chimed in, “But we’ll get you these blankets. And bibs. And shoes.”

Phil groaned as everyone laughed. But Richard’s eyes swept around the store of baby paraphernalia like it was a jungle, and he was surrounded by lions.

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