



HOW TO START INVESTING

The Long-Term Process Of Wealth
Accumulation

ABSTRACT

MONEY, FINANCE and LONG-TERM THINKING are some of the hardest life factors to grasp and do well - here is a structured version to help you navigate the life investing cycle.

Sven Carlin, Ph.D.

[FREE STOCK MARKET INVESTING
COURSE](#)

Table of Contents

About the Author.....	2
<i>WHY START INVESTING?!</i>.....	3
<i>THE BEST INVESTMENT YOU CAN EVER MAKE</i>	8

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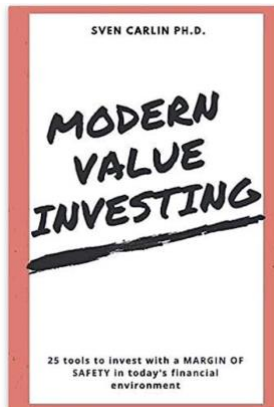
About the Author

Sven Carlin Ph.D.

Sven Carlin is passionate about value investing and financial education.

JOB: [Stock Market Research Platform](#) - sharing research and managing his own portfolios - 15% per year since inception of the Research Platform in 2018. Focused on finding value investments globally.

BOOK: [Modern Value Investing](#)



Past:

- Assistant Professor of finance and accounting at the University of Applied Sciences in Amsterdam (2015-2018)
- Bloomberg - Data Researcher - 2014

Social media presence:

[YouTube: 223k subscribers](#) - Stock analyses, investment strategy, investing education and some market commentary videos.

[Seeking Alpha](#) Contributor since 2016

[Free Stock Market Investing Course](#)

Not that active in other places. More about Sven Carlin on www.svencarlin.com



WHY START INVESTING?!

When it comes to doing anything in life, perhaps more important than the how is the why. Here is why you should consider making investing a core part of your life:

Statement:

"With 15% of your income invested, you will likely make more money from investing than from working in your life-time."

[VIDEO VERSION - Investing will make you more money than your job](#)

A normal life usually includes 4 to 8 years of higher education after elementary education, followed by at least 40 years of work to get to a pension. In summary, you spend 50 years of your life working for money in the hope the government or the companies you worked for, provide for your pension.



(some say: JOB - just over broke)

Having a job for 40 years also includes heavy investing at first. Let's say you go to school to get a higher degree where you on average spend 4 years of your life. The first investment here is the missed opportunity. If you would work, you could easily save 25 thousand per year, thus whether you paid for your education or not, you invested already at least a hundred thousand into your job.

Of course, you do that to increase your future income. Thus, you are looking for a return on investment. So, investing is not just about money, but it relates to all aspects of life too.

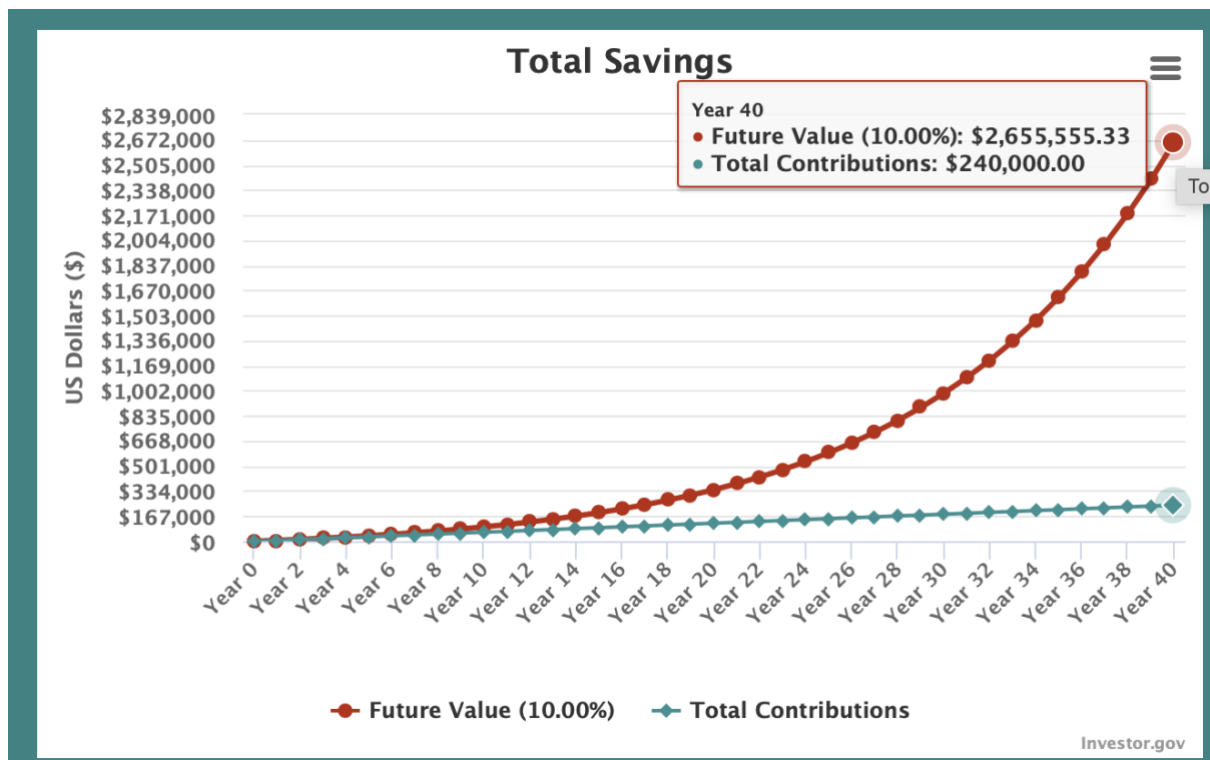
In that line, what if I told you that an average person can easily make more money through investing than working thanks to the power of your money working for you, i.e. the power of compounding.



Compounding Example

Let's take an example of a person that invests 500 per month or 6,000 per year and makes 60,000 per year. The investment is thus 10% of the person's income, just 10% which is something that should be achievable for anyone.

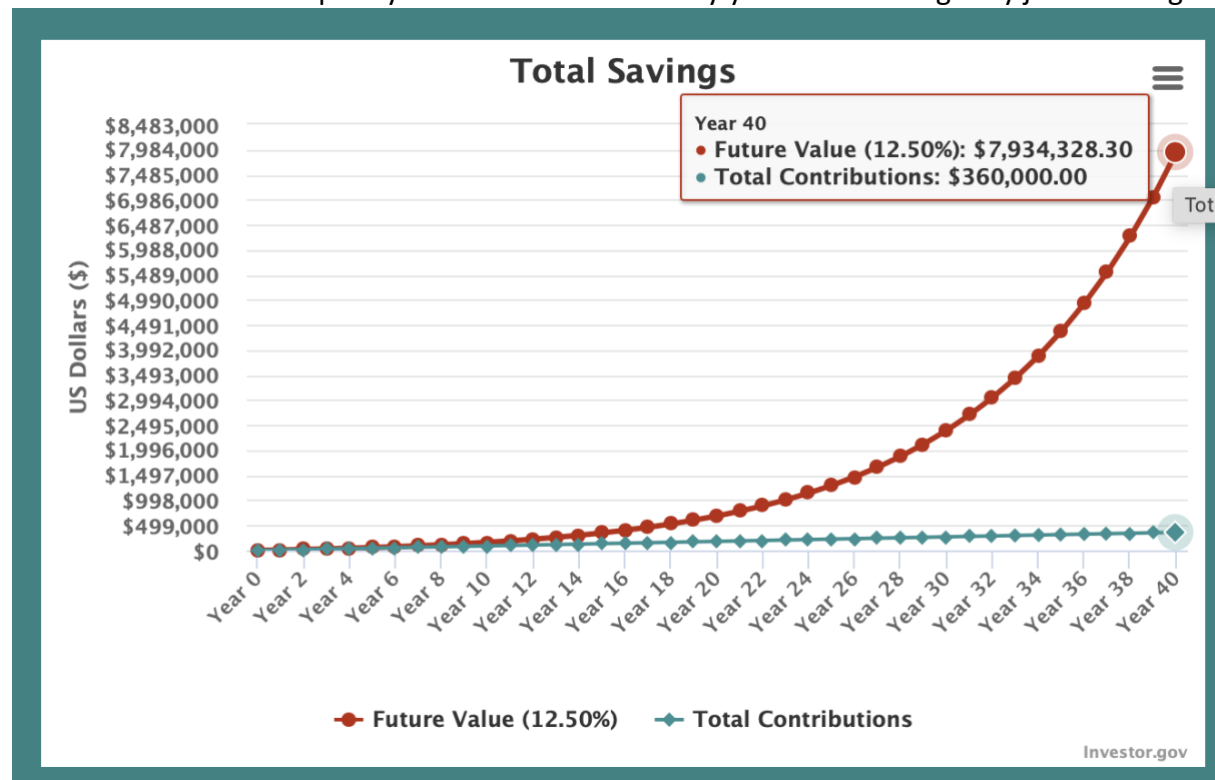
If you invest with an average return of 10% over 40 years, the total amount invested is 240 thousand while the value of the investment portfolio reaches 2.6 million thanks to the power of compounding.



The same person, by working for 40 years making 60 thousand a year would make 2.4 million in total.

Thus, if you first spend many years of your life and even a bit of money on your education so you can have an income first, then you spend 40 years working, many forget that by investing just 10% of your income you should make more than with your job, wouldn't it be wise to spend also some time to learn how to invest and compound your wealth?

Now imagine investing 15% of your income and then getting to a 12.5% return on your investment. You could quickly have 3 times the money you would ever get by just working.



The beauty of investing is exactly the above, it can give you exceptional wealth jumps in life that are otherwise very hard to achieve. Plus, with a bit of wisdom and knowledge of what to look for, you can take advantage of market irrationalities and make sound investments that push you ahead in life. At least that is what I did.

I wish to give more colour to this because if the fact that you can easily make more money thanks to investing in your lifetime than from working, the key basis for investing is set and everything else is then downhill from here.

If we take the average working week of 35 hours, thus 7 hours per day, the above tells you that by investing the money you make from just 1 of those 7 hours, you can make more money in your life than from working all those 7 hours, 52 weeks and 40 years. It sounds crazy, but it isn't.

Now, do you want to hear something even crazier?

Life Investing Focus - Accumulating Wealth Gets Easy If You Practice

The 35 hour work week is the average, nobody prohibits you to work 42 hours per week, and let's imagine you now invest that extra 7 hours on top of your previous 7 weekly hours invested. The 500 you were investing are now 1,000 per month. 500 per month with a 10% return ended up at 2.6 million after 40 years. 1,000 will logically end up at 5.2 million.

Now, the 1% household net worth in the US was \$11 million in 2019. That means that by investing 7 hours of your average work week, doubling that by adding 7 more work hours, and then doing that with your spouse, you end up in the 1% of the population.

Keep in mind we used average numbers here, but I would dare to assume that if you came to this part of this presentation, you don't aim to be average in your life-time. If you don't aim to be average in your life, let's go to the next key factor on how to gain the most for investing.

THE BEST INVESTMENT YOU CAN EVER MAKE

Video version - How I made more than 100% per year

Warren Buffett is the most famous investor of all times because he achieved returns of 20% per year.

2020	2.4	18.4
2021	29.6	28.7
2022	4.0	(18.1)
Compounded Annual Gain – 1965-2022	19.8%	9.9%
Overall Gain – 1964-2022	3,787,464%	24,708%

Source: [Berkshire Letter 2022](#)

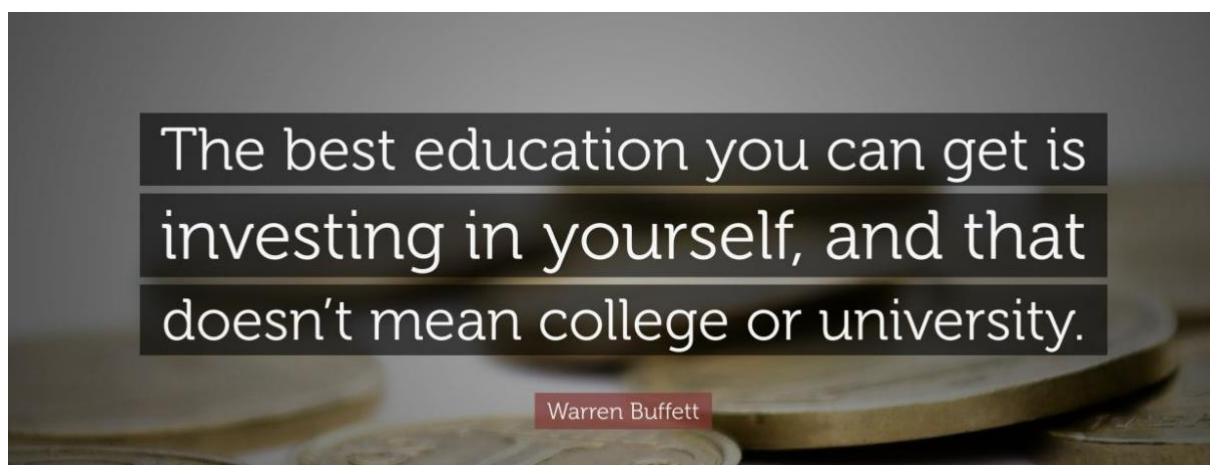
What if I told you that there is an investment you can make, that can give you returns of 100% or even higher per year?

And what if I told you, it is not an exclusive investment for rich people only, it is not a crypto scam, it is not a hot stock nor a Ponzi scheme?

Would you believe me?

What if I told you have already invested, that the returns are already there, but somehow we as people tend to forget about this investment because nobody is really interested in us making that investment?

Now, don't write me off as crazy, even Warren Buffett says it is the best investment you can make!!



Education, but not necessarily a degree, just investing in your power to solve problems for others, to make you more valuable, is something that will deliver the best returns.

Let me give you some examples of how this actually works in life, and I'll also share my experience:-)












Example 1 - investing 500 per month and spending one hour a day focusing on it!

I share stock analyses and investing content on YouTube and other places. For example, my last two articles on Seeking Alpha got around 10,000 views.

Article	PUBLISHED	PAGE VIEWS
Exclusive Apple Is A Strong Sell On High Valuation & Business...	Feb 21, 7:04 PM	8,552
It Is Unlikely I'll Invest In Berkshire Hathaway Soon	Jan 10, 8:03 AM	11,551

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And when I make a video, I usually get around 15,000 views.

<input type="checkbox"/>	Video	Visibility	Monetisation	Restrictions	Date ↓	Views
<input type="checkbox"/>	 Micron Stock Analysis - Good, but not ... Micron stock is a perfect example of a cyclical business. My passion is to look...	 Public	\$ On	None	3 Mar 2023 Published	14,923
<input type="checkbox"/>	 Buffett's Letter & BRK Earnings + What ... Berkshire Hathaway just published earnings and Warren Buffett published h...	 Public	\$ On	None	1 Mar 2023 Published	14,375
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<input type="checkbox"/>	 Google Is A Better Business Than Reta... STOCK MARKET RESEARCH PLATFORM: https://sven-carlin-research-...	 Public	\$ On	None	24 Feb 2023 Published	14,739
<input type="checkbox"/>	 Apple Is A Strong Sell On Valuation An... 	 Public	\$ On	None	20 Feb 2023 Published	12,874

Nothing wrong with that, it works for me, but let's say you spend 1 hour a day on financial content, news, or even worse, macroeconomic content that I know many of you like.

That sums up to 7 hours a week or 30 hours a month. Let's multiply that with \$15, which is the minimum one that speaks English should make, we get to \$450 per month or \$5,400 per year.

(Note: if you don't make \$15 per hour, then this article is of the utmost importance for you)

Let's say you have a portfolio of \$100,000 - you are spending 5.4% of that in managing your portfolio. Ok, it might be for investing education, but be careful it is not just mental masturbation to keep you entertained. Because if it is, then you are not investing in the things that give you the maximum return.

- **MACRO CONTENT???**
- **1 hour a day watching Bloomberg or YT or other!**
- **1 hour, times \$15, times 365 = \$5745 per year**
- **\$100k portfolio – cost of management is minimally \$5%**

Another note here, the financial entertainment industry is extremely strong. As a person that makes money in the industry, I can tell you immediately that 99% of the content that we create is not valuable at all, you are better off reading a few good books, there the is more and more entertainment than other.

Nevertheless, the question is whether you are getting the best return on your time, on your mental investment?

Now, there is nothing wrong in learning about investing, but learning about investing and focusing on that has to come second, investing must come only after you have maximized investing into your income potential, only after you have squeezed every drop out of yourself. Let me share my life example.

In the video discussing why it is important to invest in your lifetime, I shared how in 2007 my savings were 50k, while in 2010 I had only 10k.

- **MY 2002 salary was 1000, I had 5000 in savings!**
- **2007 my savings were 50000**
- **2010 – 15000 savings, salary 1000**
- **2015 - 50000**

**INVESTING WILL
MAKE YOU MORE
MONEY THAN
WORKING!**

STATEMENT

**MONEY LIFE CYCLE:
WORKING & INVESTING**

LIFE MONEY HACK

CONCLUSION – my story

Those 35k were used for my Ph.D. - 10k, I also bought a boat (18K) and I lost about 8k in the stock market during the 2008 crash. Now, the returns on the 10k invested in my Ph.D. can't even be measured with any normal investment.

I will tell you just this: my yearly salary in 2010 was 10k, while when I got my first job as an Assistant Professor in Finance and Accounting and the University of Applied Sciences in Amsterdam, my net yearly salary net was around 40k. So, the 10k investment brought an additional 30k per year to my income. That is something very hard to get by investing in stocks.

So, my message is: yes, learn about investing, but only after you have maximized your income earning potential, only after you have invested in yourself.


I'll give you another example, in 2013 my wife and I moved to London. I just turned 30 and didn't want to live in rooms like all my other colleagues at Bloomberg did, so we took an apartment and my wife also decided to focus on studying. Thus, our 10 months in London ended up costing us around 10k, despite the salary from Bloomberg.

Some would say it was a loss, but I think we both learned English there, and the return on a language like English is forever. In 2017 I wrote a book in English and the returns on that have been stellar. I don't know exactly how many books have been sold, but with 534 ratings it is not bad. All of this, thanks to me learning English. Again, no investment could have ever returned that much.

Stock Market Investing Course by Sven Carlin

Books › Business & Money › Investing

Look inside





MODERN VALUE INVESTING

25 Tools to Invest With a MARGIN OF SAFETY in today's financial environment

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by **Sven Carlin** (Author)

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My personal goal is to help people reach their financial goals. One way of doing that is through investing education. The book is my attempt to help with the development of a strong investing mindset and skillset to help you make better investment decisions. There is a gap in the value investing world. Benjamin Graham published The Intelligent Investor in 1949 with several subsequent editions up to 1972, while Seth Klarman published Margin of Safety in 1991. With more than 50 years since Graham published his masterpiece and almost 30 since Klarman's, there was the need for a contemporary book to account for all the changes in the financial environment we live in. Modern Value Investing book does exactly that, in 4 parts. Part 1 discusses the most important psychological traits a successful

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So, yes, invest time into learning how to invest, but don't forget to only do it after you have maximized your potential income, or when you feel that you are in a good place when it comes to your income and work/life balance.

The Huge Returns From Investing In Yourself

I firmly believe that with 5 years of dedicated self-improvement, anyone can double their income. Let's see how that works on the investing front. Keep in mind doubling your income doesn't just double your wealth over time, but much, much more because it is unlikely you will double your spending too. Let's elaborate.

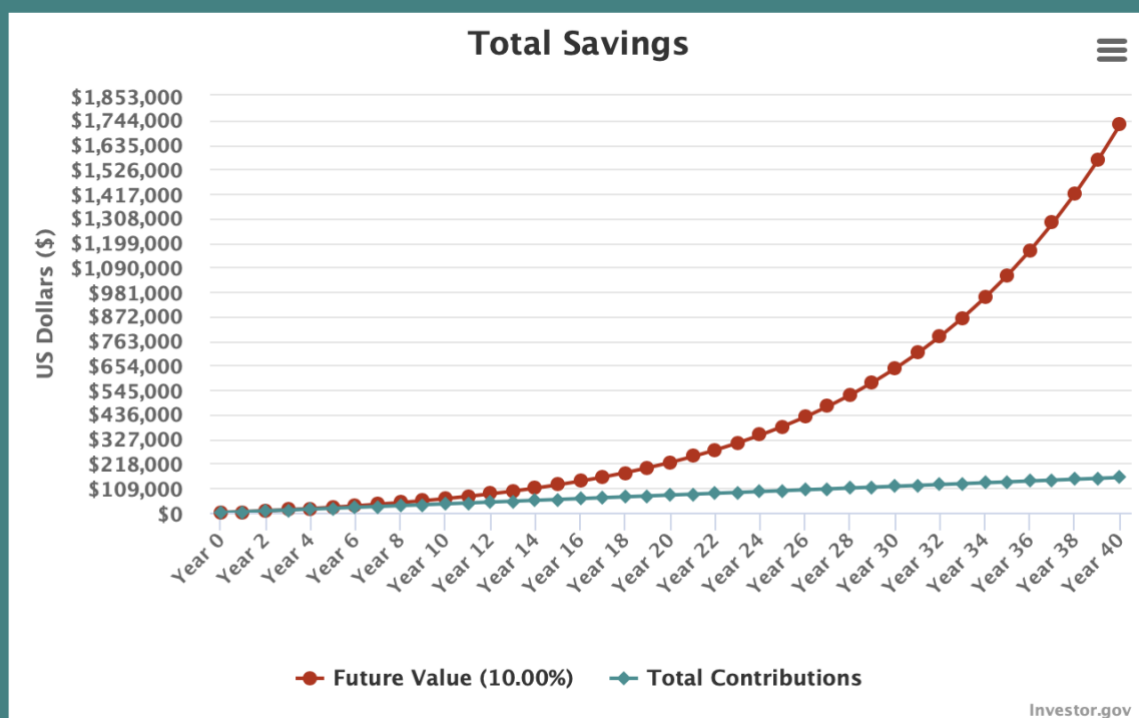
Let's say you make 50k and invest 7.5k per year. In 40 years, with a 10% return you will have 1.7 million, not bad.

The Results Are In

In **40** years, you will have **\$1,726,110.97**

The chart below shows an estimate of how much your initial savings will grow over time, according to the interest rate and compounding schedule you specified.

Please remember that slight adjustments in any of those variables can affect the outcome. Reset the calculator and provide different figures to show different scenarios.



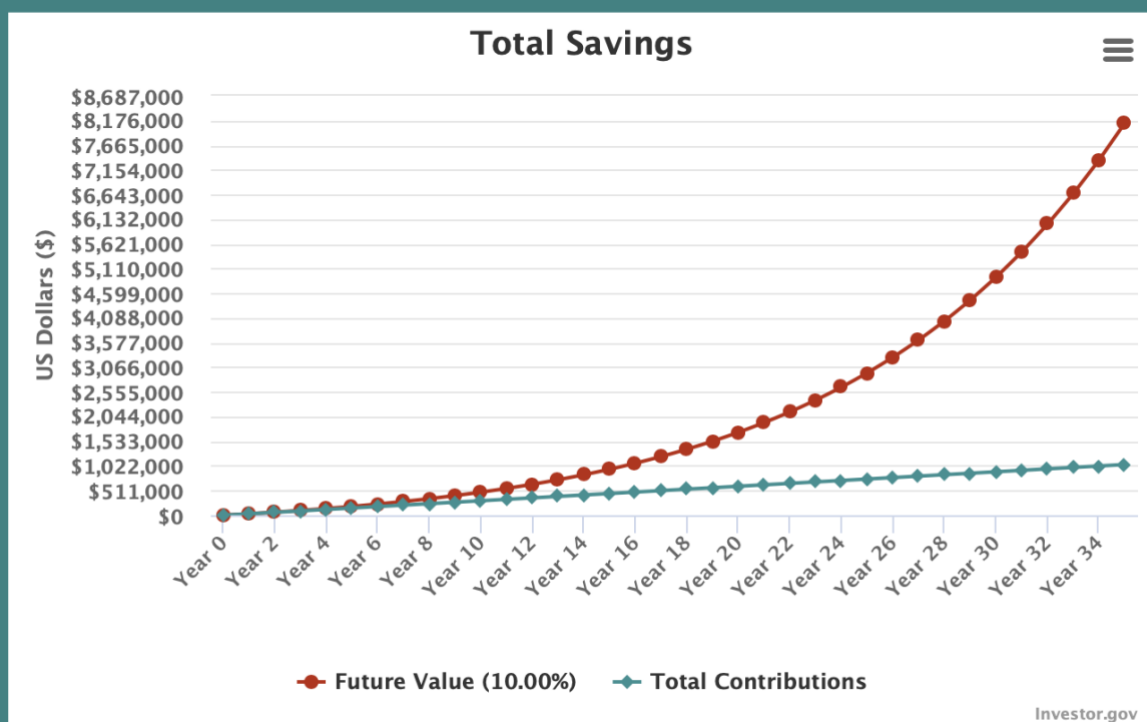
Let's now say that you invest the yearly 7,500 in yourself and that after year 5 you manage to double your income, from 50 to 100k. And then, you decide to invest spend 20k more, but to invest 30k per year for the remaining 35 years.

The Results Are In

In **35** years, you will have **\$8,130,731.05**

The chart below shows an estimate of how much your initial savings will grow over time , according to the interest rate and compounding schedule you specified.

Please remember that slight adjustments in any of those variables can affect the outcome. Reset the calculator and provide different figures to show different scenarios.



That is 5 times more money....

Plus, if you have 8 million, it is very likely that when you retire you can just keep on living as you did from your dividend income. With just 1.7 million, depending on how the market goes, you might be forced to sell here or there.

To conclude: MAXIMIZE YOUR INCOME POTENTIAL FIRST - then investing will also come naturally because you will maximize that.

Of course, if you want to focus on your income and spend maximally 30 minutes on your investing per week, you can just take the research from my Research Platform. I think that 99% of the population will benefit from focusing on income than on investing.

Now, how to double your income?

I assume most people are static when it comes to their life: job, house, kids, spouse etc...

But in that static mode, the first step in doubling your income is to start thinking about doubling your income. I think people underestimate the power of our brains and how it actually works. I love the red car analogy, where if I ask you how many red cars have you seen lately, you will not be able to tell me, but you will certainly see many red cars now that I asked you about it. The same thing holds for money, income and investing. If you focus on those things, or just think about how to improve there, your mind will find ways. Ways are always out there.

For me, this is pretty simple, I have to focus on making my Research Platform the best product it can be, that will make customers happy and stick to it, adding a few customers here or there, will compound immensely over time.