



MyMarketAcademy

Understandable. Useful. Uplifting.



S1:E6

THE 3 DIALS



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Previously on "Capitalism: Endgame"

You are Captain Budget, armed with spreadsheets, spite, and 2% cash back

The Survival Stone

Knees funded, hospital bills side-eyed

The Sanity Stone

Brain quieter, cortisol on airplane mode

The Legacy Stone

Social impact humming, generational wealth booting up

The Final Two Stones

Math

The cold, unblinking one

Inflation

The sneaky one melting your dollars like ice cream in
Phoenix

Suit up, Captain Budget — let's turn boring habits
into Hulk punches

The Mathematical Imperative

Numbers don't care about your feelings — they care about your settings

Three Settings to Get Right

1. Contributions — Starting amount + periodic deposits

2. Rate of Return — How fast the pile snowballs

3. Time — How long you let it cook

Turn any dial up, the ending pile gets bigger. Turn them down, math just shrugs.

The Three Dials

1. Contributions

Starting sum = spark

Monthly autopay = fuel

That's your starting amount plus the periodic deposits you autopay every month

2. Rate of Return

Your growth speed — how fast the pile snowballs

Buy growth you can stomach

3. Time

How long you let it cook without panic-poking the oven

Give compounding enough birthdays to do its Marvel montage

Start something, add to it on schedule, and let compounding work its magic

Ronald Read: The Janitor

A quiet legend

Ronald Read was a janitor who quietly bought boring, high-quality stocks and reinvested dividends.

\$8 MILLION

His final portfolio value

The Secret?

Time + Consistency + Compound Growth

No fancy degree. No hot tips. Just decades of patience.

Compound Growth

The Snowball Effect

Money makes money while you sleep — like Netflix autoplay, but for your net worth

What is Compound Growth?

Your money earns returns. Then those returns earn returns. Then *those* returns earn returns.

It's the snowball rolling downhill, getting bigger and faster as it goes.

Example:

\$10,000 at 10% annual return for 30 years = **\$174,494**

That's not magic. That's math.

Start EARLY

Time is the Cheat Code

25-year-old investing modestly for 10 years

Can BEAT a 35-year-old investing the same amount for 30 years

Even small dollars get LOUD when you start early

Wait till 50?

You're speed-running Mount Everest... in flip-flops

The earlier you start, the less you need to contribute

Rule of 72

Back-of-napkin magic

Take 72, divide by your annual return — that's roughly how many years it takes to **double** your money

Example:

10% annual return

$72 \div 10 = 7.2$ **years** to double

No wand required. No fancy calculator. Just quick math.

Dollar-Cost Averaging

Autopay your way to wealth

Fancy name for "autopay the same amount every month" — whether the market's throwing confetti or tantrums

How it works:

You invest \$500 every month, no matter what

When prices are high, you buy fewer shares

When prices are low, you buy more shares

Result: You smooth out the volatility and avoid trying to time the market

Set it and forget it. Let the robots handle it.

Real Return

What's left after inflation steals a slice

Your return after inflation steals its cut

The Math:

Nominal Return (what you earn) – Inflation = Real Return (what you actually keep)

Example: 8% return – 3% inflation = 5% real return

Inflation is the villain you'll meet in the next episode
The silent wealth killer

This is MISTER MARKET

Reminding you: jargon isn't magic — it's just labels on buttons

Just like hips, numbers don't lie!



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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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