

BUILDING WEALTH WITH DIVIDEND GROWTH STOCKS

*A Dividend Investment Strategy That Pays You
Every Single Week*

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*To My Kids, Shakenya, Derrick, Chris, Leah, let
the wisdom and knowledge of how to build
Generational Wealth in this book live on
through you, and find it's way to my
Grandchildren, and Great Grandchildren.*

I love You.



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INTRODUCTION

Compared to other forms of investing, dividend investing minimizes risks and leaves investors with a good probability of making money. I started investing in the stock market in 2012 when I opened my first investment account with Sharebuilders.

After experiencing more than a few losses in my attempt to be a stock trader without a teacher or a coach. Trading stocks with no experience was a very bad decision. Investing in dividend growth stocks isn't some get-rich-quick scheme. It does take a while to build up enough passive income to pay for your lifestyle, you could think of it being more like a marathon, rather than a short sprint.

Like so many new investors who sabotage themselves because of lack of patience. I learned the hard way, so I had to educate myself and find other ways to invest.

My introduction to dividend stocks and the benefits they would bring came at just the right time in my investment journey.

I decided to put my money into the best companies I could find that paid a dividend and just leave it and let it grow. I guess you could call it the Warren Buffett Way. An investment strategy he made famous and it's made him one of the wealthiest men in the world.

I've found that to succeed as an investor you have to do your own research and due diligence. If you can add, subtract, multiply, and divide you can do this. So many people overcomplicate the investing process, this is not **TRADING STOCKS in the Market**.

I'll be honest with you, investing in dividend stocks does carry some risk. And if needed, consult with a professional to assist you with building your investment plan.

Building wealth, building a family, building a business or just building a life—You need a plan! It may change as you go, but start out with a plan.

" For investors, the dividend investment can lead to financial independence for life. regardless of the direction of the market, a constant and growing dividend is a dependable, consistent passive income stream."



Chapter 1:

– FIRST THINGS FIRST –

We all want to be financially independent and build wealth. If you have a family then your focus could be on building generational wealth.

If your single or it's just you and your partner, wife, husband, best friend... then your focus could be on creating wealth that will sustain the both of you in the future.

So depending on what age you are now, and how far you've come financially. It's time for you to start building.

When you decided to embark on this journey it's a big deal. It means that you're setting out to accomplish something that can change your life.

The biggest hurdle to investing money in the beginning is simply getting started. Don't wait for the "perfect time" just get started and keep adding to it.

Know that the sooner you make a plan and get started the sooner you can start generating passive income. I'm not here to tell you that if you use this strategy or invest in the stock market, or do anything in this book that its gonna make you wealthy. Its just the **Miracle of Self-Discipline**.

The miracle process of personal development is just a few simple disciplines practiced every day. With a combination of materials, an open attitude toward learning and your diligence to follow a plan.

If you are serious about becoming wealthy, powerful, healthy, influential, cultured or unique. Your PLAN is the roadmap for how you are going to get to your goals.

Out of all the things that changed my life for the better, it was learning how to set goals. Successful people all seem to have this one thing in common...They take action, and they get shit done. They don't procrastinate.

– The Early Days –

So maybe now you're wondering who am I, and why should you listen to me. I'll give you the short version. I grew up in a housing project on the eastside of Detroit, Michigan. I begin playing music in my early teens and decided it would be what I would do for the rest of my life.

Something that started out as just a hobby turned into a form of passive income that I still receive to this day.

But if I had any regrets about my life in music it would be the failure to make a solid financial plan for my future, and the future of the family who would come to depend on me for it.

Money fights are the second leading cause of divorce, behind infidelity. Both high levels of debt and lack of communication are major causes for the stress and anxiety surrounding household finances.

A lack of self-discipline and self control can bring you down quickly. I really needed a solid

financial plan in place to stabilize my domestic life.

I was a working musician who didn't have a plan not only for my finances, but for my life. Unfortunately my marriage didn't survive that unstable environment.

"There is no growth without change"

– Keep It Moving –

In 1995 I got a call from a friend who offered me a gig in Japan. By 1997 I had officially relocated to Nagoya, Japan. After working in Fukuoka, Tokyo, and doing a small tour with The Temptations (the Richard Street version). I moved to Kyoto in 2010. Although I was working in a club (Repos) playing 6 stages a night 6 nights a week earning a decent salary, I felt I had at least another 15 or 20 years of healthy musical performance energy left in me. That all changed when I was diagnosed with type 2 diabetes. At that moment my future as a working musician didn't look so bright or so long. I knew I had to find other ways to increase my income. Even if I saved almost all my salary every month it just wasn't gonna be enough to sustain me once I stopped working. That's when I started to put a financial plan together.

I guess I had finally realized how much I had taken for granted. I had NO SAVINGS to speak of, there was NO PENSION, NO 401k I could fall back on....so it was time for me to take some action.

A close friend gave me a book called "**As A Man Thinketh**" that started me down the path of personal development and self improvement. I was asking God for help...**He sent me a women with a book!**

– How We Got Here –

When I opened my first investment account with Capital One Share Builders in 2012 I didn't know anything about the stock market. So I just started reading every book I could find on investing, stock trading and money management, trying to educate myself on being an investor.

I even got a subscription to the Wall Street Journal. I taught myself how to build an investment portfolio and even tried my hand at stock trading.

Stock trading isn't always what you see on the floor of the New York Stock Exchange, and it's even possible to get started from the comfort of your couch.

But you'd better know what you're doing before you place your first trade. It can be very risky to dive in without the proper knowledge.

After experiencing more than a few losses I began looking for other ways to invest that were not so risky. Through lots of research and due diligence I found dividend stocks can be used to generate

an income immediately and build long-term wealth.

A dividend stock is a type of stock that provides two wealth building opportunities. When you own a dividend stock, you can generate an income through dividend payments. Additionally, the stock may increase in value over time to boost your net worth.

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