



The Wealthify Library

A READING CATALOGUE · NINE VOLUMES · SHELVED BY WEALTH BUILDER
BLUEPRINT STEP

Every book on these shelves earns its place. Together they cover the two halves of wealth: the *mechanics* — index funds, assets, cash flow, capital growth — and the *mindset* that keeps you in the game long enough for the mechanics to work.

Each entry is a short summary: the big idea, the key lessons, and where the book sits in the Wealth Builder Blueprint. Read them in any order — but read them.

THE CATALOGUE

NO.	TITLE	AUTHOR	SHELF
01	The Little Book of Common Sense Investing	Jack Bogle	Step 5 · Grow Your Wealth
02	The Psychology of Money	Morgan Housel	Module 3 · Mindset & Momentum
03	The Almanack of Naval Ravikant	Eric Jorgenson	Steps 5 & 9
04	Rich Dad Poor Dad	Robert Kiyosaki	Steps 4 & 5
05	Guide to Investing Successfully	Michael Yardney	Steps 5 & 6
06	The Source	Dr. Tara Swart	Steps 2 & 9
07	How Much Money Do I Need to Retire?	Todd Tresidder	Steps 4 & 5
08	You Were Born Rich	Bob Proctor	Module 3 · Habits & Behaviours
09	Wake Up Wealthy	Jules O'Connor	All modules · Start here

The Little Book of Common Sense Investing

Jack Bogle · Shelved in Step 5: Grow Your Wealth

The simplest, smartest way to invest isn't flashy and isn't complicated. But it works. If you only ever read one book on investing, let it be this one — Bogle, the legend behind Vanguard, wrote it to cut through the noise and tell you what really works.



NO. 01

THE BIG IDEA

Build wealth the smart, boring, proven way: buy a low-cost index fund that tracks the whole market, hold it, and let it compound. That's it. You don't need to beat the market — you need to get your fair share of what the market delivers.

KEY LESSONS

- **Low fees matter.** Even a 1–2% difference in costs can slash your long-term wealth by hundreds of thousands.
- **Diversify automatically.** Index funds give you instant exposure to hundreds of companies — no stock picking needed.
- **Time beats timing.** The market goes up and down, but over time it trends up. Your job is to stay in.
- **Focus on business fundamentals.** Over the long run, real company profits — not hype — drive real returns.
- **Compounding is magic** — but compounding costs are the silent killer of your wealth.

DON'T

- Fall for the latest investing fad, or try to time the market.
- Pay high fees for fancy funds that rarely outperform.

DO

- Automate your investments in a broad index fund.
- Stay the course through market ups and downs, and keep your eyes on long-term goals rather than short-term noise.

WEALTHIFY WISDOM

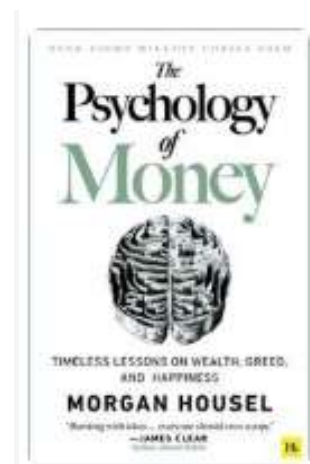
You don't need to be a genius or spend hours researching stocks. You need a system — one that works while you sleep. Index investing is the ultimate set-and-forget strategy, and it's how millions of everyday investors build real wealth.

VOLUME TWO · BEHAVIOUR

The Psychology of Money

Morgan Housel · Shelved in Module 3: Mindset & Momentum

It's not about what you know — it's about how you think. You don't need a finance degree to build wealth; you need self-awareness. This isn't a book about numbers. It's a book about you: your emotions, your habits, your story with money.



NO. 02

THE BIG IDEA

Making smart money decisions isn't about intelligence — it's about behaviour. The person who earns the most isn't always the one who ends up wealthy. The person who manages their emotions, lives below their means and plays the long game usually wins.

KEY LESSONS

- **We all have money baggage.** Your upbringing shapes how you think about risk, spending and wealth.
- **Wealth is what you don't see.** Fancy cars and designer bags are signs of spending. True wealth is invisible — savings, investments, freedom.
- **Compounding is everything.** Start early, stay consistent, let time do the heavy lifting. Warren Buffett made 99% of his wealth after age 50.
- **Getting wealthy and staying wealthy are different skills.** Getting rich takes boldness; staying rich takes humility and self-control.
- **Luck and risk are real.** Outcomes don't always reflect effort — focus on long-term probabilities, not short-term wins.
- **"Enough" is a superpower.** Knowing when to stop climbing is how you stay grounded.

WEALTHIFY WISDOM

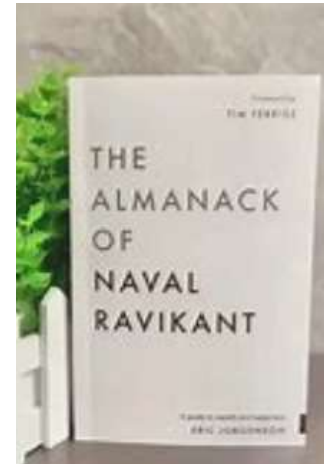
Your money mindset is the foundation of your financial life. What you believe drives what you do — and what you do consistently is what creates wealth.

VOLUME THREE · LEVERAGE

The Almanack of Naval Ravikant

Eric Jorgenson · Shelved in Steps 5 & 9

How to get rich without being lucky — and stay fulfilled. This isn't a traditional finance book; it's a mindset upgrade. Naval Ravikant made millions and became peaceful, not just rich; Jorgenson curated his best ideas on wealth, happiness and decision-making. It's not about hustling harder. It's about thinking better.



NO. 03

THE BIG IDEA

Play long-term games with long-term people. Build assets that earn while you sleep. Define wealth on your own terms. Naval breaks wealth creation down to its most scalable truth: you need leverage, specific knowledge and ownership — then you can create wealth with judgement and intention, not exhaustion.

KEY LESSONS

- **Get rich without being lucky.** Wealth is built through strategy, not lottery tickets.
- **Build or buy assets.** Own equity — in a business, in code, in content.
- **Leverage is the unlock.** Use capital, code, media and people to multiply your efforts without multiplying your time.
- **Specific knowledge is your unfair advantage.** Learn things that are uniquely you — what can't be trained and can't be copied.
- **Escape the rat race.** Stop renting out your time; start building systems that earn whether you're working or not.
- **Peace is the final prize.** Prioritise mental clarity, self-awareness and simplicity.

WEALTHIFY WISDOM

Jet fuel for Step 5 and Step 9. In Step 5 it reinforces the power of leveraged, asset-based income; in Step 9 it reminds you that who you become matters more than what you earn. You don't need to chase more — you need to design your own game, then play it better than anyone else.

PERFECT FOR

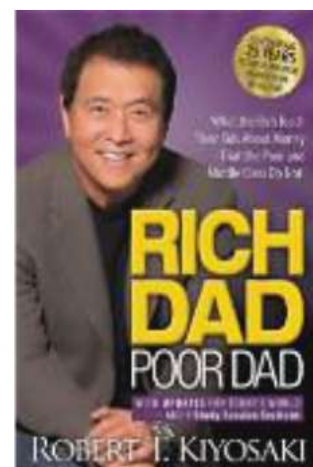
High-achievers tired of trading time for money. Creators, solopreneurs and thinkers ready to earn with purpose, not pressure.

VOLUME FOUR · ASSETS

Rich Dad Poor Dad

Robert Kiyosaki · Shelved in Steps 4 & 5

The mindset shift that started it all — part money memoir, part wake-up call. Kiyosaki grew up with two father figures: a highly educated Poor Dad who struggled financially, and a Rich Dad who never finished school but understood how money really works. Same world, different rules, different results.



NO. 04

"The poor and middle class work for money. The rich make money work for them."

THE BIG IDEA

Assets make you rich — not income, not job titles, not degrees. If you want financial freedom you need to own things that make money while you sleep, not just earn a paycheck and spend it.

KEY LESSONS

- **Know the difference between an asset and a liability.** Assets put money in your pocket (rental property, shares, businesses); liabilities take it out (your home, cars, consumer debt).
- **Your job won't make you wealthy.** Jobs pay income; assets create wealth.
- **Financial education is the real unfair advantage.** School teaches you to be a good employee, not an investor.

- **The rich acquire assets.** Start early, start small, but start building ownership.
- **Fear and comfort keep people stuck.** The fear of losing money stops most people from ever learning how to win with it.

WEALTHIFY WISDOM

This is the moment your identity shifts from spender to investor, from worker to wealth builder — the ignition switch for your wealth engine.

PERFECT FOR

Anyone stuck in the paycheque loop, or who feels like they're doing everything right and getting nowhere financially, and students ready to flip the script.

VOLUME FIVE · PROPERTY

Guide to Investing Successfully

Michael Yardney · Shelved in Steps 5 & 6

The long-game strategy from one of Australia's most trusted property voices. Yardney doesn't deal in get-rich-quick schemes — he teaches what works predictably, safely and sustainably, sharing the timeless principles that helped him and thousands of readers build wealth through strategic investing.



NO. 05

THE BIG IDEA

Wealth isn't built by chance. It's built by design — a plan, stuck to, with the emotional traps that derail most investors designed out. Yardney focuses on real estate, but the principles apply to every form of investing.

KEY LESSONS

- **Investing is a game of finance and psychology.** Strategy matters, but mindset keeps you in the game.
- **You need time in the market, not timing of it.** Focus on buying well, not perfectly.
- **Create wealth through capital growth, not cash flow.** High-growth assets build wealth faster, even if the income is low at first.
- **Location, location, location.** Own the best assets in the best locations — capital growth follows demand, not bargains.

- **Don't follow the herd.** Your plan should be boring, consistent and grounded in fundamentals.
- **Build a team.** Accountants, brokers and mentors help you make better decisions.
- **Rich people think in decades.** The secret isn't speed — it's compounding.

"Successful investing is not about how much money you make. It's about how much of it you keep, and how hard it works for you."

WEALTHIFY WISDOM

A property-flavoured masterclass across Step 5 (picking the right investment vehicles) and Step 6 (long-term capital growth, finance strategy and leverage).

PERFECT FOR

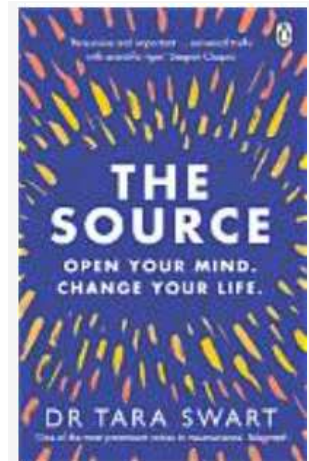
Aspiring property investors who want a roadmap rather than a rollercoaster, and anyone looking for a calm, proven approach amid media noise.

VOLUME SIX · NEUROSCIENCE

The Source

Dr. Tara Swart · Shelved in Steps 2 & 9

Science meets self-belief — manifestation without the fluff. Dr. Swart, a neuroscientist and leadership coach, asks a bold question: what if the Law of Attraction actually works, but for a very scientific reason? She shows how your brain is your most powerful asset, and how to rewire it to bring your vision to life.



NO. 06

THE BIG IDEA

You become what you constantly focus on. Your brain literally rewires itself based on your thoughts, emotions and actions — so the more vividly you visualise the life you want, and the more emotionally connected you feel to it, the more likely you are to behave in ways that make it real.

KEY LESSONS

- **Neuroplasticity is your superpower.** Your brain is always changing based on repetition, belief and emotion. You can train it to expect success.
- **The brain doesn't know imagination from reality.** Vivid visualisation creates new neural pathways to support that vision.
- **Belief, emotion and action must align.** You can't just think it — you need to feel it and act like it's coming.
- **Create an action board, not just a vision board.** Images trigger attention; action turns dreams into results.
- **You attract what you believe is possible.** Self-doubt sabotages success on a subconscious level.
- **Journaling, mindfulness and gratitude are brain-training tools** — not soft skills. They anchor your nervous system and build resilience.

"If you don't believe it's possible, your brain will filter out the opportunities."

WEALTHIFY WISDOM

Scientific backing for what wealth builders already experience: your mindset shapes your reality, and who you believe yourself to be determines how far you go. Squarely Step 2 (Rewire Your Mindset) and Step 9 (Identity & Momentum).

PERFECT FOR

Students sceptical of "woo" but open to neuroscience, and anyone working past imposter syndrome or old money beliefs.

VOLUME SEVEN · RETIREMENT

How Much Money Do I Need to Retire?

Todd Tresidder · Shelved in Steps 4 & 5

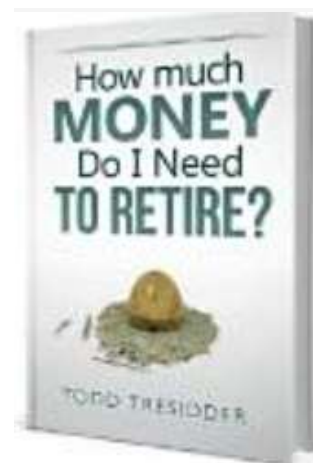
Forget the "magic number" headlines — retirement planning isn't one-size-fits-all. Tresidder breaks down the myths, maths and mindset behind retirement planning so you can design a plan that actually works for your life.

THE BIG IDEA

Retirement planning isn't about chasing a fixed dollar amount — it's about building a retirement cash flow that supports your desired lifestyle for as long as you live. Your number is personal, flexible, and based on more than investment returns.

KEY LESSONS

- **The 4% rule is a starting point, not a law.** Market conditions, inflation and spending patterns can make it too risky or too conservative.
- **Focus on income, not just assets.** Assets are only valuable if they produce sustainable cash flow.
- **Cutting costs buys freedom faster.** Lower expenses mean a smaller retirement fund requirement.
- **Retirement is a transition, not an event.** You can phase into it, earn part-time, or design multiple income streams.
- **Plan for flexibility.** Your life, health and the markets will change — your plan needs to adapt.
- **Longevity risk is real.** The biggest danger is outliving your money, not dying with too much left over.



NO. 07

WEALTHIFY WISDOM

Belongs in Step 4 (Know Your Numbers) and Step 5 (Grow Your Wealth). Tresidder pushes you past arbitrary benchmarks toward a tailored, dynamic strategy that blends asset growth with sustainable income. If you've ever felt paralysed by "how much is enough?", this answers it with confidence — for real life, not just spreadsheets.

PERFECT FOR

Mid-career professionals wanting clarity on their retirement target, early retirees designing resilient plans, and anyone the traditional retire-at-65 model doesn't fit.

VOLUME EIGHT · SELF-IMAGE

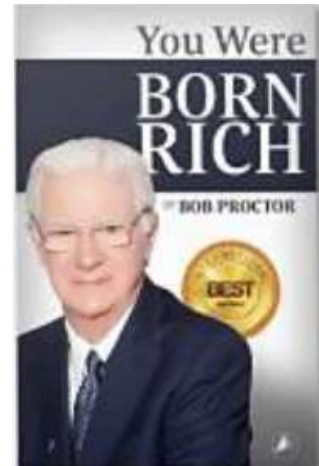
You Were Born Rich

Bob Proctor · Shelved in Module 3: Habits & Behaviours

You're already equipped with everything you need to create the life you want. The catch? Most people never tap into it. Part mindset manual, part success blueprint — about uncovering your potential, aligning your thinking with your goals, and taking deliberate action.

THE BIG IDEA

Wealth begins in your mind. If you can see it in your imagination and believe it with conviction, you can bring it into reality. Your current results are the direct outcome of your thoughts, beliefs and self-image — change those and you change everything.



NO. 08

KEY LESSONS

- **You're already rich.** You were born with infinite potential; it's not about getting wealth but recognising and expressing it.
- **Your self-image sets your limits.** You can't outperform the way you see yourself.
- **Set a clear, worthy goal.** Vague goals create vague results. Decide exactly what you want and commit fully.
- **Act on faith, not fear.** Replace doubt with belief and action.
- **Control your paradigm.** Your mental programming dictates your habits — change your habits, change your destiny.
- **Decisions create momentum.** Don't wait for perfect conditions; wealth comes from decisive, consistent action.

WEALTHIFY WISDOM

A reminder that wealth creation isn't only numbers and strategy — it's becoming the person who naturally creates and sustains abundance, even when life gets messy. If you want to flip the switch from hoping to expecting your rich life, start here.

PERFECT FOR

Anyone feeling stuck despite working hard, and students ready to master their mindset and live deliberately rather than by default.

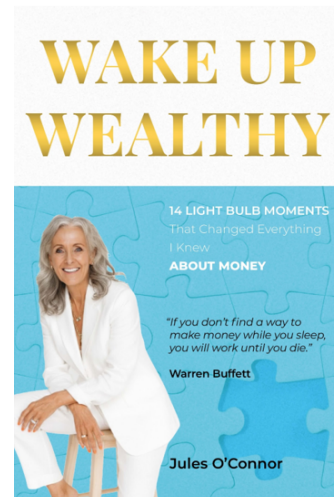
Wake Up Wealthy

Jules O'Connor · Coming soon · Shelved across the Blueprint

Fourteen light bulb moments trace how Jules O'Connor changed the way she thought about money. From a childhood lesson about a lamb that earned her \$3.30 to later lessons about vision, debt, shares, property and borrowing, she tells the stories behind what she learned. Each moment ends with a Your Turn prompt to help readers apply the idea to their own lives.

THE BIG IDEA

Money is a tool for choice. Start with the life you want, learn how to build assets that could support it, and take deliberate action on a plan of your own.



NO. 09

KEY LESSONS

- **Name what you want.** Your Ideal Life gives your wealth goals a purpose.
- **Look beyond your pay cheque.** Income pays for today; assets can help create more choices for tomorrow.
- **Learn the mechanics.** Debt, borrowing, shares and property each come with risks and trade-offs.
- **Ask your own questions.** Understand advice and options before deciding what fits your life.
- **Act on what you learn.** The Your Turn prompts help turn insight into a next step.

WEALTHIFY WISDOM

The book helps readers see wealth differently. The Wealth Builder Blueprint picks up from there with their own numbers, goals and actions across Design It, Fund It and Live It.

PERFECT FOR

Everyday Australians who work hard, wonder whether there is more to life than a pay cheque, and want an approachable place to begin building a plan.