

Getting Paid For Life

Description

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Thereâ??s been a lot of talk about how to invest in dividends recently, thanks to the new changes in the DBS Multiplier account.

Adding on to that, Iâ??m also watching the current 2019 novel coronavirus situation carefully, as such crisis periods are when opportunities appear in the stock market. With companies activating BCP and retail sales halting, the virus is clearly dragging the global economy down, and the impact will likely felt for at least several quarters.

But these times of crisis also present moments of great opportunity, provided that you know what to look out for.

The last time I picked up a solid, blue-chip stock (DBS) that now yields me 8% was during the oil crisis, so you can bet that my eyes are wide open now on the lookout for more of such gems.

I can then sit back and take joy in the fact that Iâ??m gonna get paid good dividends for years to come. *Any capital appreciation later on is a bonus.*

How do I spot great stocks in times of crisis?

The most important part is knowing what to look out for. When stock markets go down, the share prices of both good and bad companies take a beating. Our job as investors is to identify the diamonds from the dirt, and then scoop up those bargains!

One of the most popular forms of investing is Income Investing, and it is easy to see why. **When you build your dividend portfolio right, you can then enjoy passive income in the form of dividends, for life.** Do it right now and that can grow to become a stream of income that you can live off soon enough.

The simplified steps would be to

1. Learn how to do dividend investing
2. Create a watchlist of stocks, and buy at opportune moments
3. Monitor + collect dividends + be grateful!

But the hard work is in step 1, where youâ??ll have to learn stuff like

- how to identify dividend companies
- what makes some companies better than the others
- how to not fall for dividend traps *(remember Starhub?)*
- why even blue-chips may not be the best dividend stocks
- how to distinguish the frauds from the gems
- how to spot if a company will slash dividends in the near future

Because weâ??re in Singapore, **you canâ??t miss out on Real Estate Investment Trusts (REITs) either, as they provide substantial yield on a recurring basis** to those who know how to tap on them. But even though we also invest in REITs for dividends, analysing REITs are an entirely different ball game from other dividend stocks. Youâ??ve got to consider factors like the REITâ??s sponsor, management, cost of debt, and more.
If thatâ??s confusing you, donâ??t worry. Thereâ??s an easier way out.



Designed by the legendary investors who run The Fifth Person, **Dividend Machines** is their most popular course, and which I first signed up for back in 2015. It has had a significant impact on how I do my dividend investing, and I highly recommend it to anyone whoâ??s looking to build a dividend portfolio of their own.

If you donâ??t already have a structured process of your own, youâ??re going to love the **8-step criteria to analyse a dividend stock.** As for REITs, thereâ??s also a specific REITs checklist to guide you as you decide which ones to add in your portfolio and which ones to skip.

My only regret was that I didnâ??t enrol for the course sooner, because **it could have saved me all the time and errors that I made in the beginning when I tried to DIY** by learning from books and online blogs. *(Psst, remember how I made a newbie mistake on SingPost because I wasnâ??t savvy enough then? That certainly cost me a tidy sum!)*

Because it is a lifetime membership, my one-time payment back then has allowed me to constantly go back for revision and keep up with the course updates for free.

Iâ??m already getting a tidy sum each year from my dividend stocks, but my work isnâ??t done yet â?? Iâ??m still growing my dividend portfolio to ensure that Iâ??ll have a steady and sizeable passive stream of income to fund my retirement years in the future. As most of you loyal readers would already know, relying on our savings canâ??t even keep up with inflation, and CPF Life isnâ??t going to suffice. So thatâ??s why stock dividends are so important, and weâ??ve to start building it now.

Trust me, the knowledge you glean from the course will follow you for life on your investment journey. It will change the way you study businesses, and force you to be more structured in your investment approach instead of simply acting on *â??hot stock tipsâ?•* without understanding their underlying valuations and risks.

Hereâ??s what some others have said about the course:

- *â??the most affordable and comprehensive course in the market teaching dividend investing.* ***You will not be able to find any other course that covers this much depth for this kind of price.â?•***
- *â??I got to bring back hardcopy notes with all the ratios, formulas and checklists to look out for.â?•*
- *â??Before joining Dividend Machines,* ***I was confused by the amount of different advice given by various websites and books on how to value stocks****. After joining, and attending the workshop,* ***Iâ??ve now a much clearer idea on how to screen, value and buy dividend stocks****.â?•*
- *â??Youâ??ll learn how to identify the common red flags that many people easily overlook, and REALLY find value gems instead of being lured by the dividend traps.â?•*

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You can read more testimonials for yourself here. Students Yanisa and Aneza echo the same sentiments, while another Tiong Yee gained a 5-figure sum by applying what he learnt.

What about you?

Experts estimate that this 2019-nCoV crisis might last until May. So thatâ??s enough time to start learning how to invest, and spot the opportunities in the stock market while others are running away in panic.

After all, history has shown that stock markets always recover eventually, but they donâ??t just recover overnight during such crisis periods â?? so thatâ??s enough time for us to get in.

The Fifth Person is almost like a household name in the arena of investing courses by now, and thereâ??s no better time to learn from them than now.

Sign up here to get $100 off Dividend Machines (i.e. just S$488!)

(Yes, you didnâ??t read wrongly. I know other courses on the market charge $5,000+ for the same content, so just go for this one â?? itâ??s the only one that doesnâ??t charge you an arm and a leg for wanting to educate yourself.)

Limited slots available, as usual, on a first-come-first-served basis.

The registration link and discount closes 1 March 2020.

Thereâ??s tons of new content that was added in within the past one year, so Iâ??ll most likely be going back again this year for a refresher; Iâ??ll see you in the workshop if our paths cross!

With love,
Budget Babe

Category

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