

The Shortcut Checklist

How to spot a get-rich-quick scheme — and what to do instead.

"Dishonest money dwindles away, but whoever gathers money little by little makes it grow."

— Proverbs 13:11

■ RED FLAGS — if you tick even one of these, walk away

- Promises unusually high returns in a short time
If it sounds too good to be true — Solomon already told you it is.
- Uses urgency or scarcity to pressure a quick decision
"Act now" is not wisdom. It is manipulation.
- The person selling it is richer from selling the idea than from the idea itself
Rented Lamborghinis. Hired yachts. The shortcut changes. The pattern never does.
- Requires you to recruit others to earn
If the business model depends on your network paying in, it is not a business.
- Downplays or dismisses risk entirely
Every real investment carries risk. Anyone who says otherwise is lying.
- Lacks transparency about how the money is actually made
Wisdom demands clarity. "Trust me" is not a strategy.
- The returns are not explained by any real underlying value
If you cannot explain where the profit comes from, you do not own an investment — you own a bet.
- You are told not to discuss it with a financial advisor
Legitimate opportunities survive scrutiny. Schemes cannot afford it.

✓ THE SLOW MONEY CHECKLIST — your actual action plan

- I have chosen one proven, boring investment vehicle
Stocks & Shares ISA (UK) · TFSA or RRSP (Canada) · Roth IRA (US) · Global index fund
- My contribution is automated — it leaves before I can spend it
Even a small amount. Automate it once. Never decide again.
- I have chosen a low-cost global index fund
Vanguard FTSE Global All Cap · iShares MSCI World · Keep fees under 0.25%
- I understand I will not touch this money for years
Compounding only works if you leave it alone. Consistency is the entire strategy.
- I have set a date to increase my contribution when my income grows
Start at what you can. Add 1% with every raise. The habit matters more than the number.
- I have shared this plan with no one trying to sell me something
Seek counsel from those with nothing to gain from your decision.

HOW TO SCORE YOUR ANSWERS

Red flags ticked	Slow money items ticked	What it means
0	4–6	You are building correctly. Stay consistent.
1–2	3–5	Proceed with caution. Revisit the red flag items.
3+	Any	Stop. Do not invest. Speak to a qualified advisor first.

"The shortcut changes. The outcome never does. Real wealth is built in thousands of small, unglamorous, consistent decisions made over years."

— House of Wisdom

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Next episode — why slow money is actually the fastest route to wealth.