RETIRE IN ONE YEAR WITH ONLY $10,000

trade|smart university™

by: Jeremy Whaley

Introduction

Retirement: Ahh, the bliss of never going to work again. The move to Florida, sitting on the beach soaking up the rays, or hitting the golf course every morning at 9 AM. Maybe this is you, or maybe your idea of retirement has nothing to do with the quintessential view shared by millions of people around the world. Maybe your idea is more like mine: living free of financial pressure, with enough youth and life left to travel the world, enough money at your disposal to strive for your dreams—your ultimate dreams! Or maybe it's simply enough time and money to truly enjoy your family, children, or grandchildren. Whatever retirement looks like for you, it still requires the same common accomplishment—*Financial Freedom*. Better stated: enough income through investments or businesses to allow you to live at or above your current standard of living without having to show up every day for work.

In this special report I'm going to share with you one of my *absolute favorite* strategies for retirement. This is just one of the strategies I teach in my full-length, comprehensive *Foundations of Stocks and Options* class. I teach several strategies in that class, but I'm not going to lie—*THIS* is my absolute favorite strategy. I'll tell you why it's my favorite in just a minute, but right now I'm going to tell you everything you're about to learn about in this report.

What You're About to Learn

- The difference between those *who have* and those *who have not*
- What the rich know that you do not know
- The secret investment vehicle of the rich
- How to retire in one year with only $10,000
- Setting up the trade
- Credit spreads explained

The idea of achieving financial freedom is such a coveted idea that billions of dollars are spent every year by middle class Americans who want to achieve financial freedom well before they reach 65. Sadly, most of those people continue to find themselves working day after day, month after month, year after year in their dead end jobs. Jobs that give them no joy, no happiness, and anything *but* financial freedom. Yet so often, in the middle of the night, they turn on their TVs just to see another young buck flaunting his (or her) new-found success. “Why, why, why?” they may ask. “What do they have that *I don’t have?* ”

I’m no different than you. I’ve tried just about everything to determine the secrets that the rich know that I didn’t learn in school. I just about killed myself trying to figure out what it is these people know that I just didn’t know. I’ve tried no less than seven different multi-level marketing companies. I’ve been to *countless* real estate classes. I’ve started and ended two small businesses. I’ve bought just about every program from the infomercials. I’ve read hundreds (yes, hundreds *plural)* of books on business, marketing, and finance. I’ve been the mockery of just about every single one of my friends and family because of my absolute determination to create financial freedom.

Why? Because of what I know financial freedom brings. I have always dreamed of pursuing my own dreams. In fact, that’s what America is all about, is it not? Millions of people flock to this country every year to pursue the American Dream. So why should I be any different? Why would I not have the right to pursue my dreams as well? And yet I learned a long time ago that the only thing standing between me and my dreams was money. So I set out to create financial freedom in order to pursue my dreams. And now I have committed a portion of my life to helping others do the same.

The Difference Between Those *Who Have* and Those *Who Have Not*

There are two basic differences between those who have and those who have not. The first is this: *Those who have play by a different set of rules,* while *those who have not play by the same set of rules.* It's okay. I played by the same rules for many years. But I learned if I wanted to change my present reality, I had to change the rules.

The second difference is this: *Those who have know things those who have not do not know.* Benjamin Franklin said it well when he said, "An investment in knowledge always pays the best interest." What I have often said is, "I didn't know what I didn't know, and what I didn't know made me go broke." I've been as broke as the brokest person to ever live. But I've never been poor. That's because I never accepted being broke as my permanent state of being. Broke is a state of being, but poor is a mindset, *and anybody who chooses to learn and follow the mindset of the rich can, and ultimately will, become as wealthy as he or she desires.*

Broke is a state of being, but poor is a mindset.

There are three primary areas wealthy people make their money: real estate, stock market (or financial markets), and business building. The exception to this is people who have a very high-paying career, such as professional athletes or movie stars. While I love and appreciate all aspects of wealth creation, my favorite has always been and still is investing in the stock market. More accurately stated, it's by *trading* the stock market.

I know a lot of you feel this is risky. In fact after the market crash in the fall of 2008, many people are down right petrified of trading the market. But would you believe me if I told you between October 6 and 27, 2008, when the market lost over 20% of its value, I profited over

300% on my investments?! Whoa! That's right—while the majority of Americans lost, in many cases 1/3 or more of their portfolio value, mine didn't double, it didn't triple, but it quadrupled! And I'm not the only one who did this. Hundreds of thousands of America's wealthiest people invested in financial vehicles that allowed them to make the same kind of return. To put those percentages in perspective, let me do some math for you. The following chart shows what a 300% ROI (Return On Investment) looks like in real dollars:

A 300% ROI Invested Between Oct. 6 and Oct. 27, 2008		
If You Invested:	**Your Portfolio Would Be:**	**Total Profit:**
$1,000	$4,000	$3,000
$10,000	$40,000	$30,000
$100,000	$400,000	$300,000
$1,000,000	$4,000,000	$3,000,000

I need to put in perspective that this profit was taken during only about a two-week period of time. If you didn't make that kind of money during those two weeks, it's not because you couldn't make the money—it's because you simply *didn't know how*. My students actually watched me make the money! That's because we had set up those very trades in my online class. While the whole world stood on the sideline stunned at the move of the market, my class was actually expecting the move! That's because about a week before the move I showed my class the early warning signs that the market was about to crash, and sure enough, just a few days later we had the largest single day losses in US stock market history. I'm very proud to say this, not because I'm arrogant, but because it proves how accurate my education is. Even some of the well-known analysts on CNBC missed this move! But we did not. In fact, no one had to miss the move. I know plenty of people who made amazing gains during that time period. The rest of the world? Well, they simply didn't know what we knew. (And what they didn't know cost them *a lot* of money.)

What the Rich Know That You Do Not Know

One of the most astonishing facts I learned when I started learning about rich people is the reality that they have access to information, and more specifically, investments, that the everyday, average person simply does not have access to. Now that just doesn't seem fair does it? Why do they have something we don't have? Because the government has set up rules and laws that favor those people. It's really not a conspiracy, and frankly it's not that big of a secret. You simply have to know where to find this information. These laws and rules are set up with good intentions. They're *technically* there to protect you. That's because access to these investments without proper knowledge can cost you a whole lot more than not knowing about them at all. They're called *sophisticated investments*. In order to access them you have to be a sophisticated or *qualified* investor. That distinguishing honor comes from one of a couple of different factors. Either you have a certain net worth (typically at least $2.5 million), or you have a certain amount of annual income (usually two or more successive years of $250,000 or more). Sadly most Americans simply do not meet these criteria.

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Ahh, but alas there is some good news. Before you get all upset about the "elite" club to which you do not belong, rest assured—there are ways to find out that knowledge. In fact, this report shares some of that very knowledge!

There are many different types of sophisticated investments, but such a list is way beyond the scope of this report. In fact it's really not necessary. You don't need to know everything—you just need to know a few things that the rich know in order to be rich. Then before you know it, you will find yourself among the financial elite, and people will literally be banging your doors down to share investment opportunities with you! So now I'm going to share one of those secrets with you. If you learn this secret, and how to apply it, you can use it to become an elite investor. Are you ready? Keep reading . . .

The Secret Investment Vehicle of the Rich

Have you ever heard the term "hedge fund" on TV? Is it one of those words that makes you subconsciously say, "I don't even know what that is"? I'm going to make understanding hedge funds really, really simple. A hedge fund is nothing more than *a mutual fund for extremely rich people*. It's that simple. And by extremely rich I mean those *sophisticated investors* I just talked about in the previous section.

Do you know what mutual funds are? Mutual funds are when a bunch of people put their money together to buy stocks. You most likely are part of some mutual funds in some way, shape, or form. A 401k at your company is a form of mutual fund. Everybody in your company who chooses may contribute to the "fund," and a fund manager uses those contributions to buy and sell stock in other companies (and sometimes your own company as well).

A hedge fund is nothing more than a mutual fund for extremely rich people.

Here's the problem with mutual funds, and the very reason I don't like to invest in them: according to SEC law, *you can only make money in a mutual fund when the stock market goes up*. It's that simple. But the stock market doesn't always go up does it? Just look at the very recent stock market crash of 2008. The cold, hard truth is the market can't always go up; it has to go down sometimes. And in fact, it sometimes doesn't go anywhere! We call that *sideways*.

The reality that mutual funds can only make money when the stock market moves higher is exactly why so many people say the stock market is risky. But what if you could put your money into a mutual fund that allows you to make money if (and when) the market goes down? If you could do that, the mutual fund would be called a *hedge fund.* But odds are you can't do that, because let's just face the facts: less than 10% of America is qualified to invest in these highly specialized funds. And yet that is exactly what the ultra rich are allowed to do. In fact hedge funds are able to make money when the market goes up, when the market goes down, *and* when the market goes nowhere at all! Now that sounds like a win, win, win doesn't it? It is. And I'm about to show you how you can win, too, just like the ultra rich.

Some people get upset about hedge funds because they see the strategies they employ as "anti-American." But the reality is, they have to be allowed to function. If it weren't for hedge funds, and the investment vehicles they use, the market could in theory come to a complete standstill. People have to be able to buy and sell, and the strategies used by hedge funds allow that to happen. The interesting thing is, you don't have to be rich to use the strategies—you simply have to be rich to do it through hedge funds. But if you learn how, you can trade the exact same strategies in your very own brokerage account. In fact, in most cases you can trade the same strategies in your retirement account or IRA! Ha! Now THAT is good news!

How to Retire in One Year with Only $10,000

I told you I'd show you how to retire in one year with only $10,000, and I am about to do just that. I know, it sounds too good to be true. But let's be honest, before you read this report, would you have thought it was true that the ultra rich have special mutual funds just for them? But now you know it is true, just like what I'm about to show you now.

The truth is, there's more than one strategy that would allow you to retire in just one year with only $10,000—you simply have to know what those strategies are. I teach twelve of those strategies every month online in my *Foundations of Stocks and Options* class. Actually, a bunch of those strategies could allow you to retire in less than one year! But the one I'm about to teach you is my favorite. It's my favorite because *it's very easy to do*. With relatively limited education, anybody can do this strategy. And this strategy is so foolproof that you can actually make more money if you're wrong than if you're right about the direction of the market! This is the kind of strategy that hedge fund managers use. And with a little education you can very easily use this strategy to retire in just one year.

If you learn how, you can trade the exact same strategies as the rich in your own brokerage account!

Now before I show you how this strategy works, let's take a moment to define what retirement is and how you're going to use this strategy to get there. Take a second and ask yourself, "How much money do I want every month in order to stop working?" Go ahead and write that number down, or at least stick it in your head. Now I'm going to show you when you can retire.

I'm sure you remember the concept of "compound interest," right? Albert Einstein once said, "The most powerful force in the universe is compound interest." When it comes to money, no truer words have ever been spoken. So at what rate would you think your money should compound at in order to retire in one year? How close to retirement do you think 20% would get you? If you could grow your money by 20%, could you retire much more quickly? Sure you could. What about 20% *every month*? Starting with $10,000, that's $2,000 per month! Not bad, huh? That's what I'm about to show you with this strategy.

Now I know some of you are saying, “But you made 300% in two weeks. Show me that!” True, I did. And if you go to my website, **www.TradeSmartU.com**, and take my online course Foundations of Stocks & Options, I’ll show you exactly how I did it. But that strategy is more risky than the one I’m about to show you. While I *love* making a 300% return on my money, it’s not always possible. That’s because in order to make that money the market *has* to move, and it has to move a lot. When you’re dealing with cash flow for retirement, you need something consistent. And that’s what this strategy I’m about to show you does. True, once you take my class, you will know how to make way more than 20%, but for your retirement I suggest you follow a safer strategy like the one I’m about to show you.

Let’s take a moment and determine what it takes for you to retire by simply growing your money by 20% every month using my favorite retirement strategy. If you don’t know how to figure your ROI (Return On Investment), here’s how it works. Start by creating the decimal version of your percentage. If your percentage is 2%, then the decimal version is .02. If your interest rate is 20%, then the decimal version is .20. Make sense? Now, take your starting capital (in this case $10,000) and multiply it by your percentage of return (in this case .20). Here what that looks like:

$10,000
X .20
$2,000

Now, using that formula, how many months will it take to grow your money so you can retire on $10,000? When you see your monthly return equal to or greater than your desired monthly income, that’s how far you could be right now from retirement!

Power of Compound Interest			
Month	**Starting Capital**	**Monthly Return**	**Total Value**
1	**$10,000**	**$2,000**	**$12,000**

Power of Compound Interest			
2	$12,000	$2,400	$14,400
3	$14,400	$2,880	$17,280
4	$17,280	$3,456	$20,736
5	$20,736	$4,147	$24,883
6	$24,883	$4,976	$29,859
7	$29,859	$5,971	$35,830
8	$35,830	$7,166	$42,996
9	$42,996	$8,599	$51,595
10	$51,959	$10,319	$62,278
11	$62,278	$12,455	$74,733
12	$74,733	$14,946	$89,679
13	$89,679	$17,935	$107,614

There you have it. Take a good look at the chart and ask yourself, “How quickly could I stop working if I used this strategy?” How much do you need? $2,000/month? You could do it next month. $5,000/month? You can do it in six months. $10,000/month? You can do it in ten months. I stopped the chart after thirteen months, because if you grow $10,000 by 20% every month for thirteen months, you will have over $100,000. And $100,000 at 20% every month is over $20,000/month. Few people in this world struggle to find a way to live on $20,000/month. If you’re one of those people who can’t live on that much money, then that’s okay with me—I don’t judge you. But for most people, $20,000 is substantially more money than they expect to make on a monthly basis. That means 99% (or more) of the world could completely stop working in just one year with $10,000.

Now I know some of you are asking, “Can I do it with $1,000?” The answer is technically yes. But it’s going to take longer, and to be completely honest, this strategy is very difficult to do with only $1,000. However, I will encourage anybody to do this strategy if they have $5,000 or more to invest. If you start with $5,000, you can do the same thing. It will take you four months to turn $5,000 into $10,000, and then you can figure the rest based on the chart above.

Okay, now I know what you're thinking. "Is this going to require me to sit in front of the computer for hours on end?" The answer is no. Flat out no. In fact, you can manage a relatively large account in just a few hours a month with this strategy.

Setting Up the Trade

Okay, enough preparation. I know you're jumping at the bit to find out this secret strategy. And you're probably also thinking, *If this is so good, why doesn't everyone do it?* Well it's simple—they don't know. I didn't know until someone showed me. But those highly sophisticated hedge funds know this strategy. In fact, it's a "bread and butter" strategy for them, and you can do it, too. You just have to know how.

What I'm about to teach you is called a *credit spread*, which is an option strategy. If you're not familiar with stock options, they are not nearly as scary as they sound. They are what's called a "derivative," meaning they are based on (or derived from) another asset, in this case a stock. I don't have time to teach you all about stock options right now, but don't fear, I have created a FREE e-course that you can take that explains all the basics of stock options. It's entitled *The Basics of Trading Stock Options in 7 Lessons*. You'll receive an e-mail every day for seven days with the next lesson. It's really a wonderful course worth about $200. But I don't mind giving it away, because it always comes back to me. So go on over and sign up for it. Then you'll understand better what I'm about to say.

There are two types of credit spreads. The first is a *bull put spread,* and the second is a *bear call spread*. They work the same, just backwards. You use the bull put spread in a bull market and the bear call spread in a bear market. If that sounds complicated to you, it’s really not. Once you take my class, you’ll understand all of it. I’m going to quickly show you how to set up a bull or bear trade, and then I’ll show you how the credit spread works.

Step 1: Determine Your Support & Resistance

The first step is to determine if the market is moving bullish or bearish. Bullish means it’s going up, and bearish means it’s going down. You’re going to determine this by drawing what are called *support & resistance* lines on your stock chart. (Again, don’t freak out if it sounds complicated—this is WAY simpler than it sounds at first.) Look at the following real-life chart to see what I mean:

Notice the two lines I drew—one is around $100, and one is just below $85, around $83. When you take my class, you’ll understand how I came up with these lines. That’s not important for now. What’s important is that you understand the bottom line is called a *support* line, and the top line is called a *resistance* line. When you understand the stock market, you will understand how these lines are incredibly accurate. In fact, a proper understanding of these lines and the other signals I teach you to read (on this chart) is exactly how I knew the market was about to crash back in October of 2008!

Step 2: Determine if the Stock Is Bullish or Bearish

When a stock approaches the support line and begins to turn up toward the resistance (as this one is), that stock is moving *bullishly*. So in this case we're going to be placing a *bull put spread.* Now again, I just don't have time to explain options to you right now, but go ahead and sign up for my free e-course and you'll understand all the basics you need to know.

Credit Spreads Explained

The reason this is called a credit spread is because when you do this strategy, you actually make money the very second you do the trade. It's a combined strategy that puts money in your account immediately. You've probably heard someone say, "You make money when you buy . . ." Uh, yeah, that's a poor man's mindset. The rich know you make the money when you sell. Because if you never sell, it's like not having the money at all. That's one of the reasons I like to sell options, because it puts money in my account right away.

Step 3: Choose Your Options

Since the stock is trading around $85, we're going to sell one option price lower than that, which in this case is $80. (Options in this price range move in $5 increments.) I'm going to put up an *options chain* to give you real pricing numbers here:

Strike	Symbol	Last	Chg	Bid	Ask	Vol	OpInt	Action
@ 85.81							Jan 09 Puts	
65.00	.QAAMM	0.37	0	0.33	0.36	00	8,152	Trade
70.00	.QAAMN	0.64	0	0.64	0.67	00	29,191	Trade
75.00	.QAAMO	1.25	0	1.25	1.27	00	22,393	Trade
80.00	.QAAMP	2.35	0	2.34	2.38	00	46,462	Trade
85.00	.QAAMQ	4.15	0	4.15	4.25	00	17,275	Trade
90.00	.QAAMR	6.95	0	6.90	6.95	00	36,045	Trade
95.00	.QAAMS	10.56	0	10.45	10.55	00	17,234	Trade
100.00	.QAAMT	14.70	0	14.70	14.85	00	46,482	Trade
105.00	.QAAMA	19.46	0	19.35	19.50	00	16,128	Trade
110.00	.QAAMB	23.50	0	24.20	24.35	00	47,540	Trade

I've highlighted in red the two prices that we're dealing with here. When you sell an option you *always* sell at the *bid* price. So in this case you're going to look at the line that says "80.00" and go over to where it intersects with "bid" at the top. That price is $2.34. That means you're going to sell each share for $2.34. Options trade in contracts of 100 shares. Let's say we're going to sell 10 contracts, or 1000 shares. Now let's do the math. You sell 1000 shares. That's going to be $2.34 x 1000, or $2,340!

If you go to your broker right now and say, "I want to sell 10 shares of the January $80 put option." you would sell it and make $2,340 immediately! Hot Dang! If only it were that simple. Well, it kind of is. The problem with this particular case is by simply selling the $80 put you leave yourself *VERY* vulnerable. In fact the technical name for it is "naked." (No kidding, you're vulnerable!) I knew a lot of people who lost their shirts selling "naked puts" back during the .com bubble. Naked puts work great until they hurt you, and when they hurt it can be devastating. You DO NOT want that.

The solution is to cover your naked position, and this is where the idea of a spread comes in. You're going to sell the $80 position, giving you a "*net credit" of $2.34/share*. Then you're going to turn around and buy the next position down, which is the $75 put. In this case that's going to cost you $1.27. That's because you *always* pay the "ask" price when you buy an option. When you make this trade, you are now going to only be vulnerable for an absolute maximum loss potential of the spread of the trade. That's the $80 minus $75, or $5. Are you confused yet? Let's draw out some numbers and see if we can clarify a bit.

You Sell (for a Credit) 1000 Shares @ $2.34 =	**$2,340**
You Buy (for a loss) 1000 Shares @ $1.27 =	**- $1,270**
Subtract the credit from the loss, and *that* is your spread.	**$1,070**

"But what about the cost?" you may ask. Well, you never actually spend the money. This is one of the things I love about this strategy. The money *never* leaves your account since you sell the option. However, there is one small catch. Your broker is going to put the $5 Maximum Loss potential on *reserve* in your account. Just in case. The money doesn't leave your account—you just can't use it until the trade is completed. That's why I say you have a 20% return. In this particular case you're going to make $1,070, but your broker is going to put about $5,000 on hold in your account. If you do that math, it's just over 20%. The way you figure that is by dividing the cash in ($1,070) by the cost, or cash out ($5,000)

$1,070 ÷ $5,000 = .214 or 21%

Twenty-one percent is not bad for a month's work, huh? Oh yeah, you'll want to set some alerts to let you know if your trade is in trouble, and then go out and hit some golf balls. In about three weeks, this trade will have completely played out on its own, and you will be the proud owner of a 21% ROI.

To be completely honest, I use the figure 20% because that's the minimum I'm willing to make on this trade. However, I routinely do better than 20%, as you saw in this example above. It's not uncommon for me to do the same trade and bring in 24-27%. Sometimes I can even make over 30% in less than one month!!! I LOVE this strategy. Oh, I'm sorry, I failed to mention the best part about this strategy: it's got a 90% chance of making you money every time!

Let's talk about risk for a moment. Some advanced traders I know do not like this strategy because they say it's boring. Hey, with 20% a month, most people will gladly be bored! They think it's boring because it has *limited income potential*. Meaning, once you sell the option, that's the *most* you can make off the trade. What they fail to give credit to is the *limited risk* that accompanies this trade. Every trading strategy, no matter how simple or complex, brings with it a risk. And like most things in life, the greater the risk, the greater the reward. I love this strategy exactly because it is boring. But not only that, this strategy has two additional built-in features that make me love it more.

The cold hard reality about the stock market is you cannot always be right. If you ever meet someone who tells you they are always right and never make a bad trade, they're lying. No one is that good. I met a guy one time who claimed he's right on his trades 9 out of 10 times. I congratulated him, but I don't believe him. That's because you just can't be right that much. Truth is, a good trader will be right 6-8/10. That's 60-80% of the time. Let's define right. "Right" means the stock does what you think it's going to do. If you buy a stock, you buy it because you "think" it's going to go up. What happens if it doesn't? You were wrong.

Let's do the statistics on that. We already said there's three directions the stock market can go: up, down, and nowhere (or sideways). So if you buy a stock, expecting it to go up, what are your chances of being right? Only 1/3. That's a 33% chance of being right. So a GOOD trader will be accurate 60-80% of the time with his 1/3 chances.

ADDITIONAL FEATURE #1

When you sell an option, you make the money *up front*. You have limited upside potential, but your risk is limited—and here's how. In our case we sold a *bull put spread*, because we thought the stock was going to go up. If it goes up you keep your money and you were right. If it goes sideways, however, you also keep your money. "You mean it didn't go up and I keep my money?" Yep. That means in 2/3 of the situations you keep your money. That's a full 1/3 better odds than buying stock. But what if it goes down? Well, we built in a $5 cushion, so it could actually go down $5 and you would *STILL* keep you money. I figure that puts your odds at about a 9/10 chance of being right. Ahh! I LOVE this strategy!!!

ADDITIONAL FEATURE #2

But that's not all. Besides being structured so you can make money 90% of the time, there's also a built-in safety valve, just in case you are *really* wrong! Let's say you think the stock is going to go up, but the whole market turns the other way, like what happened in October 2008. What do you do? Well, you simply buy back the $80 put you sold, and you have closed your liability on that leg. But you own what's called a long position on the bottom, and that position, well, it has UNLIMITED growth potential! It's one of those positions that can earn 200, 300, or even 400% ROI! Ha! That's why the rich don't care which way the market moves. They make money even when they're wrong . . . and I mean REALLY WRONG!!!

So what I'm telling you is that with this strategy you can make 20% ROI in one month. After I train you, 60-80% of the time you will be right in picking your market direction. However, your odds of keeping your money are 9/10. And yet if you're really, really wrong, you can make a whole lot more than you meant to make! This strategy is *so consistent*, it is my absolute single favorite retirement strategy. It's so consistent I'm willing to promise anyone who is willing to let me train them *and to follow my system* that he or she can trade this strategy and make 20% ROI every month. I don't care if you start with $5k, $10k, or $40k. The strategy works the same, every time.

Now I know after all of this your brain is probably going a little bit crazy. It's a lot of new information very fast. For those of you who have never traded or studied options before, please take my free e-course on basic options trading. Then once you understand options better, you can read through this strategy again, and it will make more sense to you.

I need to warn you: credit spreads are considered a level 4 options strategy, meaning they're considered complicated. They're not really, once you understand them, but PLEASE make sure you understand this strategy fully before you use it. Misusing information can cost you greatly, and to be honest, it's just not worth learning some lessons the hard way. I explain credit spreads in complete detail in my advanced training class *Foundations of Stocks and Options.*

Recap of Credit Spreads

- The rich play by a different set of rules.
- The rich have investment vehicles you didn't know about.
- With proper education you can use the same investment vehicles.
- You can make 20% ROI each month on your money with credit spreads.
- With credit spreads you make your money 90% of the time, and if you're really wrong, you make a whole lot more!

If you take a little time to learn what you don't know, that knowledge will pay off many dividends beyond your wildest imagination. I hope this has helped open your eyes to the reality that you *really can* retire on just $10,000, and you don't have to wait until you're 65 to do it. You can do it right now. For more information, please visit our website at **www.TradeSmartU.com**.

Jeremy Whaley is co-founder of TradeSmart University, a company dedicated to helping others achieve financial freedom by making financial education available to anyone who desires to find it. He is also an avid trader, entrepreneur, and professional musician.