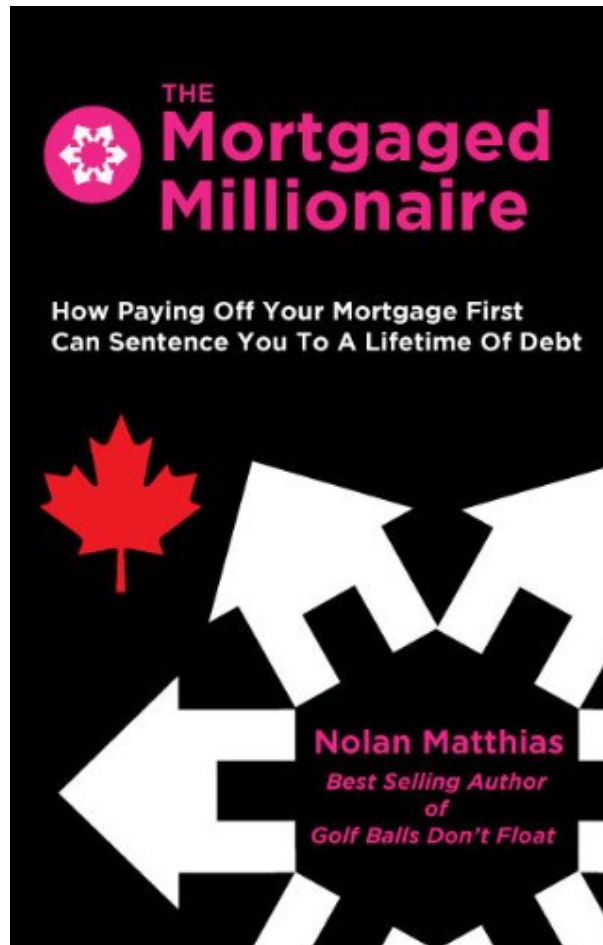


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**How Paying Off Your Mortgage First
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It is the sacred cow of personal finance in Canada, pay off your mortgage first, and then save for retirement. It is the mantra of generations past, and it is sentencing both the Baby Boomers and the generation before them to a lifetime of debt – but it doesn't have to be that way.

There is a better way to become wealthy. A way that doesn't involve putting every penny you earn into your mortgage and hoping that someday you pay it off, only to realize when you do that you have saved no money for retirement, and as a result need another mortgage in order to fund your retirement.

In *The Mortgaged Millionaire* we explore a more intelligent way. We dismiss the misnomers about money, ease the fear of mortgages, and look at the reality of how money actually works. We learn to put opportunity before paying off debt mindlessly. We learn how to create far more financial freedom than solely being mortgage free ever could. We look at how money actually accumulates, and how interest works better if you are earning it rather than paying it off. And, we look at how to exploit your mortgage so that the bank is not the only one getting rich off of it.

The *Mortgaged Millionaire* will cover:

- Why the advice to pay off your mortgage as fast as possible isn't necessarily the best advice.
- What your teachers should have taught you about money that is far more important than any algebra or history.
- How money really works.
- How to determine your financial personality type and use it to your advantage.
- How to use interest rate and amortization arbitrage to get rich.
- How to pick the right mortgage strategy for you.
- How to pick the right mortgage professional.

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