



by **SEAN DEMPSEY**

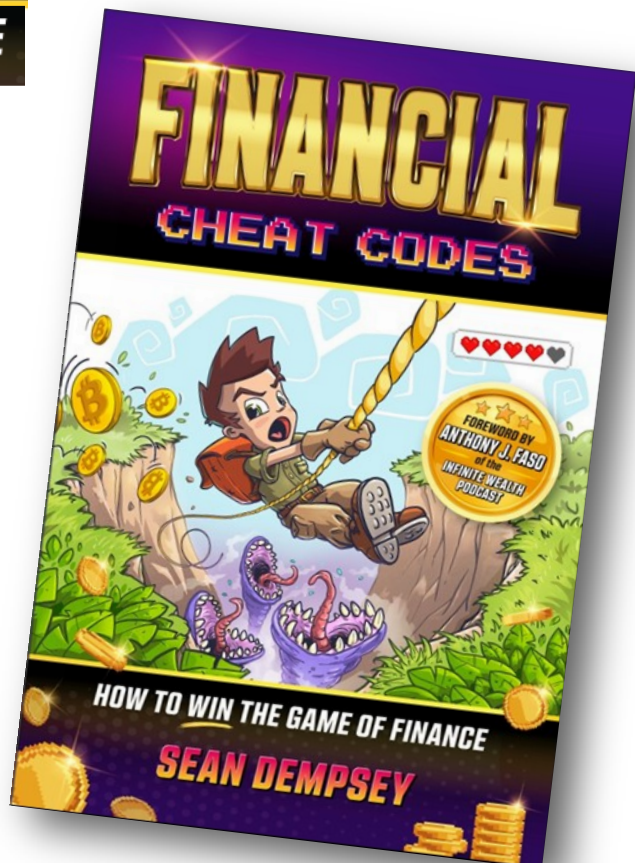
WIN YOUR FINANCIAL FREEDOM!

In life, there exist certain shortcuts and "financial cheat codes." These cheat codes can quickly catapult an investor out of mediocrity. They allow him or her to vacate the 'Rat Race', build Generational Wealth and gain Passive Income that exceeds his/her Monthly Expenses ($PI > ME$). In short, these cheat codes can ensure success and true financial peace!

But, in order to skip the sluggish levels of life, you need to first know how to find the cheat codes and how to use them.

THIS BOOK SHOWS YOU HOW!

- ◆ Is a college education **REALLY** necessary?
- ◆ Is a 401k the **BEST** way to build wealth for your future?
- ◆ Will a more conservative investment plan deliver **BETTER RESULTS**?
- ◆ Understand the "how" of financial independence.
- ◆ Learn to support yourself, your children, and beyond.
- ◆ Escape the rat race and retire today!



Peter E. Randall Publisher

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\$29.95, PB, 200p, 6"x9"

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<https://seandempsey.com/>

"This book provides the foundation on the crucial topics you need to understand in order to win the game of finance. Not only has Sean implemented the tactics in this book himself, but they can also be implemented by anyone willing to put in this effort."

—Anthony Faso, host, *The Infinite Wealth* podcast.

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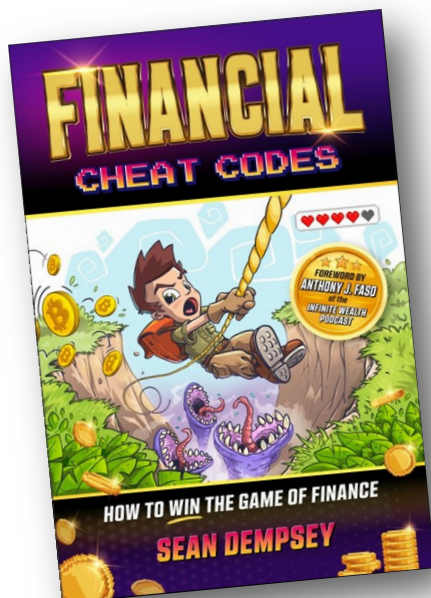
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MEET THE AUTHOR

SEAN DEMPSEY is an avid investor and entrepreneur. A student of Robert Kiyosaki and a practitioner of Nelson Nash's Infinite Banking Concept (IBC), Sean owns multiple rental properties in New England and nine successful businesses in New Hampshire.

As an entrepreneur, Sean built a solid foundation in digital marketing and business management over the last 15 years. He founded and ran three New England marketing agencies (with a collective value over \$7M).



In addition, Sean built eight startup companies involving short-term and multifamily real estate.

Stepping into a new chapter in 2024, Sean's Focus has pivoted out of the "rat race" to writing full time—nurturing a growing passion for storytelling, mentorship, and education. Now a full-time author, Sean's narratives and business insights are shared with a broader audience, encapsulating a journey from digital landscapes to the tangible world of poetry and prose.

His most recent book, *Financial Cheat Codes: How to Win the Game of Finance* is a passion project and a distillation of Sean's body of investment knowledge accumulated to date.

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INTERVIEW with SEAN DEMPSEY

Tell us about yourself

First and foremost, I am a father and husband. Then an entrepreneur. Then an author. In that order. I have the most beautiful daughter, Ava Grace Dempsey; and, as the expression goes, 'she's nine going on nineteen.' I also have the most gracious and wonderful wife, Kayla Dempsey. If it wasn't for her understanding and eternal patience, I never would have found the time to finish my book, which I wrote as a passion project and gift to others.

Give us a brief description of your book

There is SO much bad, evil, and just TERRIBLE financial advice out in this world. And that bad advice is stained on the lips of every "financial advisor" and (so called) investment guru. It's all a recipe for failure and loss! Terrible advice like "you must go to college NO MATTER WHAT after graduating high school!" or "always invest in your 401K if you want to retire comfortably!" This advice is not just wrong, it's antithetical to financial freedom. So, I wrote the book to counter all this bad advice. The only way to drive out bad advice is with excellent advice. This book contains nothing but solid, proven, financial advice!

What inspired the idea for your book?

My book exists as a distillation of the 10+ books that changed my life irrevocably and made me who I am today (from a financial perspective). The exact exodus is this: I started an investment club many

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years ago, and as it grew people in it would often ask me "what book should I read to increase my financial literacy?" In response, I would rattle off around eight or nine titles. I later got the input that none of my suggested books were read because my list was just too daunting. Finally, someone came up to me after a meeting and demanded, rather caustically, "Sean, just give me ONE damn book to read and I'll read it!" To which I dismally replied there wasn't *one* single book...

so I decided to write it!

How did you come up with the title to your book?

I wanted something fun, goofy, and interesting. Being a child of the 80s, video games embodied my early life. The idea of turning the tenets of financial discipline and practical advice into a "game" came to me and just stuck!

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INTERVIEW with SEAN DEMPSEY

What perspectives or beliefs have you challenged with this work?

My book “slaughters a lot of sacred cows” as they say. It challenges the status

quo and the “prescribed narrative.” I don’t think there is a single chapter in my book that doesn’t force someone to think hard about what they think they “*know*” to be true. However, I didn’t write this book to tilt at windmills; I wrote it to showcase exactly why everything people think they know about finances is actually *wrong*. Provably, certifiably, mathematically **WRONG**. Each chapter **SHOWS** the reader why and how what they think they know is wrong, using well-researched data and proven paradigms.

The idea of using video games to illustrate key financial concepts is a key part of your book. What about that idea moved you?

So many people believe finances are daunting. Scary. That financial peace is completely unattainable and that taking charge of their investments is “not for them.” But that couldn’t be further from the truth! Normal people just have been led to believe this because the so-called “experts” (e.g., financial advisors, wealth managers, fund managers, etc.) want to take their money out of their hands (where it belongs) so they can *take a cut of it*. That’s the honest truth. But **NO ONE** cares more about your wealth and its growth than **YOU**. So, the idea of using a video game illustration to show that **YOU** are in control of your own life and your own destiny is vital to the message. Don’t let someone else handle the controls!

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Sean Dempsey

What was the most challenging part of writing the book?

The most challenging part was forcing the time away from my beautiful wife and daughter. It pained me every moment I slipped away and for four or five hours at a time, pounded away at the keyboard. It killed me every time I disappeared after dinner and stayed up well past 3 or 4 a.m., leaving my wife to go to bed without me next to her. But, I have a very patient family, and they have supported me every step of the way; and for that I am eternally grateful!

What can readers hope to learn from this work?

After closing the last page of my book, readers should hopefully have learned the critical importance of (and steps to achieve) creating Passive Income (PI) that exceeds their Monthly Expenses (ME). The formula “**PI > ME**” was written and explained so many times in my book, I hope my readers close their eyes and see the letters of this simple formula floating around in their dreams. It is a **CRITICAL** driver of one’s financial success. It leads to generational wealth building, financial prosperity, and a fruitful and carefree way of living that exponentially surpasses the “normal” paradigm of trading time for money.

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ADVANCE READERS' COMMENTS

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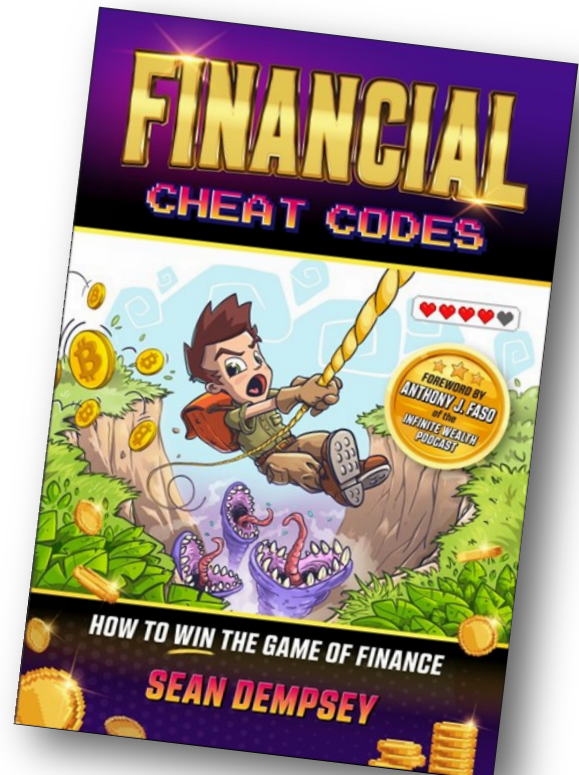
—Anthony Faso, host, *The Infinite Wealth* podcast.

"Most personal finance books are either all fluff with little substance or so narrowly focused they miss the bigger picture. *Financial Cheat Codes* strikes the rare balance by covering the essential money concepts with depth and plenty of actionable steps. If you're looking for ONE book to sharpen your understanding of personal finance, this is the one to read."

—Timothy F. Boyle, Author of *Financial Literacy Series Richest Boy in Athens*

"CAP rates, Cash on Cash Return, Depreciation, Cost Segregation, 1031. Get familiar and execute immediately. Don't rely on the government for social security, don't wait until you're retired, listen to Dempsey, build PASSIVE income. (Ideally in tax advantaged vehicles like real estate)."

—Scott Forte, Pilot (CFII), Investor, Developer, Entrepreneur, Commercial and Investment Realtor licensed NH, ME, MA.



"Sean Dempsey has written a comprehensive book on how to achieve financial freedom in an entertaining format that is enlightening and easy to follow. I refer to it often as a reference book in my own quest to achieve PI>ME."

—Stephen Inglis, CFA, *The Financial Analysts' Society of Puerto Rico.*

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