

LESLEY SCORGIE: **Giving Back**

She has been building a portfolio of investments for nearly 15 years, owns a beautiful home in Calgary, recently returned from a Florida vacation, and shared investment strategies on *The Oprah Winfrey Show*. What makes all this unusual is that **Lesley Scorgie, '05 BCom**, is just 23 years old.

Not many people in their 20s have amassed investments inching toward the million dollar mark, but Lesley has been saving since she bought her first Canada Savings Bond when she was 10 (that's rule #1 in her list of financial tips: start now!). Through her teen years she continued setting aside bits of

money from part-time jobs (rule #4: it doesn't matter what you have, it's what you do with it that counts) and bought her first mutual funds when she was 14. At the same time, she read books on finance, educating herself about mutual funds and stocks. In time both her knowledge and her money grew. Now she's sharing the secrets of her success through a new book, *Rich by Thirty*.

The book contains worksheets, action plans, and lots of tips to help young people in particular take control of their finances. And she follows her own advice. "I don't ever buy things that aren't on sale," she says.

For Lesley, being rich has more to do with life balance than bank balance.

She has learned that wealthy people share three characteristics. "They spend their money wisely, they think ahead, and they give back to the community. Having those three components makes them rich, whether it's \$100,000 they have or millions."

Her motivation for being rich is to "have the freedom to do what I want to do. It's all about having that freedom to choose and make a path for my dreams."

Free from student loan or credit card debt, free from payments on a new car or a drive to earn a big wage, Lesley recently left a well-paying job in the financial field and started



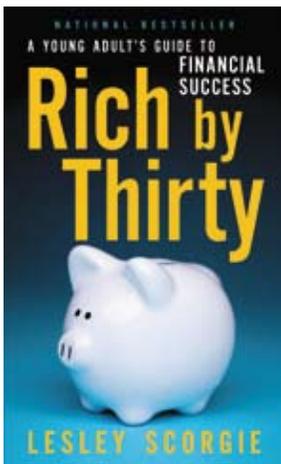
working as director of marketing at the YWCA in Calgary, a nonprofit association she has volunteered at for a number of years. It's a part-time job, which gives her time to support her other interest: writing and speaking about finances and sharing her knowledge. Certainly writing a book is no way to get rich, as Lesley points out, but she loves teaching and talking about the information she's acquired.

A few years ago Lesley started a website (*richbythirty.com*) and a newsletter sharing her tips. Articles on the website are divided into such subjects as debt, frugal living, investing, taxes, and others. "I worked like crazy to get that information together," Scorgie says. "It was not in a palatable format, so it was my goal to make it interesting." She takes the same approach in her book. "The book is a quick read, it's fun, interactive. I think it will impact young people more than straight line by line text."

Her own close friends are her "biggest fans," and she wants to help other young people secure their financial futures. The concern for helping others was instilled by her parents—not financial wizards but caring people who encouraged their children's learning "and always taught us to be considerate of others and concerned with our society at large."

As for reaching that milestone of having assets worth a million dollars? "It doesn't matter when it happens," Lesley says, "but walking the talk will get me there." **R**

She has learned that wealthy people share three characteristics. "They spend their money wisely, they think ahead, and they give back to the community."



April 2007 – Best Seller Non-fiction List - #26 – amazon.ca

November 2007 – French version launch.

December 2007 – US version launch.