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March 11, 2014

Course Review – Simply Investing by Kanwal Sarai

Fellow blogger and dividend investor Kanwal Sarai of [Simply Investing](#) asked me if I could take a look at his investing course and present a review of it.

Since I'm always eager to learn and look at investing and dividend investing from different perspectives, I readily accepted.

If you never heard of [Simply Investing,](#) go take a look. Kanwal also writes a blog about investing to which you can subscribe.

Overview of the course

Introduction

The course comes in three different packages.

The basic package, which costs $247, comprises five videos, one for each of the five modules, two bonus videos, and a 100-page workbook.

If you're willing to spend an additional $100, you can get the value package which will get you an additional lifetime access to a forum where undervalued stocks are presented each month. The forum also provides you with the opportunity to discuss investment ideas with other investors.

For another $300, you can get the premium package which comprises the value package plus a 60 minutes phone consultation with Kanwal.

Module 1

Module 1 presents a overview of the course and a quick background of how Kanwal came to become the investor he is today.

In that sense, I think his investing background will resonate with a lot of people.

It seems that every dividend investors go through the same evolution process. Though my own evolution as an investor is not the same as Kanwal's, I still saw myself in many of his experiences.

Hence, knowing how and more importantly why other dividend investors have come to become what they are today is sure to help new investors just starting on their journey.

Module 1 concludes with some basic but necessary informations about stocks, dividends and stock markets.

Module 2

After the introductory Module 1, Module 2 dives into the heart of the subject, that is, investing.

In that sense, Module 2 presents the *12 Rules of Simply Investing*, the rules gathered by Kanwal over the course of his years of experience as an investor.

The Rules are quite interesting and more importantly, simple and based on common sense.

Kanwal does not talk about moving average, support, momentum, hedging or other complex stuff. All the Rules are accessible to new investors using data widely available on the Internet. Kanwal also takes the time to explain each Rule.

Understandably, I won't go into all the 12 Rules. For that, you need to take the course!

What I would add though is that most of the Rules allow you to determine the quality of a stock. This is key to the investing process that Kanwal is proposing. After all, once you have found quality stocks, you only need to find at what price you should buy them and wait until the stock market gives you that price.

In the end, as Warren Buffett once said,

> *It's far better to buy a wonderful company at a fair price than a fair company at a wonderful price.*

Finding quality stocks is thus the key and Kanwal shows you 12 simple rules to achieve it.

Module 3

After presenting his 12 Rules in Module 2, in Module 3, Kanwal explains how to actually use the 12 Rules to find quality stocks.

With the help of the workbook, Kanwal goes step by step through all his process for finding quality stocks.

It is to be understood that the universe of publicly traded stocks is surprisingly large. Even when starting from a smaller universe, e.g. the 500 stocks of the S&P500 index, the task of finding quality stocks among them may be overwhelming.

So, with Kanwal's simple stock selection process, you can quickly narrow your universe of stocks from let say 500 to a more manageable 5 to 10 stocks which are more likely to exhibit the qualities you are looking for.

Once you have found quality stocks, the next steps is simply to buy them!

Module 4

Whereas Module 3 is more directed to hands-on investors, investors willing to do the stock selection process themselves, Module 4 is directed to those investors that simply don't have the time, or the willingness, to go through the process themselves.

Module 4 thus presents a simpler, quicker but in my view more expensive alternative.

In essence, Kanwal proposes that time-crunched investors use stocks selected by investment newsletters to find the stocks they wish to purchase.

Though I agree that some newsletters have a good track-record of suggesting quality stocks at fair prices, my experience with newsletters is that they are often quite expensive.

In that sense, if you are just starting as an investor and if your portfolio is still small, the $250 (or more) a year you will spend on a newsletter subscription might be more than your returns in the first few years of stock investing.

I have personally spent way too much money on newsletter subscriptions when I was just starting and I realize now that I should have simply invested all that money into my portfolio instead.

That being said, if you have a sizable portfolio, using investment newsletters to *assist* you in finding quality stocks might make sense.

Still, whether your portfolio is big or small, if you are serious about taking control of your financial future and of your investments, I would personally recommend that you avoid using newsletters.

You will learn way more about investing by doing the stock selection process of Module 3 yourself than by using any investment newsletter.

Module 5

After having gone through two methods for finding quality stocks in Modules 3 and 4, Kanwal concludes its course with Module 5 in which he presents very relevant advices on when to buy, when to sell, how to manage your portfolio.

Bonus Videos

In the two bonus videos, Kanwal presents all the steps to fill the stock selection worksheet for both Canadian stocks and US stocks.

These two videos should be watched after watching Modules 2 and 3.

Review

So, at this point, you're probably wondering what I think about the course?

If you are new to investing and dividend investing, the basic package which costs $247 is a no-brainer.

Though the course is obviously more expensive than a book on the subject, it offers way more than a book.

For instance, for $247, you get a 100-page workbook, more than 3 hours of video content including step-by-step instructions on how to apply what you learn during the course. Compared to a half-day investing seminar, $247 is not very expensive.

Also, with the basic package, you get **lifetime** access to the course materials. So, should you want a refresh about some aspects of investing, you can always go back to the particular videos and view it again.

However, if you already are a dividend investor, the course might be a little expensive for what you will learn, particularly about the basic of dividend investing. In that sense, I might suggest Kanwal to provide access to specific modules or to sell an ebook about the 12 Rules and his stock selection process for more advanced investors.

In any event, what I particularly liked about the course, and this is probably an engineer's bias, are the 12 Rules and the stock selection process.

Sadly, though many resources on dividend investing will tell you why dividend investing is great and how it works, very few will explain you **how** to actually properly invest in dividend stocks.

This is why I really liked the 12 Rules and the stock selection process that Kanwal proposes. These tools provide you with a sound process to help you go out and buy undervalued dividend stocks.

In my view, in investing, having rules and processes are the basis for success. When you have rules and processes in place, you can see what works and what doesn't and then improve. Without rules and processes, improvement is more difficult.

So, in the end, if you are new to dividend investing and wish to learn where to start, you should give the Simply Investing course a try.

Written by The Dividend Engineer Posted in Course Review

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