

## \$1,000/Month Dividend Investing Blueprint

A simple, beginner-friendly plan to reach **\$12,000 per year in dividends.**

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### 1. How Much Money You Need to Earn \$1,000/Month

Dividend income depends on **dividend yield**.

**Formula:**

Required Investment =  $\$12,000 \div \text{Dividend Yield}$

Here are the real numbers:

#### Average Dividend Yield Money Needed to Earn \$1,000/Month

<b>3% yield</b>	<b>\$400,000</b>
<b>4% yield</b>	<b>\$300,000</b>
<b>5% yield</b>	<b>\$240,000</b>
<b>6% yield</b>	<b>\$200,000</b>

For a balanced and safe long-term plan, **4%–5% yield** is realistic.

→ Most investors aim for **\$240K–\$300K** investment for a safe \$1,000/month.

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### 2. EXACT ETFs to Invest In (No icons, no graphics)

These ETFs are safe, diversified, long-term dividend generators:

#### Primary Dividend ETFs (Core Holdings)

##### SCHD – Schwab U.S. Dividend Equity ETF

- Yield: ~3.5%
- Strong dividend growth
- Very popular long-term ETF

##### HDV – iShares Core High Dividend ETF

- Yield: ~4%–4.5%

- Focuses on strong, stable companies

### **VDY – Vanguard Canadian High Dividend Yield Index**

- Yield: ~4.5%
- Canadian banks + telecoms = stable income

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### **3. Recommended Portfolio to Reach \$1,000/Month**

You want **safety + growth + yield**.

#### **ETF Allocation**

##### **ETF Allocation % Expected Yield**

<b>SCHD</b>	40%	3.5%
<b>HDV</b>	30%	4.2%
<b>VDY</b>	30%	4.5%

**Combined average yield ≈ 4.1%**

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### **4. EXACT Dollar Amount to Invest**

Using the blended 4.1% yield:

#### **Required investment:**

$\$12,000 \div 0.041 \approx \$292,682$

So to earn **\$1,000/month**, you need approximately:

- **\$292,682 total invested**
- In the ETF mix listed above

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### **5. Month-by-Month Growth Plan**

Assume you start with **\$0** and invest **\$1,000/month**:

## **Month Contribution Estimated Portfolio Value Yearly Dividend Monthly Dividend**

1	\$1,000	\$1,000	\$41	\$3.41
3	\$3,000	\$3,050	\$125	\$10.41
6	\$6,000	\$6,200	\$254	\$21.17
12	\$12,000	\$12,500	\$512	\$42.66
24	\$24,000	\$26,000	\$1,066	\$88.83
36	\$36,000	\$40,500	\$1,661	\$138.41
60	\$60,000	\$70,000	\$2,870	\$239.16

With \$1,000/month contributions and dividend reinvestment:

**You hit \$1,000/month in about 14–16 years.**

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## **6. Faster Path to \$1,000/Month**

If you want to reach the goal FASTER, here are the timelines:

**If you invest \$2,000/month**

You reach \$1,000/month dividends in **8–9 years**.

**If you invest \$3,000/month**

You reach \$1,000/month dividends in **5–6 years**.

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## **7. EXACT Monthly Investment Plan**

Here's the cleanest step-by-step version:

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### **STEP 1 — Invest Monthly**

#### **Monthly Contribution Time to Reach \$1,000/Month**

\$500	25–30 years
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## Monthly Contribution Time to Reach \$1,000/Month

\$1,000                    14–16 years

\$2,000                    8–9 years

\$3,000                    5–6 years

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## STEP 2 — Buy These ETFs Only

- 40% SCHD
- 30% HDV
- 30% VDY

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## STEP 3 — Reinvest All Dividends (DRIP)

This speeds up compounding.

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## STEP 4 — Hold long-term

No trading. No panic selling.

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## 8. Summary

To safely earn **\$1,000/month in dividends**, invest in:

- SCHD
- HDV
- VDY

Aim to accumulate approximately:

- \$290K invested total
- Average 4%–4.5% yield
- Generates **\$12,000/year or \$1,000/month**