

\$1,000/Month Dividend Investing Blueprint

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

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

Dividend income depends on **dividend yield**.

Formula:

Required Investment = \$12,000 ÷ Dividend Yield

Here are the real numbers:

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

3% yield	\$400,000
4% yield	\$300,000
5% yield	\$240,000
6% yield	\$200,000

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.

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
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SCHD	40%	3.5%
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HDV	30%	4.2%
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VDY	30%	4.5%
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Combined average yield \approx 4.1%

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

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
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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.

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**.

7. EXACT Monthly Investment Plan

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

STEP 1 — Invest Monthly

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

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.

STEP 4 — Hold long-term

No trading. No panic selling.

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**