

THE RICH DENTISTSM SYSTEM

How to Keep More of What You Earn and Build
Lasting Wealth Through Less Tax for Dentists

A White Paper by
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Introduction

Why Most Dentists Work Too Hard for Too Little

If you're a dentist who owns your own practice, you already know how demanding it is to run a successful office, care for patients, manage staff, and still find time to manage your finances. Many dentists earn well into six figures—sometimes even seven—yet still feel constant anxiety about money. They're not careless or uninformed; they're simply too busy practicing dentistry to master the complex world of taxes, cash flow, and wealth building.

That's why I created The R.I.C.H. Dentist SystemSM—a simple, proven roadmap for practice-owning dentists who want to work less for their money and make their money work harder for them. This system has been implemented successfully by dentists across the country through my firm, Less Tax for Dentists.

“You work too hard to let the IRS take the first bite!”

Common Financial Struggles of Dentists

- “My financial life feels out of control. My debt never seems to shrink, and I feel like I’m working for the banks.”
- “I’m collecting enough, but my overhead eats everything. I can’t tell where the money goes.”
- “The more I earn, the more Uncle Sam takes. I’m frustrated watching my effort vanish in taxes.”
- “I’m pitched new investment ideas all the time, but none ever work for me.”
- “I’ve worked hard for decades and still don’t see how I can retire comfortably.”

If any of this sounds familiar, you’re not alone. Dental school taught you to diagnose and treat—but not to master money. The R.I.C.H. Dentist SystemSM was built to fix that. It helps you take charge of your financial life, reduce your taxes, and grow lasting wealth.

What R.I.C.H. Really Means

R

Rigorously

Rigorously track both practice and personal income and expenses. Awareness is the first step to financial mastery.

I

Insist

Insist on reducing income tax to the absolute legal minimum. Every dollar saved from tax is a dollar toward your future.

C

Consistently

Consistently eliminate **BAD** debt. Live debt-free and take control of your peace of mind.

H

Holistically

Holistically build wealth—sustainably, intentionally, and aligned with your goals and risk tolerance.

“Wealth isn’t a mystery
—it’s a method.”

Step 1

Your One-Page Money Plan

Forget long business plans or endless spreadsheets. The One-Page Money Plan is your clear snapshot of where you are and where you want to go. You can create it in 30 minutes—and it will give you more financial clarity than years of guesswork.

1.How much do I want to make personally this year (net income)?

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2.What is my total practice overhead?

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3.What collections (gross income) achieve those goals?

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4.How much revenue will current patients generate?

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5.How many new patients do I need, and at what average fee?

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6.Which three marketing strategies will attract them?

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7.What three improvements will help retain and refer patients?

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At Less Tax for Dentists, we help clients turn this plan into a living dashboard they can check anytime—so they always know where they stand.

Step 2

The Three Core Components of The R.I.C.H. Dentist SystemSM

Component 1 – Track Income and Expenses Rigorously

You can't fix what you can't see. Every successful practice owner must have real-time visibility into their finances. We help dentists link their accounting, banking, and practice software so they can view financial reports on-demand.

**“Numbers aren't scary when
they tell your success story.”**

Component 2 – Pay Less to the IRS (Legally!)

Over 95% of dentists overpay in taxes—often tens of thousands per year. We uncover hidden opportunities through entity restructuring, proactive planning, and better bookkeeping. Our clients regularly save five-figures annually just by applying the strategies we teach.

Proper bookkeeping is the cornerstone of all legal tax strategies. With accurate books, you unlock deductions, retirement plans, and tax-timing opportunities.

**“Tax planning isn't a once-a-year
event—it's a lifestyle.”**

Component 3 – Eliminate BAD Debt to Build Wealth

Debt is the enemy of freedom. Using a simple snowball method—paying off the smallest balances first—dentists regain control of their cash flow and confidence.

As debts disappear, we redirect those same payments into investments and retirement accounts. Within a few years, dentists see their net worth grow faster than they imagined.

“Every debt you eliminate is a raise you give yourself.”

The Mindset of a R.I.C.H. Dentist

Financial success begins with purpose. Ask yourself: **‘Why is money important to me?’** When you know your why, your decisions align automatically.

At Less Tax for Dentists, we teach that clarity leads to consistency. We guide dentists to create systems that make saving, investing, and growing wealth automatic

Choosing the Right Advisors

The wrong financial advisor can cost you more than bad investments. Work only with FEE-ONLY fiduciary advisors who are paid directly by you—not through commissions.

WE COLLABORATE WITH YOU to ensure every decision is coordinated across taxes, investments, and wealth management.

“If advice sounds free, it probably isn’t.”

From Confusion to Confidence: Your Next Step

The R.I.C.H. Dentist SystemSM has helped hundreds of dentists turn financial confusion into clarity. Your next step is simple: request your complimentary Strategic Tax & Wealth Analysis.

Email your latest tax return (confidentially) to jay@jaymalik.com or fax it to 610-258-9950. You'll receive a private consultation and a customized analysis revealing exactly where to save taxes and accelerate wealth.



“You deserve to
retire rich,
not just work rich.”

Visit

www.lesstaxfordentists.com

To book your **free consultation** and access more resources designed exclusively for dentists.

Jay Malik

Founder, Less Tax for Dentists