

FINANCIAL LITERACY

What They Didn't Tell You

Presented by

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BRIDGEBUILDER
Education & Investments

Objectives

- Learn something that hasn't been taught to you over the past 18-20 years
- Share with you basic principles for personal finance
- Show you how to retire in your 30s and become financially independent.
- Lead you to at least one change that you can make to begin your path of financial freedom
- Our end-goal tonight is for you to walk away with a heightened curiosity and a feeling of urgency to make smart financial decisions


What is the Trick To Wealth and Financial Independence?

- Earn more
- Spend less
- Invest wisely

**“My parents didn’t teach me anything
about money.”**



We are now at a
GENERATIONAL TIPPING POINT.



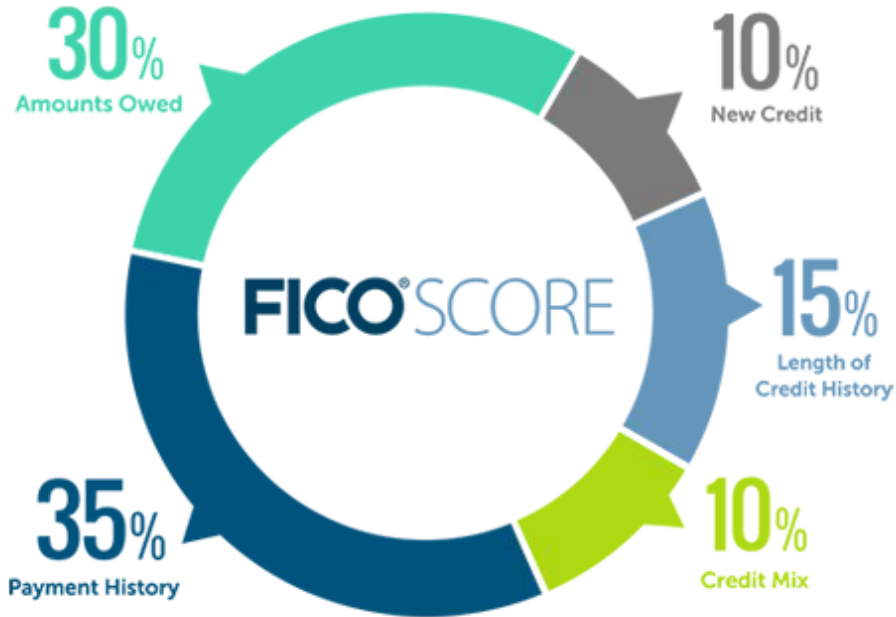
According to Deutsche Bank, nearly a third of American households now have

\$0 in wealth.

Guideline for Creating a Budget

- Determine if the expenses in the ‘want’ category can be reduced.
- Create your budget for a week or month and stick to this budget.
- Write down your short-term and long-term financial goals.

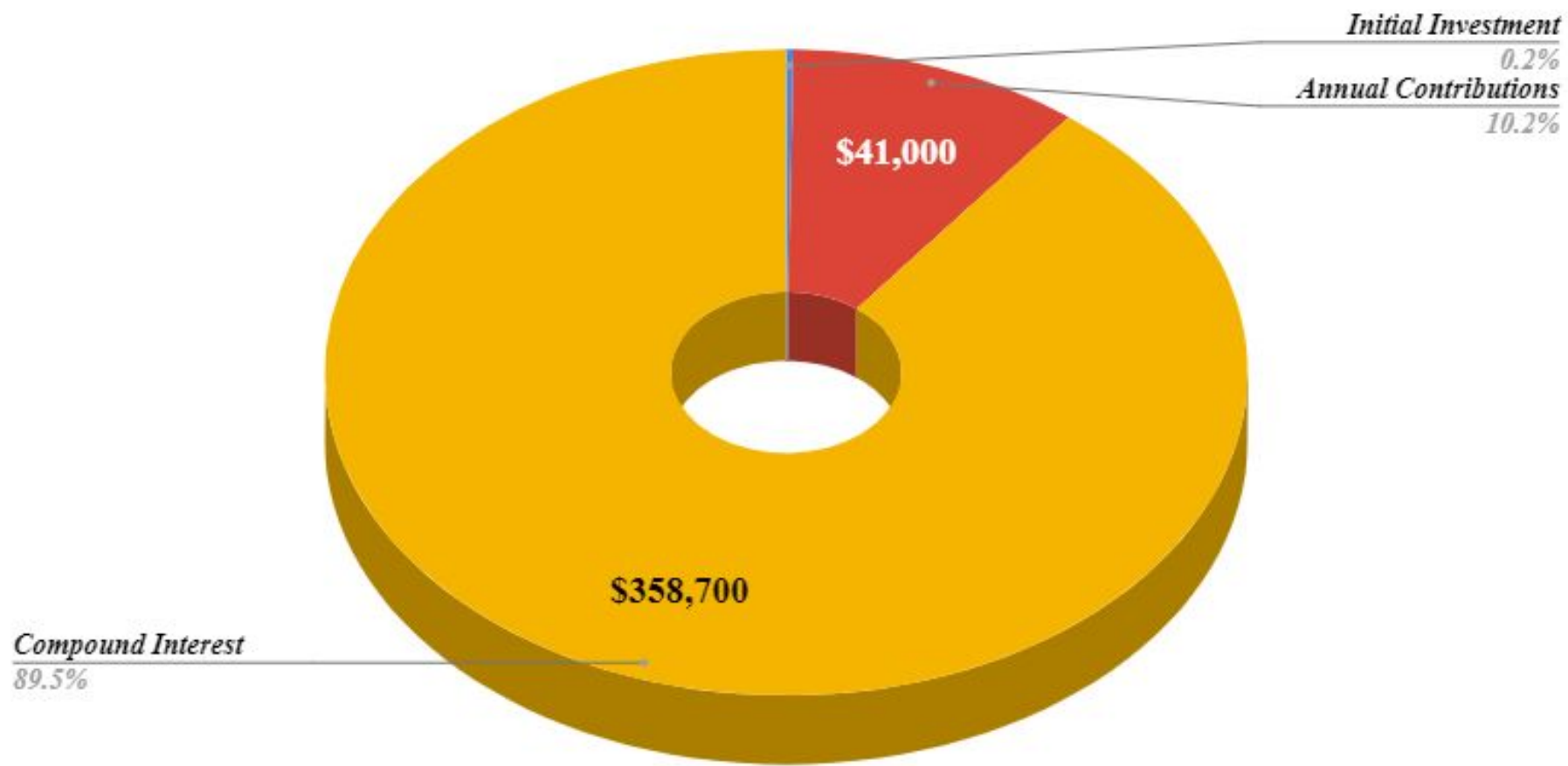
What Goes Into Your Credit Score?



- **Payment history: (35 percent)** -- Your account payment information, including any delinquencies and public records.
- **Amounts owed: (30 percent)** -- How much you owe on your accounts. The amount of available credit you're using on revolving accounts is heavily weighted.

Waterfall Debt Reduction Method

Account Name	Current Balance	Interest Rate	Monthly Payments (MP)	Extra Payment (EP)	Total Payment (TP) (PreviousTP + MP + EP)
Discover	\$ 1,200.00	23%	\$ 65.00	\$ 200.00	\$ 265.00
Bank of America	\$ 1,700.00	18%	\$ 88.00	\$ 10.00	\$ 363.00
Capital One	\$ 2,700.00	19%	\$ 30.00	\$ 10.00	\$ 403.00
American Express	\$ 8,400.00	13%	\$ 115.00	\$ 10.00	\$ 528.00
*Auto Finance	\$ 25,000.00	5%	\$ 400.00	\$ 10.00	?



<4%

Stockpickers that will beat the market
over a span of 50 years

Index Funds to the Rescue

An index fund is a mutual fund or exchange-traded fund (ETF) that tracks the movements of a stock market index.



WEALTH ACCUMULATION STRATEGIES

WEALTH

“The length of time I could stop working if I stopped today”



Robert Kiyosaki

Author: Rich Dad, Poor Dad

Financial Statement (Assets vs. Liabilities) & Net Worth

- **NET WORTH** is obtained by adding up assets like housing, bank deposits, financial securities, insurance plan values, stocks and mutual funds, and value of goods like cars, electronics, and furniture.
- Then from that sum, subtract liabilities like mortgage, consumer, and educational debts.

LIFE INSURANCE

The Stepchild of Personal Finance

“The more you celebrate your life, the more there is in life to celebrate.”

-- Oprah Winfrey

QUESTIONS

“I got my start by giving myself a start.”

- Madam CJ Walker



Thank You!

Contact us for your keynote needs:

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