




Financial Literacy Presentation Notes



Six Primary Human Fears

- Fear of Criticism
 - Fear of Loss of Love
 - Fear of Poverty
 - Fear of Old Age
 - Fear of Ill Health
 - Fear of Death
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The Costs Of Independence

- ▶ The purpose for paying the cost of independence are
 - ▶ *The ability to make one's own choices*
 - ▶ *Live according to one's own terms*
 - ▶ *Privacy in personal matters and the matters of those with whom you associate.*
 - ▶ The aforementioned liberties come at a cost both financial and emotional. This is cost for which a parent or guardian, has no vested interest in the activities and/or not the ability to continually finance or emotionally tolerate the activities. This is the logical, practical and intelligent reason that parents or guardians will voluntarily or involuntarily **refuse** to pay for these activities or situations. This is principal causation of why dependent people must leave another's house and attain income and residency on their own.

Core Monthly Expenses

These expenses form the foundation of an adult budget:

- **Housing:** This is the single largest expense, covering rent or a mortgage, plus associated costs like utilities (electricity, water, gas, trash), renter's or homeowner's insurance, property taxes, and maintenance/repairs.
- **Transportation:** Costs include car payments, car insurance, gas, maintenance/repairs (oil changes, new tires), registration fees, and public transit fares.
- **Food:** Beyond just groceries, this includes household staples like cleaning supplies and personal hygiene products, as well as money spent dining out or on coffee runs.
- **Taxes:** Various taxes, including federal, state, and payroll taxes (like Social Security), are automatically withheld from paychecks. You are responsible for filing annual tax returns, a process that may require professional help or tax software.
- **Insurance:** Key insurances include health, dental, and vision insurance, along with auto and renters/homeowners insurance. These are essential for peace of mind and protection against unexpected, costly events.


Less Obvious but Significant Costs

Many new adults are surprised by how much these smaller, recurring expenses add up:

- **Household Items:** Things that were always "just there" at home, like toilet paper, lightbulbs, batteries, cleaning supplies, and basic kitchenware, now need to be purchased regularly.
- **Healthcare Out-of-Pocket:** Even with insurance, you are responsible for co-pays for doctor visits, prescriptions, and any out-of-pocket costs for medical or dental services.
- **Personal Care:** Haircuts, grooming products, and other personal services can be a significant recurring expense.
- **Debt Repayment:** Student loans and credit card debt often become a major financial burden in early adulthood, reducing the amount of disposable income available for other essentials or savings.
- **Savings and Emergency Funds:** Financial experts recommend prioritizing saving for an emergency fund (3-6 months' worth of expenses) and retirement (e.g., contributing to a 401(k) or IRA) as soon as possible.
- **Social & Entertainment:** Maintaining a social life through dining out, attending events, or having multiple streaming services adds up quickly and can strain a budget if not tracked carefully.



Five Levels of Wealth

- ▶ First level (food, shelter, and clothing)
 - ▶ Second level (banking and investing)
 - ▶ Third level entrepreneurial (intellectual property firsts and inventions)[science, technology, engineering and mathematics]
 - ▶ Fourth level (rare earth, precious minerals, natural resources)
 - ▶ Fifth level is (intellectual capital and/or material protection)
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Six Realities of Cash Flow in Capitalistic Markets

- ▶ Homeless/Dependent: someone who cannot sustain themselves independently without the aid of another person.
- ▶ Hustle: a self-propelled project that provides inconsistent or contingency based income outside of the general employment market.
- ▶ Job: A position to earn money through tasks paid by quantity of work product or hours served.
- ▶ Career: A position receiving compensation for dispensing expertise in one or more disciplines.
- ▶ Business Owner: an individual who owns and operates an entity providing goods and/or services, controlling its operations and finances to generate a profit while also being responsible for its liabilities and operational cost.
- ▶ Entrepreneur: a person who creates and invests in businesses, with the ideal of increasing their value with the goal of making a profit regardless of the financial risks associated with any and all of their enterprises.

Disciplines

- Accounting
- Agriculture
- Anthropology (B.A.)
- Applied Mathematics (B.A. or B.S.)
- Applied Physics (B.S.)
- Archaeological Studies (B.A.)
- Architecture (B.A.)
- Astronomy (B.A.)
- Astrophysics (B.S.)
- Biomedical Engineering (B.S.)
- Business Management
- Chemical Engineering (B.S.)
- Chemistry (B.A. or B.S.)
- Cognitive Science (B.A. or B.S.)
- Computer Science (B.A. or B.S.)
- Computer Science and Economics (B.S.)
- Computer Science and Mathematics (B.S.)
- Computer Science and Psychology (B.A.)
- Computing and Linguistics (B.A. or B.S.)
- Computing and the Arts (B.A.)
- Earth and Planetary Sciences (B.A. or B.S.)
- Ecology and Evolutionary Biology (B.A. or B.S.)
- Economics (B.A.)
- Economics and Mathematics (B.A.)
- Electrical Engineering (B.S.)
- Electrical Engineering and Computer Science (B.S.)
- Engineering Sciences (Chemical) (B.S.)
- Engineering Sciences (Electrical) (B.A. or B.S.)
- Engineering Sciences (Environmental) (B.A.)
- Engineering Sciences (Mechanical) (B.A. or B.S.)
- English (B.A.)
- Environmental Engineering (B.S.)
- Environmental Studies (B.A. or B.S.)
- Ethics, Politics, and Economics (B.A.)
- Film and Media Studies (B.A.)
- Global Affairs (B.A.)
- History (B.A.)
- History of Science, Medicine, and Public Health (B.A.)
- Humanities (B.A.)
- Mathematics (B.A. or B.S.)
- Mathematics and Philosophy (B.A.)
- Mathematics and Physics (B.S.)
- Mechanical Engineering (B.S.)
- Molecular Biophysics and Biochemistry (B.A. or B.S.)
- Molecular, Cellular, and Developmental Biology (B.A. or B.S.)
- Music (B.A.)
- Neuroscience (B.A. or B.S.)
- Physics (B.S.)
- Physics and Geosciences (B.S.)
- Physics and Philosophy (B.A. or B.S.)
- Political Science (B.A.)
- Psychology (B.A. or B.S.)
- Religious Studies
- Sociology (B.A.)
- Spanish (B.A.)
- Statistics and Data Science (B.A. or B.S.)
- Theater, Dance, and Performance Studies (B.A.)



Temptations in the Wilderness

- No Budget
- Overspending
- Delinquent on Bills
- Uncontrolled Debt or giving too many Loans/Handouts
- Co Signing
- Hustles-Manipulative, Illegal activities, Pyramid/Multi-level Marketing Schemes and Activities.



Six Means of Multiplying Cash Flow

- ▶ Business in Goods and Services
- ▶ Real Estate
- ▶ Raw Earth-Minerals and Natural Resources
- ▶ Fixed Income and Equities
 - ▶ Equities are shares of ownership in a company, also called stocks that have the highest risks and the highest returns over the long term.
 - ▶ Fixed Income are investments like bonds, where you lend money in exchange for interest payments that are less volatile than equities and offer a predictable income stream however the returns are sensitive to changes in interest rates and inflation.

Ways to Fund Cash Flow Multiplication

- ▶ Self-Funded (using personal savings) **Requires Savings**
- ▶ Debt financing (like small business loans, personal loans, or credit cards)- **Requires Credit**
- ▶ Equity financing (selling a stake in the company to venture capitalists). **Requires industry contacts, knowledge of contract law, and a dynamic business plan.**
- ▶ Grants: Funding that does not need to be repaid, often provided by government agencies or non-profit organizations to community programs. **Requires and established non-profit with previously provided services to the community.**



Discipline



- ▶ Everyday wake up seeking to find where your peace is living that day.
- ▶ Remembering, the Sabbath is remembering the necessity of Discipline. Resting is a type of discipline. We need to also attain, retain, and practice the other disciplines that will add value to and multiply our lives.
 - ▶ While routines require discipline, discipline is not defined by them.
 - ▶ Discipline is defined by finding a way to do what is right for you in a world that keeps changing and surrounded people who keep adding things to your plate.
 - ▶ Nutrition
 - ▶ Exercise
 - ▶ Spiritual Studies
 - ▶ Personal Development
 - ▶ Budgeting
 - ▶ Relationships
 - ▶ Resting

Path to Financial Sovereignty

- ▶ Definition: Complete control over one's financial position and the right to make laws and decisions concerning that position.
- ▶ Discipline comes before Sustained Income.
 - ▶ The degree and type of discipline determines the amount and stability of sustained income
- ▶ Proper Decisions with Sustained Income comes before Credit and Savings
- ▶ Credit and Savings comes before Position and Power
- ▶ Position and Power comes before Investment
- ▶ Investment comes before Sovereignty

How We View Money

- ▶ Money is
 - ▶ Divine Mind is a direct result of following the Principles Laws and Promises of IAM
 - ▶ The Wealth Mindset is a direct result of Living in Divine Mind (Energetic Perception)
 - ▶ The By-Product of the Wealth Mindset, seeing oneself as an heir with a right to wealth.
 - ▶ A By-Product whose quantity is directly correlated to one adding value, meeting a need or solving a problem
- ▶ The purpose of saving is either to create a path for positioning or an internal bank for investing or Energy Distribution (Emotion, Wealth, Time) Considerations
 - ▶ Value-what we consider to be a multiplicand of our goals and positioning. Our ability to assess value is weakened by porous or non-multiplying goals.
 - ▶ Servitude- The practice of adding value, meeting a need or solving a problem without equitable consideration, compensation or with under compensation.
 - ▶ This usually takes place after being entrapped in a difficult situation due to poor decision.
 - ▶ Sacrifice- When deferred gratification will yield better positioning, it means taking assets and capital that are needed and appropriating them in an effort to attain a better position, secure (protect a) position, or advance position.
 - ▶ Positioning (future slide)
 - ▶ Investment (future slide)




Positioning

- ▶ Positioning is to attain, retain, and sustain resources on a strategic coordinate at an advantageous level.
 - ▶ Methodology should assure that losing position is unlikely
 - ▶ Position should yield options for sustainment when there is fluctuation in resource availability and functionality.
 - ▶ Positioning involves making informed decisions based on
 - ▶ Empirical Research
 - ▶ Operational Efficiency
 - ▶ Least Risk of Loss
 - ▶ Maximum Options Afforded
 - ▶ Proximity to attaining an investment window.



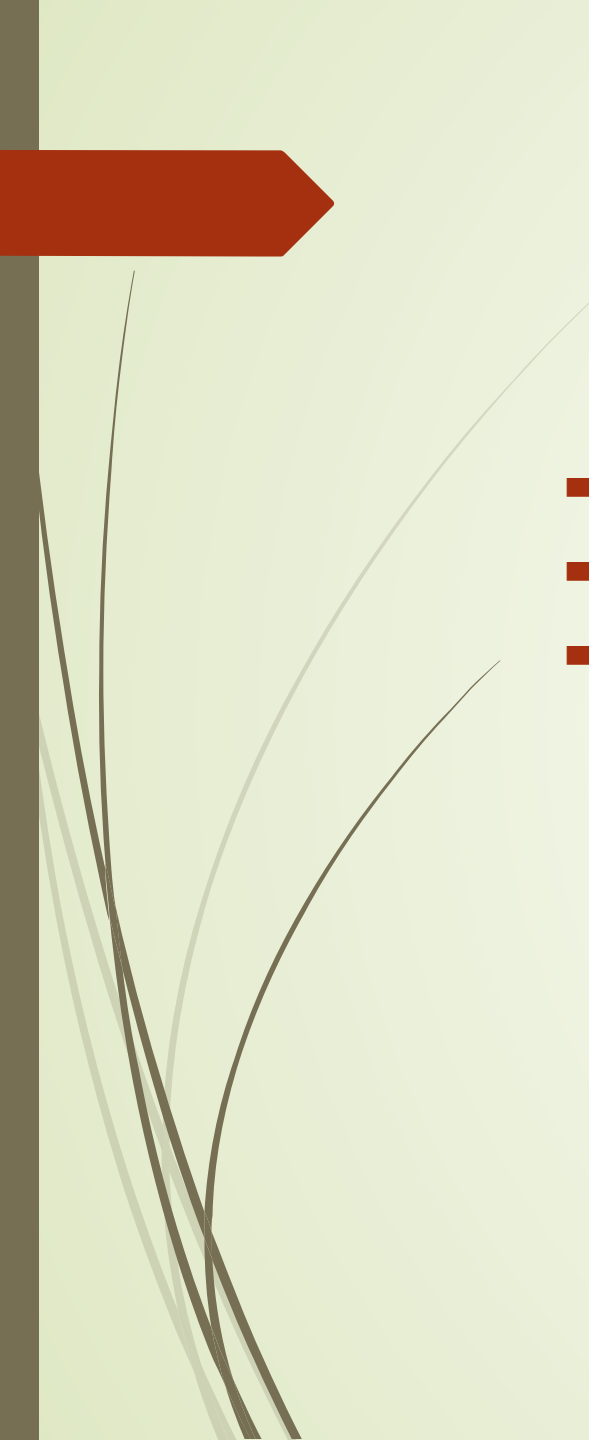
When Am I Ready to Invest.

- ▶ Inflection Point: a point of a curve at which a change in the direction of curvature occurs
 - ▶ Assets cease to become transactional and transitory in nature.
 - ▶ Your receiving opportunities become a necessity for others though rudimentary to you.
 - ▶ You find a rhythm for your life that integrates everything you do into synchronized operation
 - ▶ You have reached a space where risk and chance are no longer connected to deficit and loss, but rather to learning and multiplication.
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Investment

- ▶ Investing is to place discretionary resources in attainment of assets that will yield a return on investment of at least 10% or more
 - ▶ Resources placed must be discretionary
 - ▶ Return on Investment must be significant in accomplishing a milestone or goal towards a financial goal.
 - ▶ Empirical research into industries and prognosis through financial modeling for future and historical considerations are positive
 - ▶ Market considerations for movement of investment opportunities including interest rates and other global factors are synchronized
 - ▶ Time considerations for ROI and effort are commensurate with the timeline of goal and the next investment.

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- ▶ IAM is the source, all others are resources or those responding to the source.
 - ▶ Planning:
 - ▶ Patience: All wealth or attainment of assets are time sensitive, having peaks at which they are their highest. Those with the most are the most patient allowing their capital or holdings to mature to the Zenith and harvesting at the Zeitgeist moment.