



Financial Self Defense

WORKSHOP OUTLINE

Module I

What is prosperity?

- What do you want to most gain from the day?
- Financial Health Evaluation
- Building Financial Knowledge
- Introduction of the 8 Skills to Prosperity

Goals/Planning

- Why set goals – why does it improve financial success?
- Your Personal Goals – What? When? How Much?
- Introduction of Homework sheets/Planner/Prosperity Blueprint

Dreaming

- Influence of Dreams on success
- Learn to Self Speak
- Creation of Dream Board

Managing Cash Flow

- The Balancing Act – Managing Monthly Spending and Income
- 2K Card/ Tracker - The 5 questions to ask your self before you buy
- Income vs. Expenses
- Fixed, Variable, Discretionary Spending

Personal Spending Accounts

- 3-Step Process

Negotiation techniques

Introduction to Module II (Managing Monthly Spending and Income)

- Homework-list all...
 - Fixed Spending, Variable Spending, Discretionary Spending, Income Sources, Taxes
- Introduction of the 2K Card and Tracker

Action Steps

Module II

Financially Efficient

- Cutting Expenses
 - Auto
 - Utilities
 - Energy Saving tips
 - Food
 - College
 - Taxes

Community

- We are all financially tied
- Create a big influence on people's lives
- Build a Better Community

Introduction to Module III (Compounding/Net Worth/Retirement)

- Homework – list all ...
 - Debts, Savings, Assets, Retirement accounts

Action Steps

Module III

Compounding

- The Importance of Net Worth
- The Rule of 72 – How Compound Interest can Build or Destroy Net Worth
- Compounding Consumer Debt
- Homes/Mortgages – Accelerate your time in Debt
- Managing your Credit Score
- Identity Theft

Retirement

- Planning for Retirement
- The 4 Types of Retirement Assets
- Investments
- Managing your Risk with Investments
- Asset Allocation
- Annuities
- Understanding Social Security
- Introduction of the Infinite Income Plan

Introduction to Module III (Managing Risk/Emergency Savings)

- Homework – list all...
 - Emergency saving accounts, protection/insurance accounts

Increasing your Income

- Be Prepared with a Plan B

Action Steps

Module IV

Managing Risk

- Building an Emergency Savings
- Protecting your Families Financial Future
- Health Care
- Protecting your Assets – Home, Auto Insurance tips
- Planning for Long Term Care
- Preparing for the Future – Transferring Assets through Estates, Trusts, Will

Partnerships

- Building a Strong Financial Support Team

Prosperity Coach

- The Importance of having a Prosperity Coach (*Group Discussion*)
- What will your Prosperity Coach do for you?

Construction of your Prosperity Blueprint

- Working with your Prosperity Planner

Action Steps

