



**In with
a
dream,
out with
a plan**



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3 Steps

1. **Print the Playbook**
2. **Watch this Tutorial**
3. **If you don't have an appointment call the office to schedule an appointment to create your own one on one personalized plans**
 1. **Get out of Debt Plan**
 2. **Creating Wealth Plan**
 3. **1-800-657-2066**

3 Objectives

1. See if you would qualify to participate in one of our upcoming challenges
2. Get you out of debt including your auto and house in 5-7 years
3. Create a Wealth Plan so you would have a net worth of between 1 and 5 million



3 Steps to Financial Freedom

Invest in Yourself First

Decrease your Expenses

**Increase your Income and
Networth**





Balance Sheet

Assets	What's it Worth		Liabilities (Who do you owe)	(How much do you owe)
Home			Mortgage	
Investment Real Estate			Investment Mortgages	
Car			Car Loan	
Cash & Checking			Credit Cards	
Money Market/CD's				
Investment Accts				
Retirement Accts				
401K				
IRA/Roth			Student Loans	
Other			Other	
Total			Total	
			Net Worth Assets minus Liabilities	\$



JOB



Saved and Invested
0%

Spent and Consumed
100%



JOB

Saved and Invested
0%

Spent and Consumed
100%

Savings



investment
Roth / IRA
401k (Job)

Home Equity



Living Expenses



Auto



Taxes



Home Mortgage





Cash Flow Statement

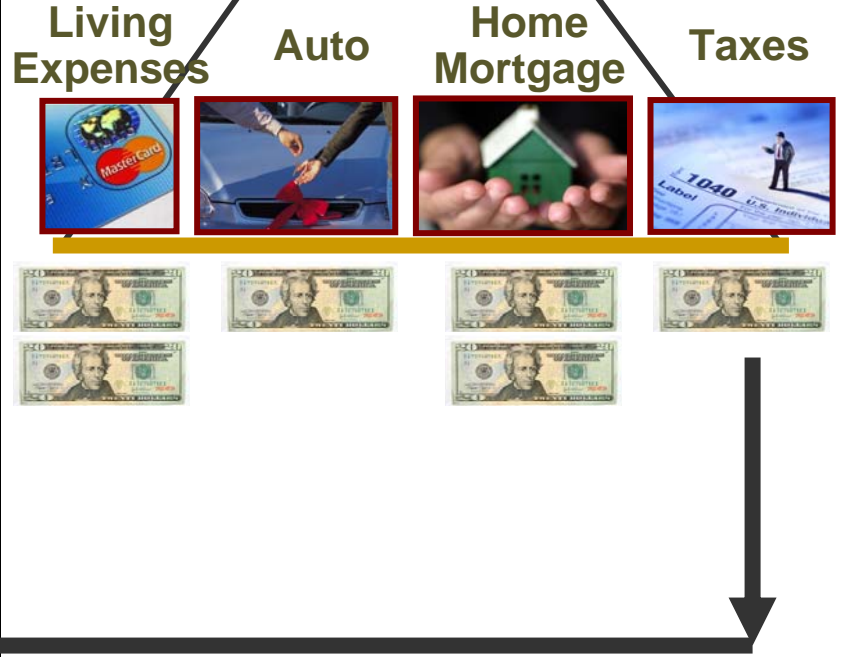
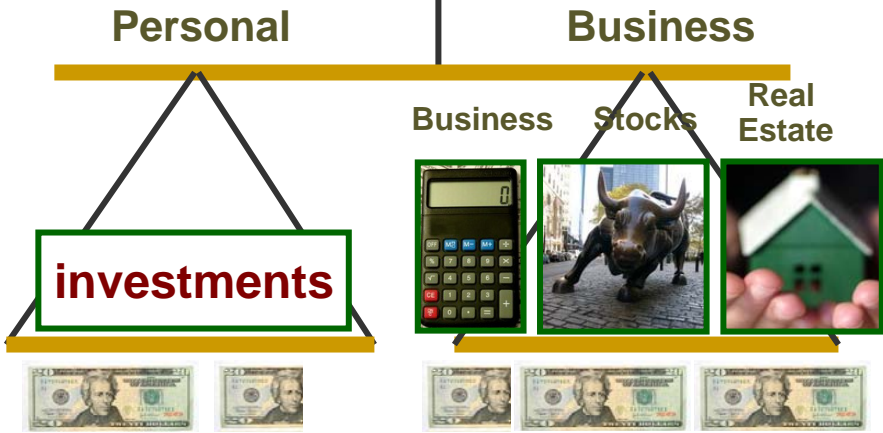
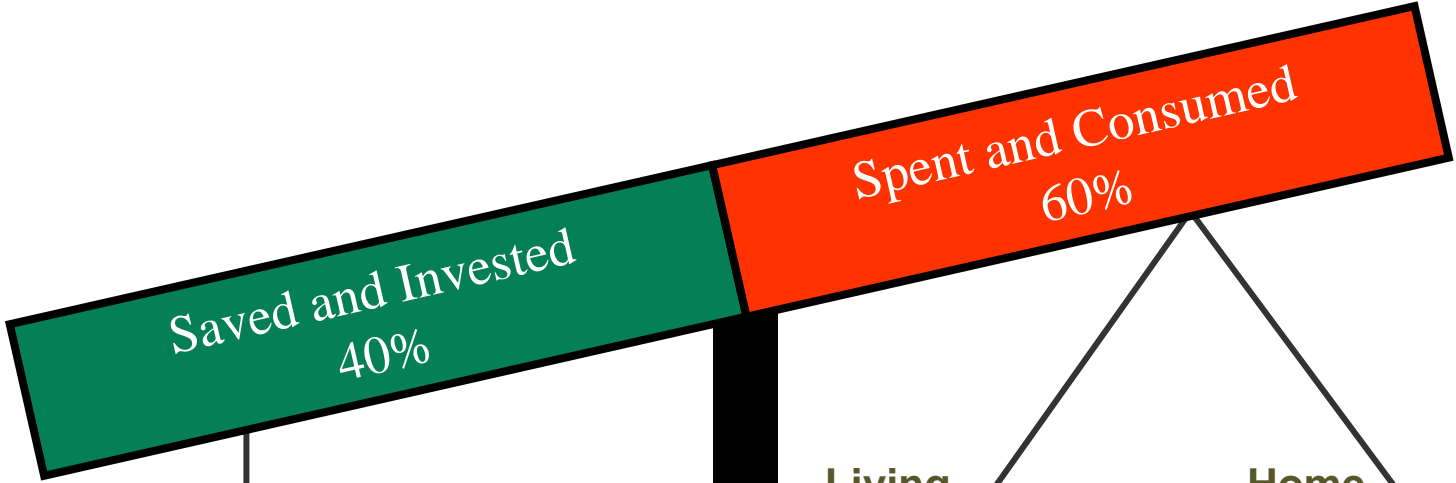
Item	Monthly
Salary and Income	(+)
If you could save 10% it would equal \$_____ 15% _____ 20%_____	
Donations	(-)
Bad Habits (Alcohol, Drugs, Cigarettes, Fast Food etc.)	(-)
Family Expenses (Clothes, Entertainment and Food)	(-)
Living Expenses (Utilities, Home Maintenance)	(-)
Auto (Gas and Maintenance)	(-)
Insurance (Home, Auto, Medical etc.)	(-)
Taxes (State, Federal and City)	(-)
Credit Card Payments	(-)
Auto's (Monthly Payment)	(-)
Mortgage (Principal, Interest, Taxes and Insurance) or Rental Expense	(-)
Cash Flow (Positive or Negative)	(=)



List all your debts

Priority payoff	Card or Loan	Amount	%	Payment







Choose your Destination

Plan	Beginning Investments and Equity	Additional Monthly Investments For the Year	Yearly Financial Defense	Yearly Financial Offense	+ Monthly Investment + Defense + Offense = Total	Total at Financial Freedom Age	Choose One Conservative Realistic Aggressive
Before	\$0	\$1,200	\$0	\$0	\$1,200	\$75,603	
After							
Conservative	\$0	\$1,200	\$2,400	\$14,400	\$18,000	\$1,134,044	
Realistic	\$0	\$1,200	\$3,600	\$28,800	\$33,600	\$2,116,883	
Aggressive	\$0	\$1,200	\$4,800	\$57,600	\$63,600	\$4,006,958	

Reduce Spending

Make Money

Total Each Year



3 Objectives

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