

The Trust Presents:



WHAT'S YOUR FINANCIAL PHILOSOPHY?

UNDERSTANDING THE 'WHY' BEHIND YOUR FINANCIAL DECISIONS



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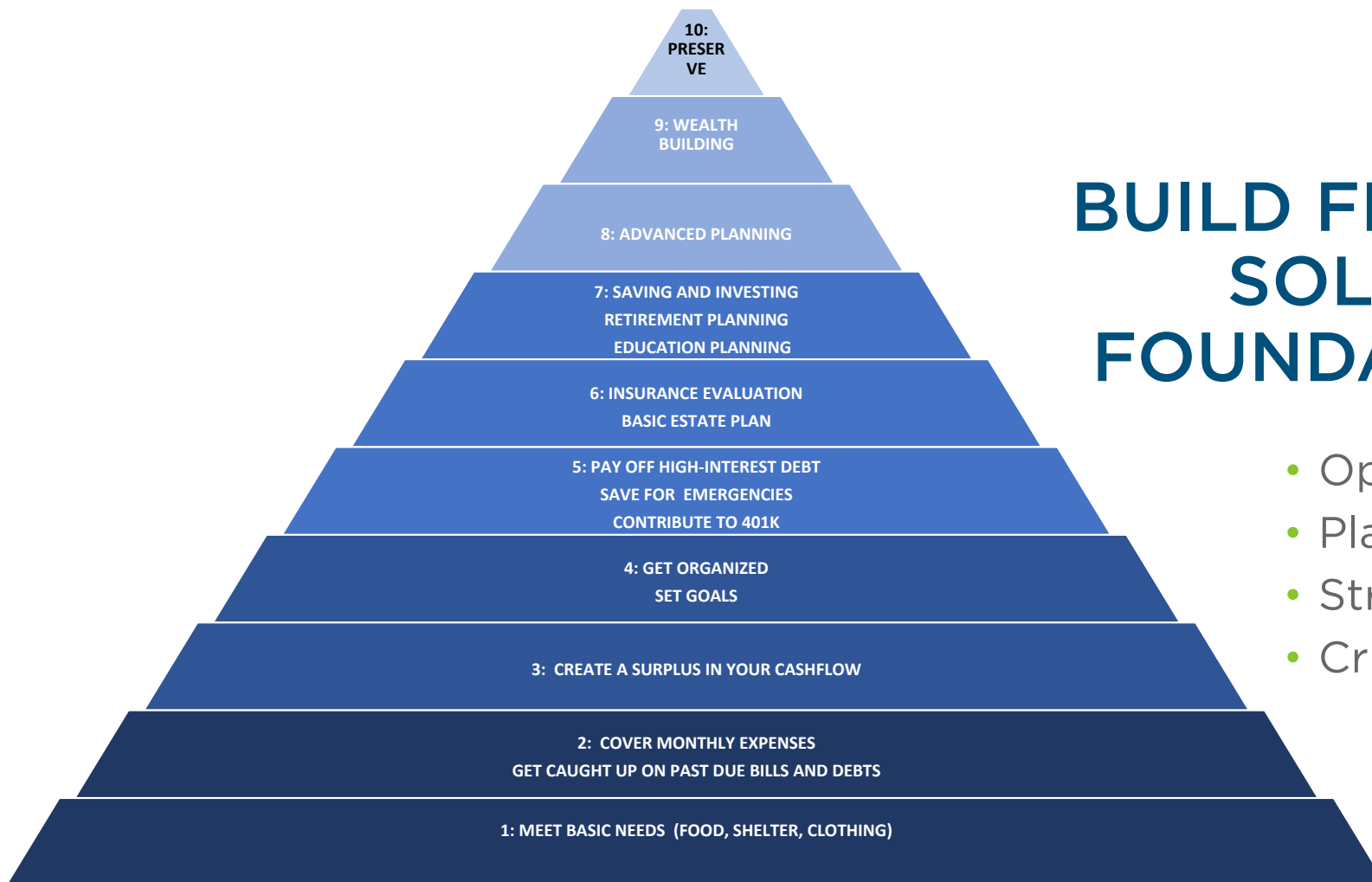


Who is Financial Finesse?

- Trust Partner
- Financial Coaches
- Former Financial Advisors, Business Owners,
Real Estate Investors
- Completely Unbiased, Confidential and Free

Defining Your Personal Philosophies

- Personal Philosophy: guiding principles you live by. Your philosophy influences the actions you take, the words you say, how you manage your money, the way you live.
- People are more often SOLD goods and services, rather than
THOUGHTFULLY MAKING DECISIONS!



BUILD FROM A SOLID FOUNDATION

- Optimizing
- Planning
- Struggling
- Crisis

Areas of Focus

Defining Your Personal Financial Philosophies

1

MONEY MANAGEMENT

How you manage cash flow

2

SAVING/INVESTING

How you keep and grow your money

3

HELPING OTHERS

How you decide what to give

4

DEBT/CREDIT

How you borrow

5

INSURANCE

How you protect what you have

6

OPPORTUNITIES

How you move ahead



Money Management

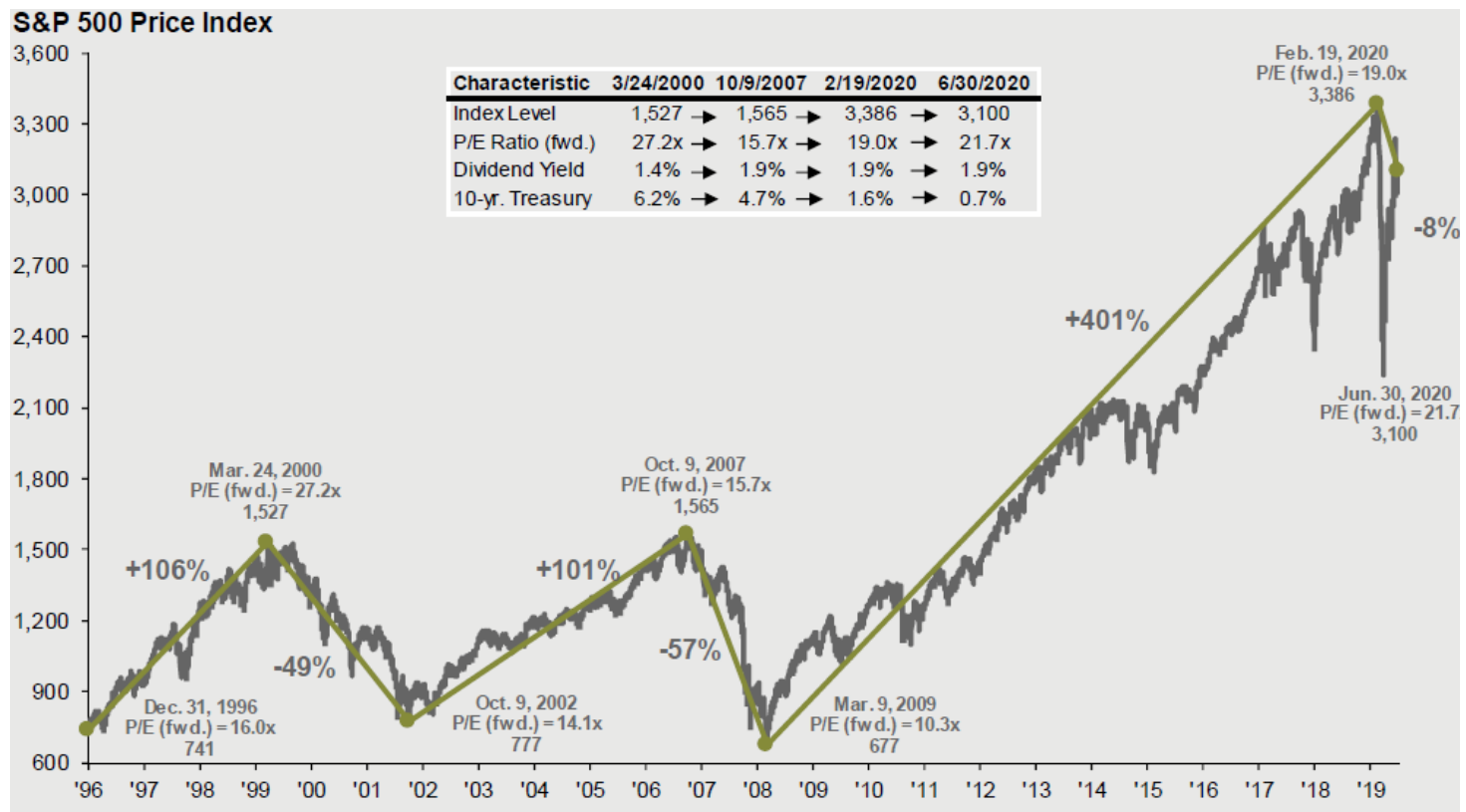
- With or without a Partner
- Together or Separate?
- Consistent Goals and Philosophies
- Controlling Discretionary Spending - Major Purchase Rules
- Challenge Fixed Expenses

Savings/Investing

- Every Dollar Has a Purpose
- Separate Accounts
- Automate
- Consider Risks
- Disciplined Plan



Timing is Everything





Helping Others



Giving or Lending



Children's Education Planning



Leaving a Legacy

Debt and Credit

- **Understanding Credit**
- **Using Credit Wisely**
- **4 Types of Debt**





Insurance



Right Type



Right Amount



Review and Compare to save

Opportunities

KARMA

- ✓ Knowledge
- ✓ Ambition
- ✓ Relationships
- ✓ Money
- ✓ Action





ACTION ITEMS



Define and write down your Financial Philosophies



Prioritize them and take action



Contact your Financial Coach at Financial Finesse or your Program Manager at the Trust

Questions about the Webcast?

Send us a note!



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