

MODULE #1:

UNDERSTANDING YOUR FINANCIAL RELATIONSHIP

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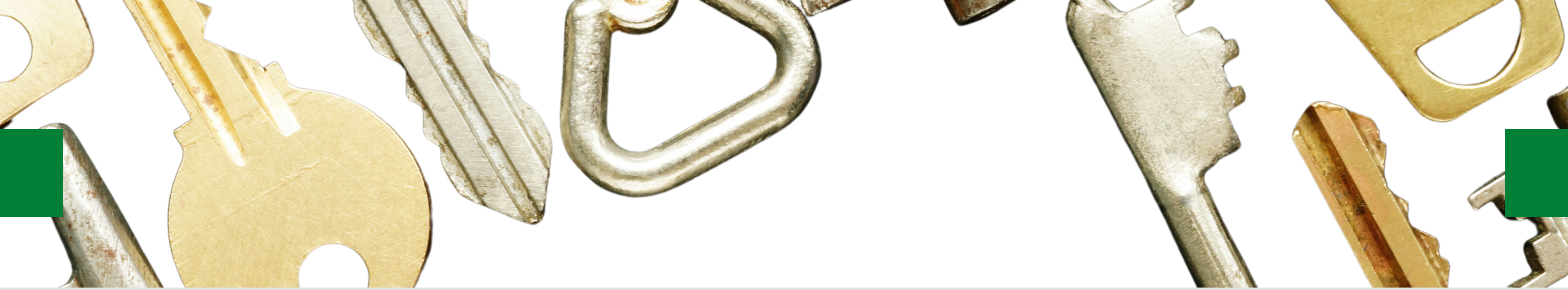


OUTLINE

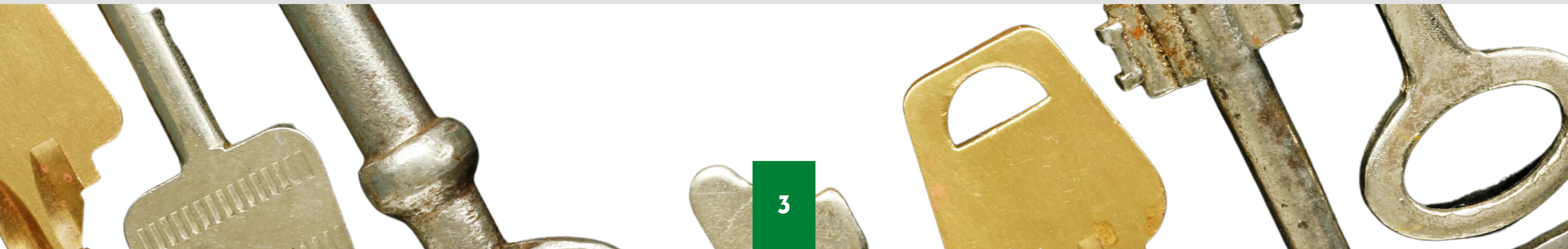
MONEY HIGHLIGHTS



- 1. Ice Breaker**
- 2. Money Facts**
- 3. Next Steps**
- 4. Money & Value**
- 5. Relationship with Money**
- 6. Takeaways**
- 7. Contact**



ICEBREAKER



ICE BREAKER

WHAT DOES MONEY MEAN TO YOU?

DESCRIBE MONEY IN ONE WORD

WHAT'S YOUR RELATIONSHIP WITH MONEY?

WHAT ARE SOME EXPERIENCES YOU HAVE HAD WITH MONEY?

Do you have any stories behind your connection with money?





TAKE IT TO THE BANK!

MONEY FACTS

46%

OF AMERICANS STRUGGLE WITH PAYING UNEXPECTED BILLS THAT ARE \$400

60%

OF AMERICANS WILL FACE THIS CRISIS IN 6 MONTHS OR LESS

TAKE IT TO THE BANK!

NARRATIVE

Change the narrative of your idea(s) regarding money.

TABOO

Taboo subject, you don't have to do it alone, know and understand your strengths and weaknesses!

PSYCHOLOGICAL

Psychological effects of insecurities with money (Peace of Mind).

SOCIETY

Society and your brain has taken control of your view of money.

YOU CAN ONLY BE WHAT YOU HAVE SEEN AND BEEN EXPOSED TO WHEN IT COMES TO MONEY.

THIS IMPACTS YOUR RELATIONSHIP WITH MONEY

MONEY FACTS

WHAT TO DO NEXT?

NEXT STEPS

STEP 1

Make a decision to learn more about Money (Value) and the way it works and flows (currency).

STEP 2

There's a weird phenomenon: "When you LEARN about INVESTING and SAVING, when you start MAKING MORE MONEY, you actually want to spend LESS MONEY because you see the POWER of INVESTING".

STEP 3

Stay educated. Being uneducated when it comes to personal finance creates a vicious cycle lifestyle.



WHAT IS MONEY?

MONEY

STORE OF VALUE AND CURRENCY

Mechanism/tool used to accomplish your goals

ALLOWS THE ABILITY FOR PEOPLE TO CONDUCT COMMERCE (AN EXCHANGE OF GOODS OR COMMODITIES)

CURRENCY IS MEANT TO FLOW (STIMULUS PAYMENTS, COVID UNEMPLOYMENT)

FARMER, CARPENTER, ACCOUNTANT, DOCTOR



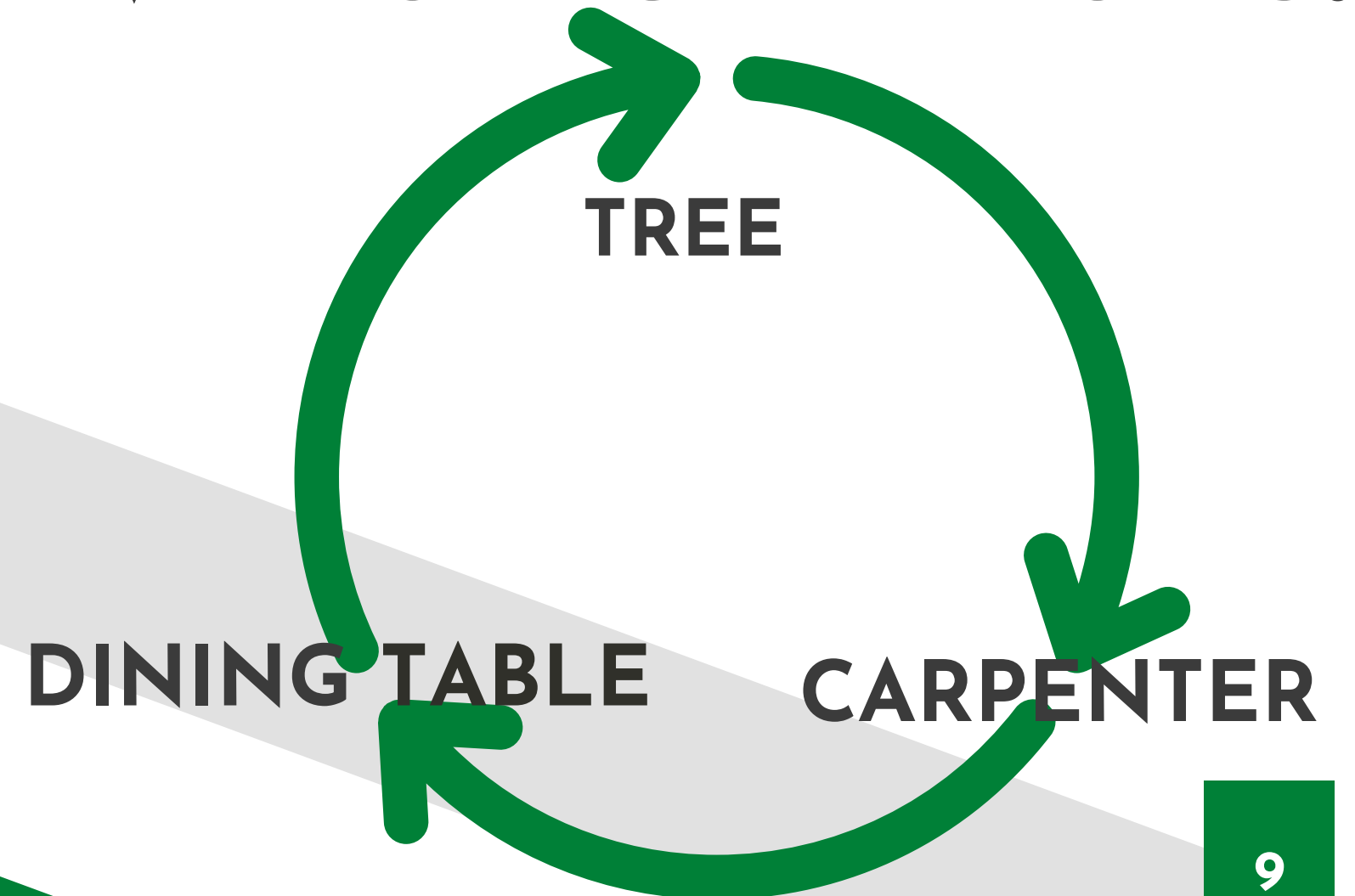
VALUE=MONEY \$\$\$

MONEY

**HOW IS VALUE
CREATED?**

**PEOPLE ARE
VALUE CREATORS!**

**TAKE A GOD GIVEN
RESOURCE AND CREATE
VALUE FROM IT**



CREATING VALUE

VALUE

**IN THE VALUE CREATING
PROCESS AT YOUR JOB,
ARE YOU BEING FAIRLY
COMPENSATED?**

What are you willing to do
about it?

**WHAT DO YOU
NEED TO DO TO
ADD MORE VALUE
TO YOURSELF?**

MOST PEOPLE RELATIONSHIP WITH MONEY IS FLAWED

You're chasing money,
but why? What is it that
you truly want?

MONEY ITSELF SHOULDN'T BE THE THING TO VALUE

The value of money is ever
changing. (Inflation,
Deflation, Stagnation)
Ability to take care of your
basic necessities.

YES YOU WANT MORE MONEY, BUT MONEY IS BYPRODUCT OF VALUE

Create more value = creating
more money for yourself to
accomplish your goals.

YOUR RELATIONSHIP WITH MONEY

MONEY
RELATIONSHIP





DOES YOUR BANK ACCOUNT ALIGN WITH YOUR DREAMS?

ALIGNMENT

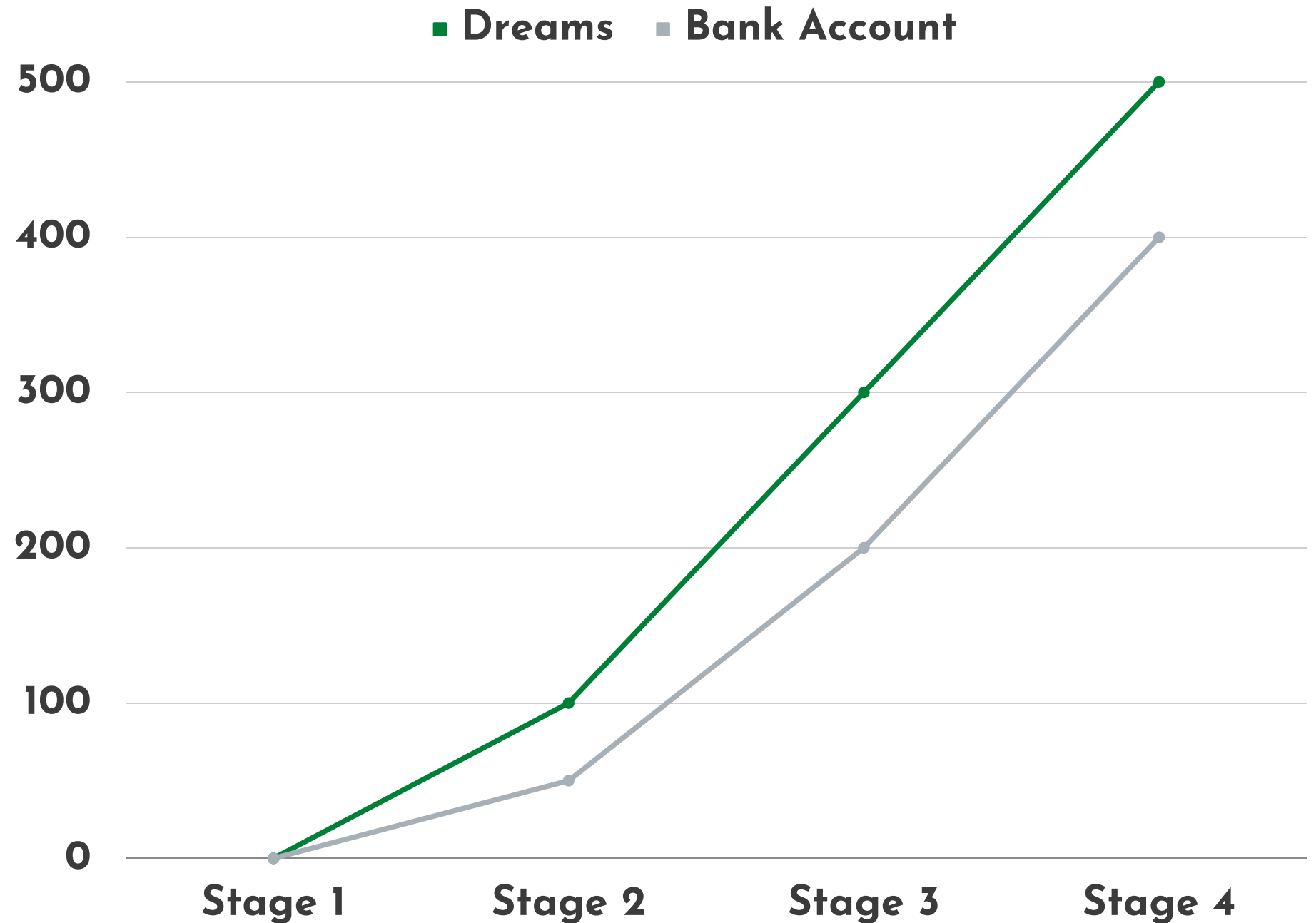
CONSISTENT UPOWARD TREND

WHAT MATTERS? WHAT ARE YOU SAVING FOR?

Short Term/Long Term goals

GOALS MUST ALIGN WITH BEHAVIOR

Why are you spending money on things that don't align with your goals. What can you do today, this week, month to get closer to your goal?





WHAT'S YOUR MONEY SYSTEM?

IT'S NOT ABOUT WHAT YOU MAKE, ITS ABOUT WHAT YOU KEEP!

50-20-30 RULE

50

20

30

Essentials

Savings

Everything Else

REFLECTION & MOTIVATION

WHAT CAN YOU START TO SAVE TODAY?

Start little, start small, gradually challenge yourself to increase. But the key is start now!

There's power in purchasing **ASSETS**, and not **LIABILITIES**

Focus on making money, and investing it into **ASSETS**.

When it comes to life expenses, focus your spending on what you prioritize (Your Goals!) and not just buying something because you think it'll make you look cool to others.

**PURCHASE ASSETS!
NOT LIABILITIES**





- 1 Believe it or not, most people who purchase luxury brands are actually broke. Why do broke people purchase these items?
- 2 They don't know about investing, or fully understand it. So they end up spending all of their money.
- 3 They don't know about investing, or fully understand it. So they end up spending all of their money.

HOW TO REMAIN BROKE



TAKEAWAYS

**SET FINANCIAL GOALS
(SHORT TERM & LONG
TERM)**

**YOUR SPENDING BEHAVIOR SHOULD
ALIGN WITH YOUR GOALS**

**MONEY DOESN'T
DEFINE YOU**

**YOUR SELF-WORTH IS NOT
DETERMINED BY YOUR NET WORTH**

**CREATE A MONEY
MANAGEMENT SYSTEM THAT
MAKES SENSE FOR YOU**

TAKEAWAYS

**MAKE A COMMITMENT TO
CONTINUALLY LEARN
ABOUT MONEY**

2022

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