

■ ***Our Campaign***

*With the success of empowering 1 million families, we continue forward with a goal of educating 30 million people by 2030.*

■ ***Our Mission***

*To build and protect wealth for families. We want to help people move from financial insecurity to financial independence.*

■ ***Our Vision***

*To build a new industry with 1 million business associates worldwide and revolutionize the financial services industry to help solve the consumer's dilemma: lack of understanding, planning and support.*

■ ***Do it right. Do it with pride.***

# WSB FINANCIAL EDUCATION WORKBOOK

Name / Financial Education Center:

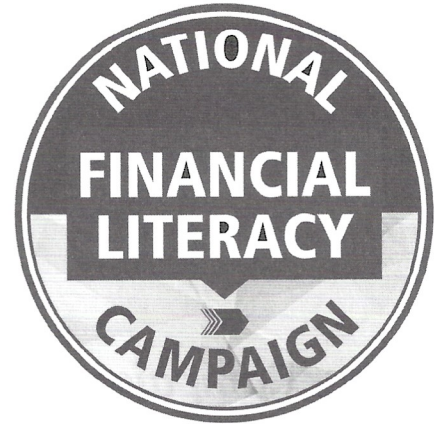
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Trainer: \_\_\_\_\_

Phone: \_\_\_\_\_



## Workshop Schedule

	<i>Date</i>	<i>Trainer Signature</i>
<b>Introduction:</b> WSB & THE FINANCIAL LITERACY CAMPAIGN	_____	_____
<b>Workshop 1:</b> BUILDING SAVINGS & WEALTH	_____	_____
<b>Workshop 2:</b> INCREASE CASH FLOW & MANAGE DEBT	_____	_____
<b>Workshop 3:</b> PREPARING WITH PROPER PROTECTION	_____	_____
<b>Workshop 4:</b> YOUR HEALTH & WEALTH	_____	_____
<b>Workshop 5:</b> UNDERSTANDING ASSET ACCUMULATION STRATEGIES	_____	_____
<b>Workshop 6:</b> FULFILLING LONG-TERM GOALS	_____	_____



SCAN ME

For the latest workshop schedule.

***Master the basics in 30 days!***



# PERSONAL FINANCIAL STRATEGY

Date \_\_\_\_\_

BUILDING A SOLID FINANCIAL FOUNDATION

Client Name \_\_\_\_\_ DOB \_\_\_\_\_ Child Name \_\_\_\_\_ DOB \_\_\_\_\_  
 Spouse Name \_\_\_\_\_ DOB \_\_\_\_\_ Child Name \_\_\_\_\_ DOB \_\_\_\_\_  
 Address \_\_\_\_\_  
 Phone \_\_\_\_\_  
 Email \_\_\_\_\_

### CONCERNS

- Too many bills/debts
- Lack of savings/investments
- Children's future (higher education, career)
- Health care (disability, long term illness)
- Wealth transfer (life insurance, funeral, documentation)
- Income stability (job, career, business)
- Lack of financial knowledge
- Other \_\_\_\_\_

### GOALS (Emergency Fund, Proper Protection, Education, Retirement, Home, Parents, Vacation/Travel)

LESS THAN 1 YEAR	1 - 5 YEARS	5+ YEARS

### MONTHLY INCOME

Client Occupation \_\_\_\_\_ Primary \_\_\_\_\_ Secondary \_\_\_\_\_ TOTAL INCOME \_\_\_\_\_  
 Spouse Occupation \_\_\_\_\_ Primary \_\_\_\_\_ Secondary \_\_\_\_\_ TOTAL INCOME \_\_\_\_\_

### ASSETS

Type/Company	Value	Contribution
Market Value of Home(s)	_____	_____
Mutual Funds/Stocks	_____	_____
Savings Account	_____	_____
Checking Account	_____	_____
Retirement Account	_____	_____
Client Life Insurance Policy	_____	_____
Spouse Life Insurance Policy	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
ASSETS TOTAL	_____	_____

### MONTHLY EXPENSES

- Mortgage/Rent \_\_\_\_\_
- Mortgage Insurance \_\_\_\_\_
- Property Insurance \_\_\_\_\_
- Property Taxes \_\_\_\_\_
- HOA \_\_\_\_\_
- Utilities (Elec./Gas/Water) \_\_\_\_\_
- Home Maintenance \_\_\_\_\_
- Internet \_\_\_\_\_
- Cable/Streaming \_\_\_\_\_
- Groceries/Dining/Delivery \_\_\_\_\_
- Pet Expenses \_\_\_\_\_
- Car Payment \_\_\_\_\_
- Car Insurance \_\_\_\_\_
- Car Maintenance/Gas \_\_\_\_\_
- Ride Sharing \_\_\_\_\_
- Cell Phone \_\_\_\_\_
- Recreation/Hobby \_\_\_\_\_
- Subscription Service(s) \_\_\_\_\_
- Membership(s) \_\_\_\_\_
- Medical \_\_\_\_\_
- Health Insurance \_\_\_\_\_
- Personal/Self-Care \_\_\_\_\_
- Clothing \_\_\_\_\_
- Child care/Babysitting \_\_\_\_\_
- School Tuition/Materials \_\_\_\_\_

### LIABILITIES

Type/Company	Value	Contribution
Mortgage	_____	_____
2nd Mortgage	_____	_____
Car Loan	_____	_____
Credit Cards	_____	_____
Personal Loans	_____	_____
Other Debt/Loans	_____	_____
_____	_____	_____
_____	_____	_____
LIABILITIES TOTAL	_____	_____

### MONTHLY CASH FLOW CALCULATION

\_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ = \_\_\_\_\_  
 Total Income - Total Asset Contribution - Total Liability Contribution - Total Monthly Expenses = MONTHLY CASH FLOW  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_ TOTAL EXPENSES

### ESTATE PRESERVATION

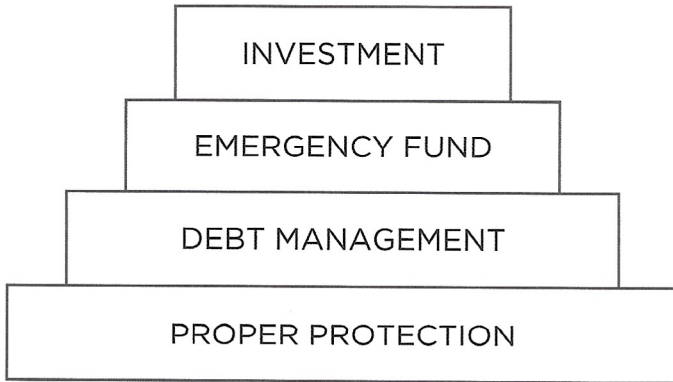
- Will  Trust  Personal Directives  Power of Attorney  Last Wishes  Guardianship  Secure Storage

Date last reviewed: \_\_\_\_\_ Who is Informed? \_\_\_\_\_

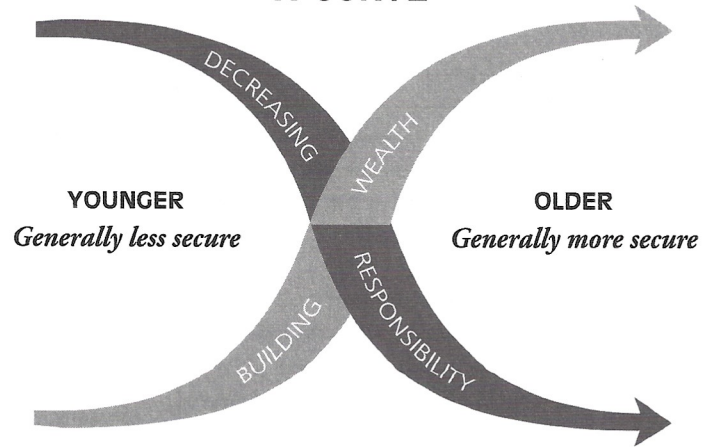
Follow-up Appointment Date \_\_\_\_\_ Client Signature \_\_\_\_\_



## FINANCIAL FOUNDATION



## X-CURVE



## D.I.M.E. METHOD

	CLIENT	SPOUSE
Debt	_____	_____
Income (x10)	_____	_____
Mortgage	_____	_____
Education	_____	_____
INSURABLE NEED	_____	_____

## MANAGED GROWTH

GROWTH	SAFETY
TAX ADVANTAGE	PROTECTION

## NOTES

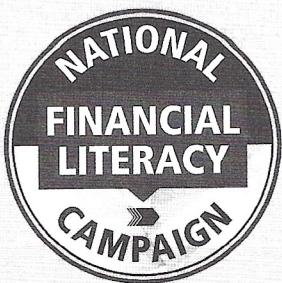


## FINANCIAL EDUCATION FOR ALL

Our mission is to help build and protect wealth for families. We want to help people move from financial insecurity to financial independence. The goal of our National Financial Literacy Campaign is to educate 30 million families by 2030.

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INCREASE  
**CASH FLOW  
& MANAGE DEBT**



# INCREASE CASH FLOW & MANAGE DEBT

*What you will learn:*

- Discover \$100 or more that you didn't know you had.
- Find out where your money is going.
- Build a real plan to be debt free faster.
- How to increase cash flow.

There are only 2 ways to increase your cash flow:

1. \_\_\_\_\_
2. \_\_\_\_\_

## PAY YOURSELF FIRST

Make your first "payment" to your family, children, and future – and then spend what's left.  
Have you saved at least 10% of this month's income yet?

## WHERE IS YOUR MONEY GOING?

### AMOUNTS I SPENT TODAY

<i>Item</i>	<i>Amount</i>

*Paying is more convenient than ever, but don't lose control of how much you spend.  
And if you pay with credit, are you able to pay it off in full?*

***Ask yourself: Did I spend my money wisely today?***

# RE-EVALUATE EXPENSES

## *Possible Monthly Savings*

1. If you receive a yearly tax refund, adjust what is taken from your paycheck.
  - Check with your HR/payroll department. \$ \_\_\_\_\_
2. Keep warmer/cooler house. \$ \_\_\_\_\_
3. Eliminate or reduce premium cable or satellite service. \$ \_\_\_\_\_
4. Use coupons (for groceries and dining out). \$ \_\_\_\_\_
5. Reduce the number of lattes/alcohol/cigarettes each month. \$ \_\_\_\_\_
6. Eat out early - choose happy hour menus. \$ \_\_\_\_\_
7. Pack your own lunch. \$ \_\_\_\_\_
8. Consider buying used cars. \$ \_\_\_\_\_
9. Re-evaluate your home & auto insurance policies on a regular basis:
  - Ex: If deductible is \$500, see how much you could save if changed to \$1000. \$ \_\_\_\_\_
10. Save by carpooling, walking, biking or taking public transport. \$ \_\_\_\_\_
11. Cancel or reduce extras on cell phone (data, features).
  - Corporate discounts \$ \_\_\_\_\_
12. If you own a cell phone, why keep the old land line? \$ \_\_\_\_\_
13. Play free video games. \$ \_\_\_\_\_
14. Cut down on online subscriptions. \$ \_\_\_\_\_
15. Cancel magazine subscriptions on automatic renewal. \$ \_\_\_\_\_
16. Cancel gym memberships you don't use. Find alternate ways to exercise. \$ \_\_\_\_\_
17. Cancel or lower accidental death and dismemberment policies. \$ \_\_\_\_\_

- 18. Cut down on shopping (clothes, gadgets). \$ \_\_\_\_\_
- 19. Credit on auto, appliances, cycles, trailer (items you would finance). \$ \_\_\_\_\_
- 20. Household services, cleaning and repair (do your own). \$ \_\_\_\_\_
- 21. Business tax deductions. \$ \_\_\_\_\_
- 22. Avoid ATM fees, checking and savings account fees, overdraft charges, bounced checks, money orders, etc. \$ \_\_\_\_\_
- 23. Be creative and refrain from overspending on gifts. \$ \_\_\_\_\_

**Potential additional cash flow each month: \$ \_\_\_\_\_**

## TAKE CONTROL OF YOUR CASH FLOW

Cost of wasting vs. investing \$6.60 per day earning 10% annually:\*

10 years = \_\_\_\_\_

20 years = \_\_\_\_\_

30 years = \_\_\_\_\_

*\*This is a hypothetical example for illustrative purposes only and is not intended to represent any specific investment. This example does not consider any costs associated with investing.*

# DETERMINE YOUR ASSETS / LIABILITIES / NET WORTH

Assets – Liabilities = Net Worth

ASSETS	COMPANY/TYPE	VALUE	MONTHLY CONTRIBUTION
Market Value of Home(s)			
Mutual Funds/Stocks			
• Options, Bonds			
• CDs, Money Market			
Savings Account(s)			
Checking Account(s)			
Retirement Account(s)			
• 401(k), 457, 403(b)			
• IRA			
• Roth IRA			
• Pension			
• Annuity			
Client Life Insurance Policy			
Spouse Life Insurance Policy			
<b>TOTALS</b>			

LIABILITIES	COMPANY/TYPE	VALUE	MONTHLY CONTRIBUTION
Mortgage			
2nd Mortgage			
Car Loan(s)			
• 2nd Car Loan			
Credit Cards			
• 2nd Credit Card			
• 3rd Credit Card			
Personal Loans			
• Line of Credit			
Other Debt / Loans			
• Student Loan(s)			
<b>TOTALS</b>			

*Transfer your totals to the Personal Financial Strategy (PFS) on page 3.*

# INCOME VS EXPENSES

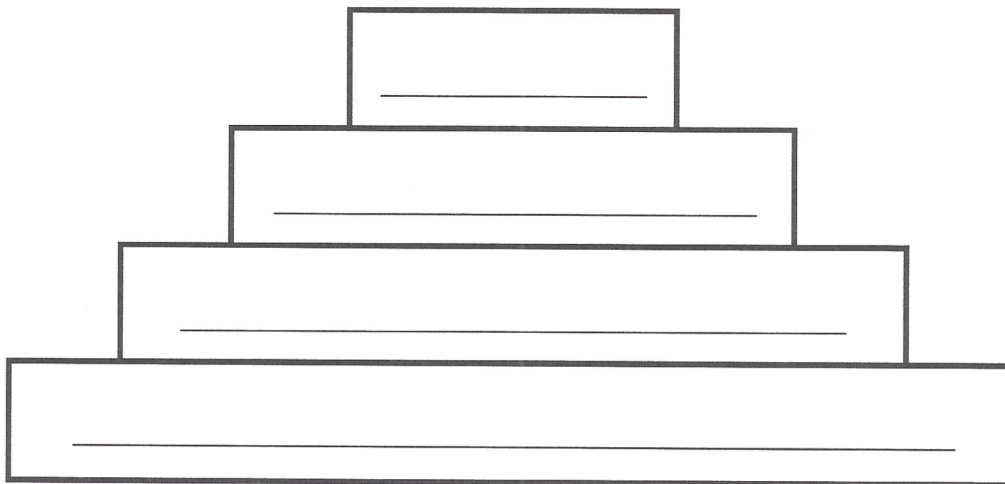
Calculate your monthly cash flow.

$$\frac{\text{Total Income}}{\text{Total Asset Contribution}} - \frac{\text{Total Liability Contribution}}{\text{Total Monthly Expenses}} = \text{Monthly Cash Flow}$$

Determine your monthly cash flow utilizing the Personal Financial Strategy (PFS) on page 3.

# FINANCIAL FOUNDATION

Like building a house, you must build it from the ground up.



# CREDIT CARD DEBT

The average American carries a credit card debt balance of over \$ \_\_\_\_\_, month after month (not including any mortgages)\*.

\*Average U.S. Consumer Debt Reaches New Record in 2020. <https://www.experian.com/blog/ask-experian/research/consumer-debt-study/>. Date accessed 28 April 2021.

# GETTING OUT OF DEBT

Make a plan to live debt free:

- Live within your means and do not increase your debt.
- Understand how your credit card works: APR, min. payment.
- Don't apply for more credit or a higher limit.
- Many credit card issuers allow you to freeze your card to prevent new purchases.
- Build the habit of using cash or debit, and work towards paying off your balance.

*\*<https://www.experian.com/blog/ask-experian/research/consumer-debt-study/>*

## DEBT ROLL-UP

Debt roll-up, or the “snowball” method, is a systematic approach of paying more than the minimum. As soon as the first balance is paid off, the freed up payment amount is used to pay down the next debt even faster. There are two approaches:

- Highest interest first – saves the most money over time.
- Smallest balance first – pay a little more in interest, but has the greatest emotional satisfaction.



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Write down your current debt accounts and begin your own debt roll-up plan.

Account Name	Balance	Interest Rate	Monthly Payment

**Increased Cash Flow:** What would an additional \$1,000 per month do for you?

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# HOMEWORK

***Connect with the person who invited you!***

- Be part of the 30M financially educated.
- Join the campaign and bring someone to the next workshop:
  - ***Preparing with Proper Protection***
  - ***Your Health & Wealth***
  - ***Understanding Asset Accumulation Strategies***
  - ***Fulfilling Long-Term Goals***
  - ***Building Savings & Wealth***
- Complete worksheets and work with a financial professional to help you improve your financial strategy.

