

Meeting 5

Budgeting, Credit, & Smart Spending Workshop

Sunday, November 23· 1:30 - 3:00pm PT
North Portland Library - Large Community Room 2A



Lia de Queiroz, *founder*

- ★ Technical Coordinator at SCS Standards
- ★ UP graduate, Environmental Policy
- ★ Side hustle lover & culinary hobbyist





Tory Tripp, *guest speaker*

- ★ Former middle and high school math teacher
- ★ Founder of FemGen Wealth
- ★ On a mission to make financial planning more accessible for the masses



Agenda

1. Welcome + introductions
2. Kahoot quiz
3. Education + worksheet
4. Discussion + Q&A
5. Next steps



About Stockpot

- ★ Founded as financial investing education club (*1st meeting: June '25*)
- ★ Meetings held monthly & are free
- ★ Sessions led by women in wealth-building professions
- ★ Where to get updates
 - Our website: <https://subscribepage.io/stockpotclub>
 - Email newsletter
 - Social media: Instagram, LinkedIn, Slack, Nextdoor, Meetup, Eventbrite



Housekeeping

1. Sign in & create a name tag
2. Meet your neighbors
3. Ask questions
4. Take notes
5. Be considerate
6. Restrooms in the hall (right side)
7. Photo consent



Introductions

★ Name

★ *Choose 1:*

- What prompted you to attend on this rainy Sunday?

Or

- What's one thing you want to get better at financially?

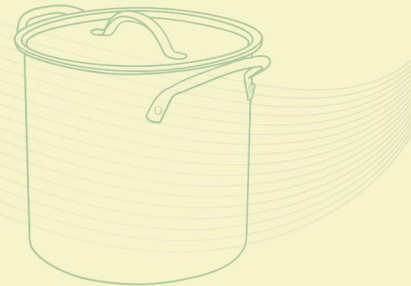


Kahoot!





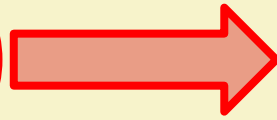
If we all know that we're supposed to save, why can only 40% of Americans cover a \$1000 emergency?



You do not rise to the
level of your goals.
You fall to the level
of your systems.

— James Clear

Without a system, we fall into intentional traps



Why do we use them?



Start with
~~Forget~~ goals.
Then, Focus on systems.

Your system



More Money!

You are
here

Your
goal



One possible system



Fixed Spending

- Rent/Mortgage
- Utilities
- Prescriptions
- Gym
- Loans*

Flex Spending

- Groceries
- Entertainment
- Hobbies
- Shopping
- Random Stuff

Short-Term Saving

- Travel
- Weddings
- Gifts
- Furniture
- Car repairs

Long-Term Saving

- Emergency Fund
- Job Loss
- Health

One possible system

Pay stub (hourly)

SMITH AND COMPANY, INC. 123 West Street Smalltown, CA 98765			
EMPLOYEE Johnson, Bob	SOCIAL SECURITY NO. XXX-XX-6789	PAY RATE 18.00 regular 27.00 overtime	PAY PERIOD 1/7/XX to 1/13/XX
EARNINGS	HOURS	AMOUNT	DEDUCTIONS
Regular	40.00	720.00	Federal W/H
Overtime	2.00	54.00	FICA
GROSS EARNINGS:		774.00	Medicare
TOTAL DEDUCTED:		213.29	CA State W/H
NET EARNINGS:		560.71	CA State DI
SICK LEAVE: 24.00 HOURS AVAILABLE			401k



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Your system is the foundation of your financial life

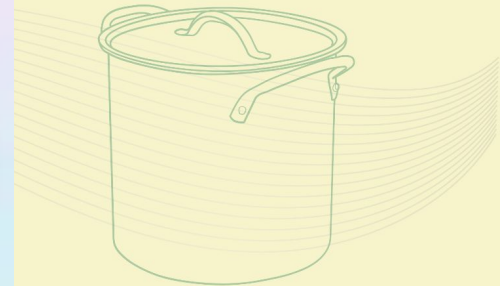
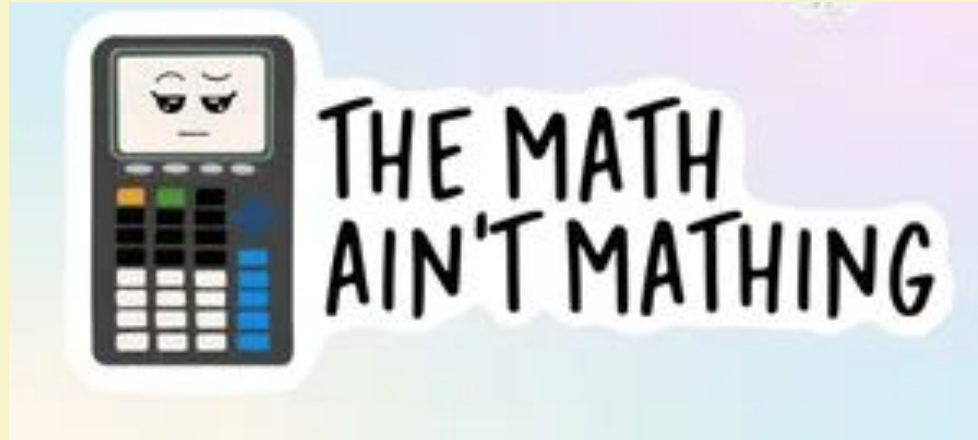


Worksheet



The nuance of credit cards

- ★ Credit card points *generally* provide 1-2% return on spending
 - If we spend \$2000 in a month, we get \$20-\$40 back
- ★ Yet we *generally* spend 10-20% more when we use them...



How they can be used responsibly



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Flex Spending

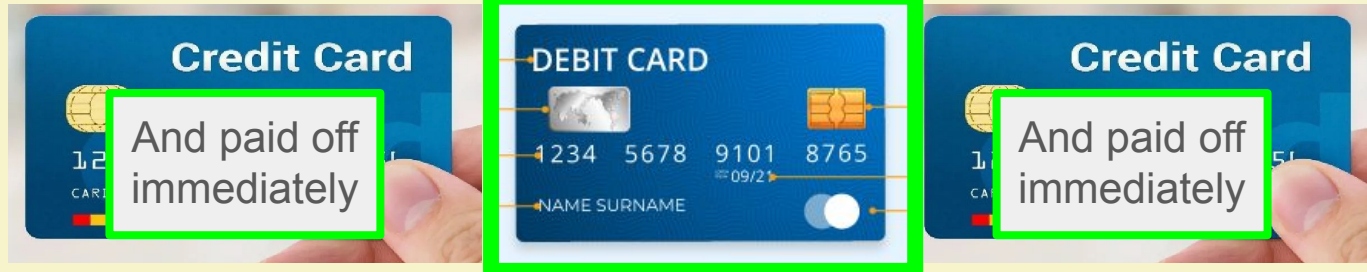
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The first five people to complete all three of their goals is entered into a raffle to win a \$10 Visa gift card!

Deadline: 12/31/2025

Now what?



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Ask & Offer



Contact

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Tory Tripp, *guest speaker*

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- ★ FemGenWealth.com



Scan to Add to Contacts

Guardian will never ask you to provide sensitive personal information, including SSN/DOB, nor login via QR codes.

Interested in working with Tory?



- ★ Clarify your values and goals
- ★ Build smart, personalized financial systems and strategies
- ★ Make money decisions that support both freedom and security



Next steps

- ★ Newsletter email w/ summary & slides (+ on website)
- ★ Slack email invitation
- ★ No meeting in December
- ★ Updates during winter break - fill out the survey!
- ★ **Meeting 6**
 - ★ **Date / Time:** Sunday, January 18, 1-2:30 PM
 - ★ **Guest Speaker:** *TBD*
 - ★ **Details:** *TBD (tax related)*

Speaker Interest Form



Member Feedback Survey

