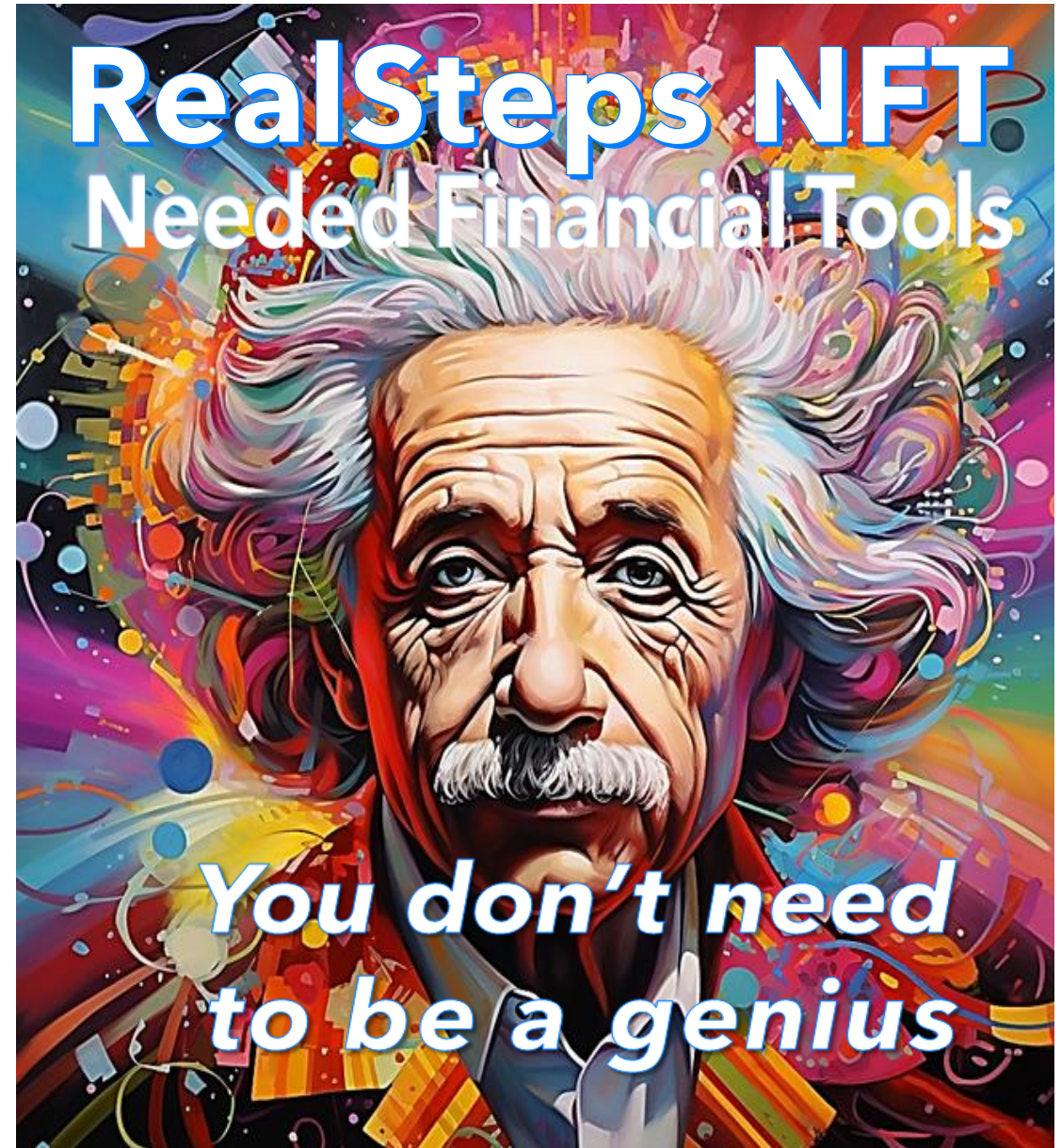
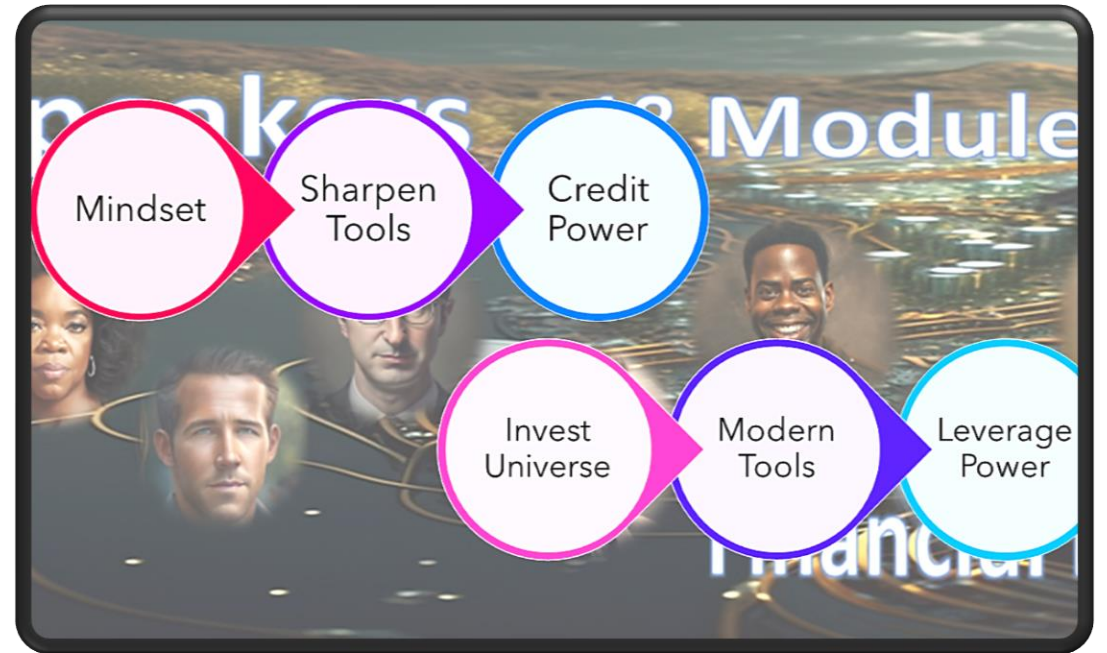


SCHOOL *OF* KNOWLEDGE

REALSTEPS
CAREER &
EDUCATION

Empowering students
through self-motivation.
Teaching financial literacy
using Edutainment
(Education + Entertainment)





Florida State Standard
aligned curriculum

**Created with
Artificial
Intelligence**

Listen to some iconic voices teach you taxes, budgeting and plan for retirement. Teaching the basics in a style unique and thought provoking.

Module #1

- **Learn to set long and short term goals.**
- **Link financial knowledge to your future success.**
- **Get in the right place to begin your journey**



Mindset

Module-1

- **Why are you taking this course?**

Financial literacy is the ability to understand and use financial concepts to make informed decisions about money. This includes understanding how to budget, save, invest, and manage debt. Taking this course will help you improve your financial literacy and make better financial decisions.

- **What is a Working Tool?**

A Working Tool is a tool that you can use to gauge, manage, and predict your money situation. This could be a spreadsheet, a budgeting app, or even just a piece of paper with some notes. The important thing is that the tool is easy to use and helps you track your income, expenses, and savings.

Module #1 Results



1-Choose Your Tool Type

You selected to use the **Excel Spread Sheet** as Your Base Budget Tool



Monthly family budget

Long-Term Goal(s)

In five years:

- I will have over 100 agents (~~working with me~~) that I have personally recruited and helped to obtain their life insurance license.
- I will have created a \$2,000 per month residual income for all these initial agents.
- I will establish a foundation that is a charitable remainder trust and fund this with life insurance on myself for continuation of this business.
- I will be a keynote speaker at an event to talk about education and personal finance.
- I will re-incorporate to pass ownership of the business to my son.

2-Stated Goals

Short-term Goal(s)

3-Stated Goals

- Continually bring in \$900 per week from business #1

This is a goal that I have been able to maintain for several month and want to continue to keep the monthly expenditures paid. There are several hours involved and time slots specific to achieving this goal.

- To continue to solicit the Personal Financial Literacy Course as it is still in BETA, and will take several months to fine tune it. It will be the tip of the spear for marketing and sales of financial services and life insurance

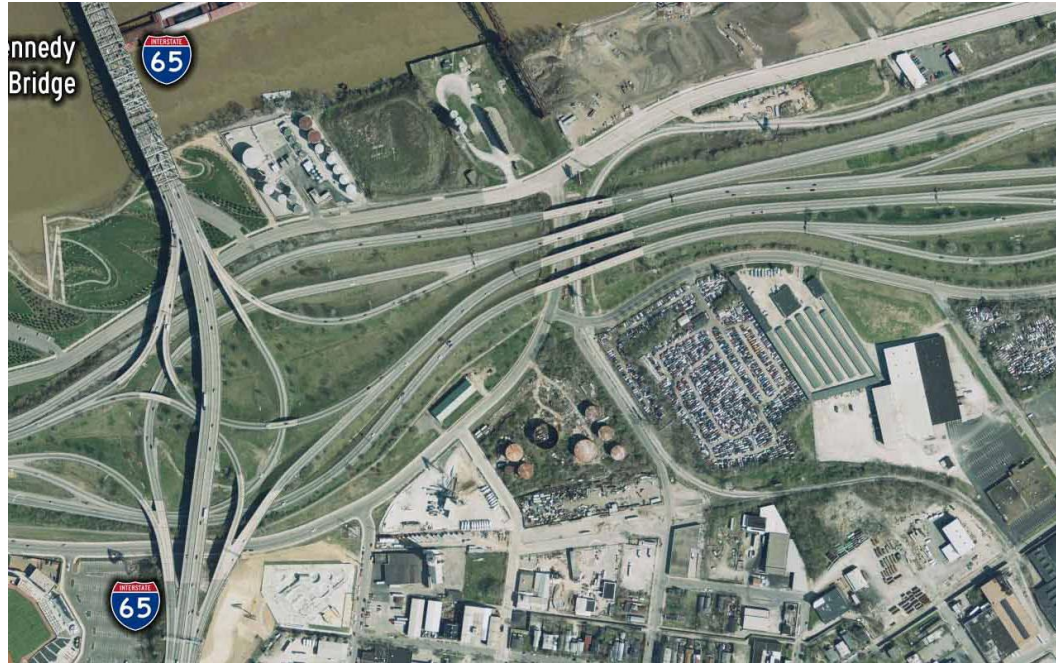
I created the course out of a necessity and now find it to be an amazing tool allowing me to cover all 3 areas of teaching financial literacy, connecting with like minds to help build, and gain new clients who don't want to learn this, they just want to get it done. Business #2 is financial services and wealth planning. This will build a residual income from the sale of Life Insurance and other financial products.

- To contact a minimum number of people per week to offer them the PFLC (Personal Financial Literacy Course). I will market to Schools, Retirement Communities, and businesses offer them 1) education on financial literacy, 2) tools and secrets about leveraging finances, and 3) service like opening retirement accounts or obtaining life insurance. And for those who just want to get it done, a retainer fee and starting the work that needs to be done.

It is a numbers game in sales and services, in order to win you have to play the numbers. What does that mean? You will get plenty of NO, NO, NO until you get a YES. Keep going and never give up if you are playing the number game. I have carved out a specific demographic to work with and have been visiting them where they live and work.

Module #2

- **Overview of course tools.**
- **Connect to Classroom.**
- **Gain your tools and roadmap**



Course Tools List

Module-2

Personal finance is a journey, not a destination. There are always new tools and strategies to learn, and the financial landscape is constantly changing. That's why it's important to continually learn about personal finance.

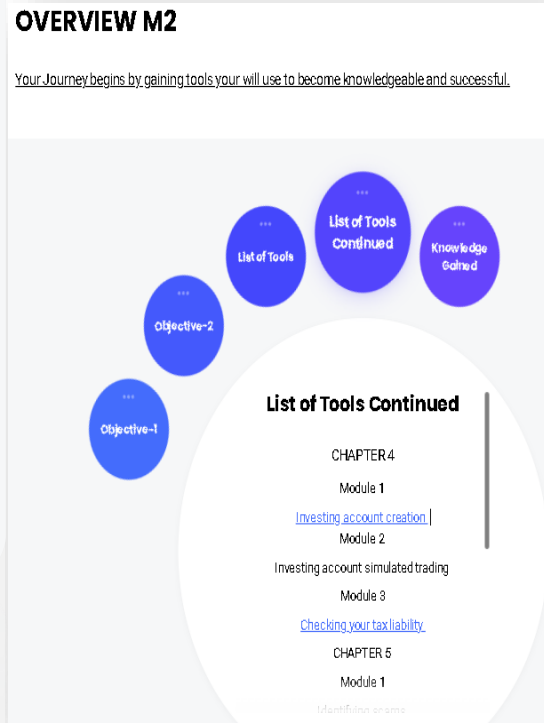
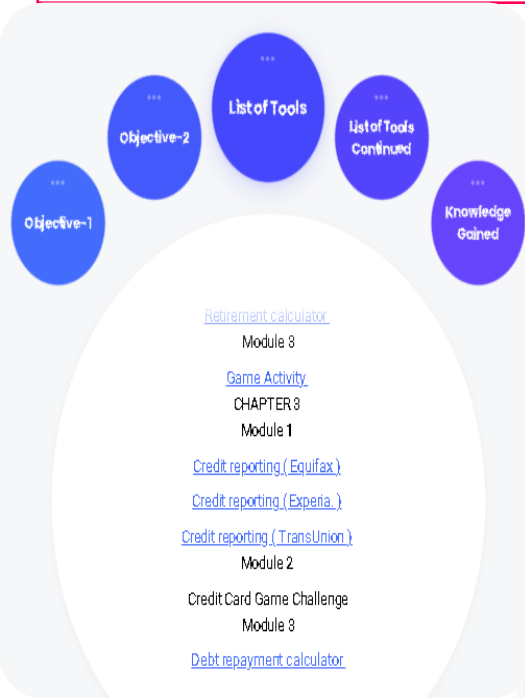
The more you learn, the better equipped you'll be to make sound financial decisions. You'll be able to protect your assets, save for your goals, and plan for your future.

Of course, learning about personal finance can be daunting. But it doesn't have to be. There are a number of resources available to help you, including this course where I have tried to put everything you need in one place. These resources are continually growing, so keep checking back in Google Classroom for updates.

Module #2 Results



1-Explore the course



2-Enter Data for Your Budget



Monthly family budget

Summary	Total projected cost	Total actual cost	Total difference
	\$5,562	\$5,467	\$95

Housing

	Projected cost	Actual cost	Difference
Mortgage or rent	\$1,200	\$1,720	↓ (\$520)
Cell Phone	\$366	\$380	→ (\$14)
Electricity FPL	\$355	\$132	↑ \$223
Water and sewer	\$227	\$150	↑ \$77
Cable	\$162	\$0	↑ \$162
Maintenance or repairs	\$100	\$100	→ \$0
Apple	\$8	\$8	→ \$0
Google Storage	\$8	\$8	→ \$0
Pest Control	\$44	\$44	→ \$0
Water Softener	\$86	\$86	→ \$0
SunRun Electric /Power	\$226	\$226	→ (\$0)
ATT Internet	\$73	\$67	→ \$6
Other	\$0	\$0	→ \$0
Total	\$2,856	\$2,921	(\$65)

Projected monthly income source

Income 1	\$3,600
Income 2	\$1,500
Extra income	\$0
Total monthly income	\$5,100

Actual monthly income source

Income 1	\$3,600
Income 2	\$1,500
Extra income	\$400
Total monthly income	\$5,500

Balance

Projected balance	(\$462)
Actual balance	\$33
Difference	↑ \$495

Module #3

- **Planning routines for success.**
- **Connect to others.**
- **Gain your tools and roadmap**



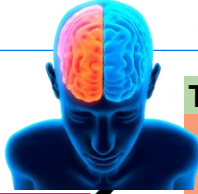
Your Success

Module-3

One part of this Module includes a crash course on becoming the best version of yourself and planning for your future with a new mindset. People don't fail because they plan to fail; they fail because they don't plan. Stepping outside your comfort zone is a key element for most to start this change.

Share the course with someone you think could benefit from this knowledge. Let's make sure you are successful from the beginning. We will come back to this activity at the end.

Module #3 Results



1-Create Your Daily Routine using 15 min. Intervals ✓

2-Add food you eat when possible. The purpose is to help *manage your energy levels* as sleep should already be incorporated. ✓

3-Share your routine with someone to help you stay accountable, daily. A MUST! ✓

Time	Action	End of action	Food	Specific food
4:30 AM	Sleep	Sleep		
4:45 AM	Sleep	Sleep		
5:00 AM	Wake up	Get in shower		
5:15 AM	In shower	Get out of shower		
5:30 AM	Exercise	Stretching +++		
5:45 AM	Morning 1 mile walk	Cont		
6:00 AM	Cont	Finish walk		
6:15 AM	Getting ready 4 Work/Job	Travel - Transit	Coffee / OJ	
6:30 AM	Work/Job	Work/Job		
6:45 AM	Work/Job	Work/Job		
7:00 AM	Work/Job	Work/Job		
7:15 AM	Work/Job	Work/Job		
7:30 AM	Work/Job	Work/Job		
7:45 AM	Work/Job	Work/Job		
8:00 AM	Work/Job	Work/Job		
8:15 AM	Work/Job	Work/Job		
8:30 AM	End Work/	Going to new Job		
8:45 AM	Change business focus	Check Media		
9:00 AM	Online Media Check	Breakfast	Eggs	
9:15 AM	Breakfast	Breakfast	Fruit	
9:30 AM	Breakfast	Breakfast	Fresh & Frozen	
9:45 AM	Breakfast	Breakfast	Sandwich	
10:00 AM	Prospecting New Clients	Prospecting New Clients		
10:15 AM	Prospecting New Clients	Prospecting New Clients		
10:30 AM	Prospecting New Clients	Prospecting New Clients		
10:45 AM	Prospecting New Clients	Prospecting New Clients		
11:00 AM	Work/Job	Work/Job		
11:15 AM	Work/Job	Work/Job		

Module #4

- **#1 tool Budget .**
- **Created and Refined.**
- **Learning to use your budget to plan.**



Calculate Your Magic Number

Module-4

Learn to use the tools in this course to understand your current financial situation, set financial goals, and create a plan to achieve those goals. I call this "calculating your magic number," which is the lowest amount of income you need to survive per month.

It's true that knowledge is power, and data is the beginning of unlocking it. With data, we can learn about the world around us and make informed decisions. We can also use data to solve problems and improve our lives. With data, we can track our spending, set financial goals, and make better financial decisions.

So next time you're feeling overwhelmed by your finances, remember that knowledge is power. And data is the key to unlocking it.

Module #4 Results



1-Expand Your Budget for Monthly Results "Finalize"

2-Calculate Your Minimum \$ amount to pay needs only per month to "Know Your Magic Number"

3-Get Results, if you are using the Excel with formulas, this will calculate automatically



Actual monthly income source			
	✓	Income 1	\$3,600
		Income 2	\$1,500
		Extra income	\$400
		Total monthly	\$5,500
Total projected cost	Total actual cost	Total difference	Total Expenses
\$5,562	\$5,467	\$95	\$5,467
\$5,562	\$5,467	\$95	
		Positive +	\$23
		Negative -	



Module #5

- **Banking and linking.**
- **Time value with your budget tool.**
- **Real-world accounts and using it as a monthly tool.**



Connecting Your Budget

Module-5

Automation is the use of technology to perform tasks that would otherwise be done manually. In the context of finances, automation can be used to pay bills, track spending, and invest money. This can free up time and mental energy, so you can focus on other areas of your life. This focuses on your short-term goals.

Understanding how to manage resources is a valuable task and we found a fun game you can play to see how you do.

Module #5 Results ✓

1-Connect your Budget to YOUR BANK. By using their online banking system or simple ensuring your amount is an accurate reflection of the live account in your budget Excel/Tool

2-Add long-term acct/items into your Budget as 2nd Page

3-Include saving for short-term goals and should include long-term financial goals to track results

4-Include all non-qualified savings and accounts that build equity



QualifiedAccounts		
401K	\$89,000.00	\$135.00
401K	\$34,000.00	\$75.00
403b	\$34,000.00	\$0.00
IRA-1	\$55,000.00	\$583.00
IRA-2	\$17,000.00	\$583.00
Roth-1	\$0.00	
Roth-2	\$0.00	
SEP-IRA	\$0.00	
TOTAL	\$229,000.00	\$1,376.00

Nonqualified	Present Value	Monthly Contribution
Main Checking Acct	\$2,250.00	
Checking acct -2	\$1,500.00	
Checking acct -3	\$1,200.00	
Savings Acct-1	\$5,700.00	\$50.00
Savings Acct-2	\$4,600.00	\$50.00
Savings Acct-3	\$2,100.00	
Savings Acct-4	\$500.00	
Investment Acct-1	\$22,000.00	\$100.00
Investment Acct-2	\$17,500.00	\$50.00
Investment Acct-3	\$1,450.00	
Crypto Wallet-1	\$550.00	
Crypto Wallet-2	\$15.00	
Crypto Wallet-3	\$1,400.00	
Crypto Wallet-4	\$2,390.00	
Crypto Wallet-5	\$15.00	
Crypto Wallet-6	\$223.00	
Main Home	\$280,000.00	
Rental-1	\$180,000.00	
Rental-2	\$0.00	
TOTAL	\$523,393.00	\$250.00

Module #6

- **Extrapolating the monthly budget.**
- **Linking your budget tool to more to expand the tool use.**
- **Long term forecasting and planning.**



Forecasting

Module-6

Extrapolating your budget further out in time will allow you to know much more than your monthly minimum. Once you have this under control you can begin to forecast and create your road map for success.

Financial planning encompasses all areas of your short-term and long-term goals, tools, assets, and needs. It can be a complex task, but it is important to have a comprehensive plan in place. This is where your accountant, tax advisor, investment advisor, and attorney can help. By working together, they can provide you with the guidance and support you need to achieve your financial goals. We will keep it simple.

Module #6 Results

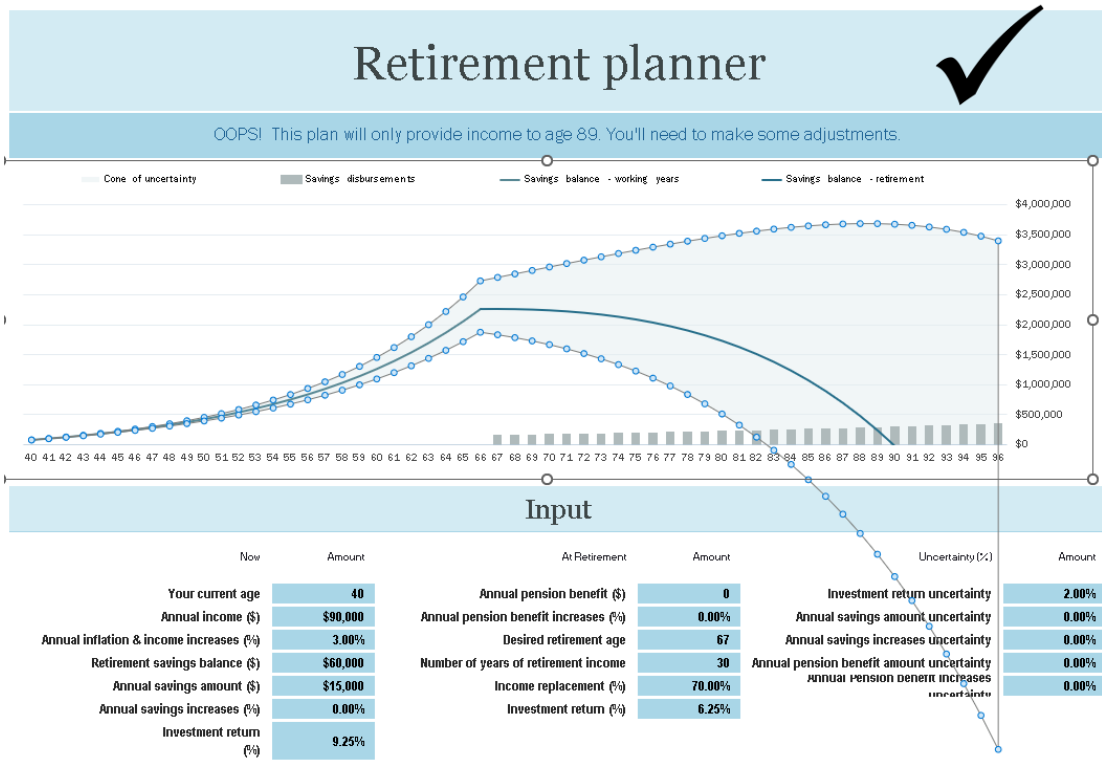


1-Plan your retirement.

Start by simply completing the Retirement Planner

2- Next add situations by change the percentages and time values to see how early or late you would like to start.

3- Work backward with your budget tool to connect your future forecast to your present day routine.

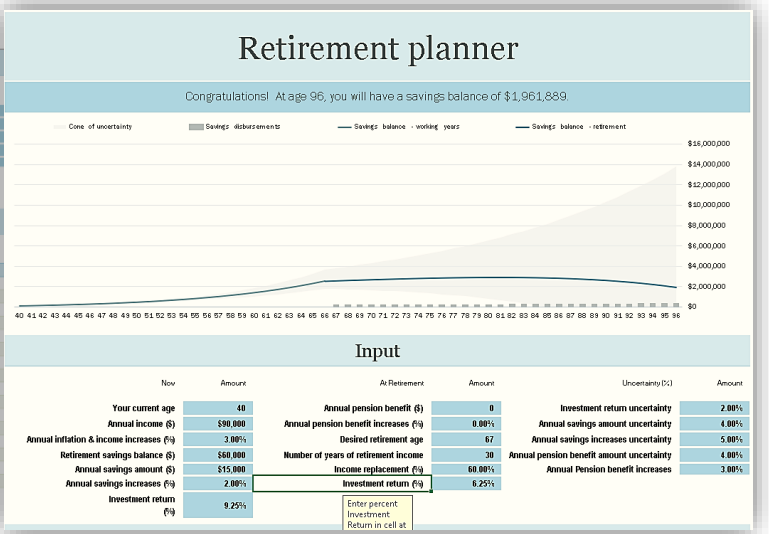


Input

Now	Amount	At Retirement	Amount	Uncertainty (%)	Amount
Your current age	40	Annual pension benefit (\$)	0	Investment return uncertainty	2.00%
Annual income (\$)	\$90,000	Annual pension benefit increases (%)	0.00%	Annual savings amount uncertainty	0.00%
Annual inflation & income increases (%)	3.00%	Desired retirement age	67	Annual savings increases uncertainty	0.00%
Retirement savings balance (\$)	\$60,000	Number of years of retirement income	30	Annual pension benefit amount uncertainty	0.00%
Annual savings amount (\$)	\$15,000	Income replacement (%)	70.00%	Annual pension benefit increases	0.00%
Annual savings increases (%)	0.00%	Investment return (%)	6.25%		
Investment return (%)	9.25%				

Chart details

Age	Salary	Balance	Interest	Year savings	Disbursement income	Pension income	Year end balance
40	\$90,000	\$0.00	\$5.50	\$5,000	\$0	\$0	\$95,500
41	\$92,700	\$95,500	\$7,451	\$5,300	\$0	\$0	\$103,301
42	\$95,467	\$193,301	\$9,591	\$5,600	\$0	\$0	\$112,462
43	\$98,284	\$292,462	\$11,993	\$5,900	\$0	\$0	\$123,003
44	\$101,156	\$393,203	\$14,664	\$6,200	\$0	\$0	\$135,004
45	\$104,085	\$495,554	\$17,623	\$6,500	\$0	\$0	\$148,505
46	\$107,074	\$600,589	\$20,875	\$6,800	\$0	\$0	\$163,526
47	\$110,126	\$708,326	\$24,437	\$7,100	\$0	\$0	\$180,047
48	\$113,244	\$818,761	\$28,327	\$7,400	\$0	\$0	\$198,149
49	\$116,429	\$931,990	\$32,565	\$7,700	\$0	\$0	\$217,920
50	\$119,684	\$1,048,025	\$37,171	\$8,000	\$0	\$0	\$239,371
51	\$123,011	\$1,167,856	\$42,165	\$8,300	\$0	\$0	\$262,502
52	\$126,413	\$1,291,481	\$47,567	\$8,600	\$0	\$0	\$287,313
53	\$130,893	\$1,419,890	\$53,397	\$8,900	\$0	\$0	\$313,814
54	\$135,464	\$1,553,083	\$59,675	\$9,200	\$0	\$0	\$342,015
55	\$140,129	\$1,691,060	\$66,421	\$9,500	\$0	\$0	\$371,916
56	\$144,891	\$1,833,831	\$73,665	\$9,800	\$0	\$0	\$403,517
57	\$149,754	\$1,981,396	\$81,428	\$10,100	\$0	\$0	\$436,818



Module #7

- **Credit from A to Z.**
- **What is most important about credit and cards.**
- **How do you take control back.**



Own Your Credit

Module-7

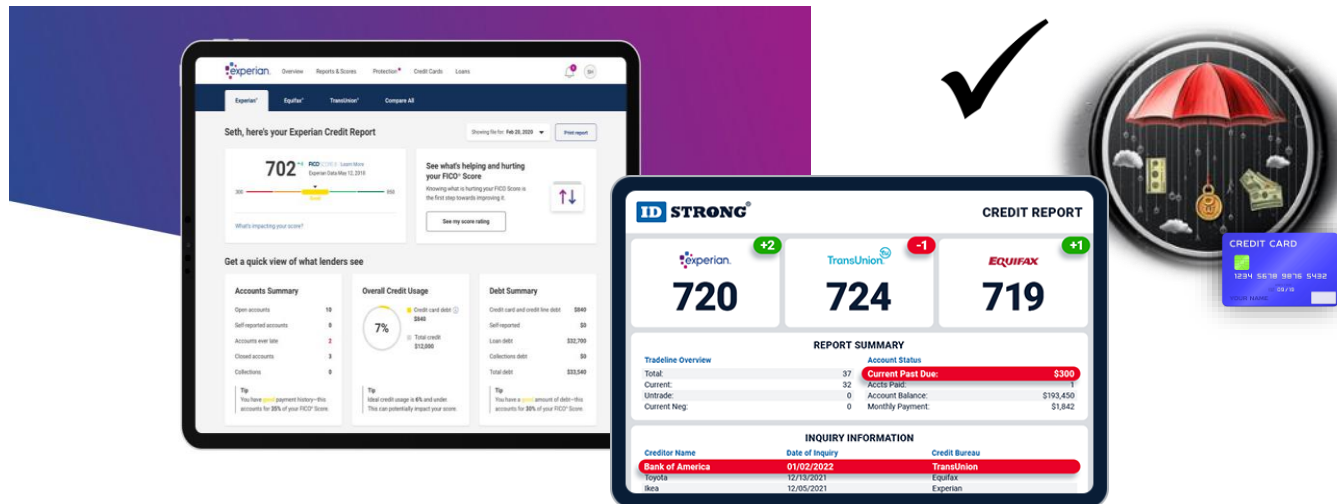
Don't let your credit card control you! Know the basics of credit and starting out right. To be in control of your credit, you should start by understanding your credit report. You can get a free copy of your credit report from each of the three major credit bureaus once a year at [AnnualCreditReport.com](https://www.annualcreditreport.com).

Once you have your credit report, check it for errors...

Module #7 Results

1- Create your credit monitoring account. Make a point to check it and even link for automatic updates.

2- Researching which one is the best for your circumstances. Already own CC, see if another one is better and access your account to monitor and compare.



The image shows two credit reports and a credit card. On the left is an Experian credit report for 'Seth' with a FICO score of 702. In the center is an ID STRONG credit report showing scores of 720 (Experian), 724 (TransUnion), and 719 (EQUIFAX). On the right is a blue credit card with a red umbrella icon. A large black checkmark is positioned between the reports and the card.



The infographic lists various credit cards and their benefits:

- CHASE**: Small business cash-back rewards: Ink Business Cash
- American Express**: For families: Blue Cash Preferred Card from American Express
- DISCOVER**: Balance transfers: Discover it Balance Transfer
- Capital One**: 0% APR offer: Capital One Quicksilver Cash Rewards
- citi**: Flat-rate cash-back: Citi Double Cash Card - 18 month BT offer
- DISCOVER**: Rotating categories cash-back rewards: Discover it Cash Back
- Bank of America**: Customer-choice cash-back rewards: Bank of America Cash Rewards
- Hilton**: Hotel rewards: Hilton Honors American Express Surpass Card
- DISCOVER**: Student credit card: Discover it Student Cash Back
- citi**: Gas rewards: Costco Anywhere Visa® Card by Citi

Source: CardRatings

3- Explore other lending and leveraging opportunities. *Unity created exclusively for this course. Raining Debt is hypnotizing, entertaining and concept driven, yet fun and calming at the same time. Play several times to understand methods of rapid debt reduction.*

Module #8

- **How to get out of debt quickly.**
- **Learn paying off credit cards with our game and score lowest to win.**
- **Using your credit power.**



Pay Off Debt

Module-8

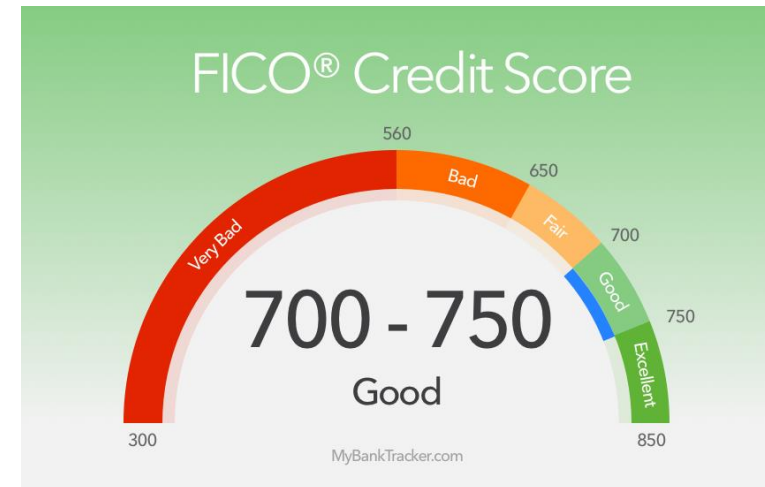
There are a few effective methods for paying off debt quickly. Knowledge is power, and the key to using and leveraging credit and debt is to understand your options.

- **The debt snowball method**
- **The debt avalanche method**

Module #8 Results

1-Apply for your credit card, after researching which one is the best for your circumstances. .

2- Already own CC, see how increasing or decreasing the amount can impact your score.



3- Play the credit card pay off game, titled "Raining Debt". Unity created exclusively for this course. Raining Debt is hypnotizing, entertaining and concept driven, yet fun and calming at the same time. Play several times to understand methods of rapid debt reduction.

Module #9

- **What are benefits to keeping your score high.**
- **Using your monitoring account with automation.**
- **Know when to leverage and when it is too much.**



Monitoring & Planning

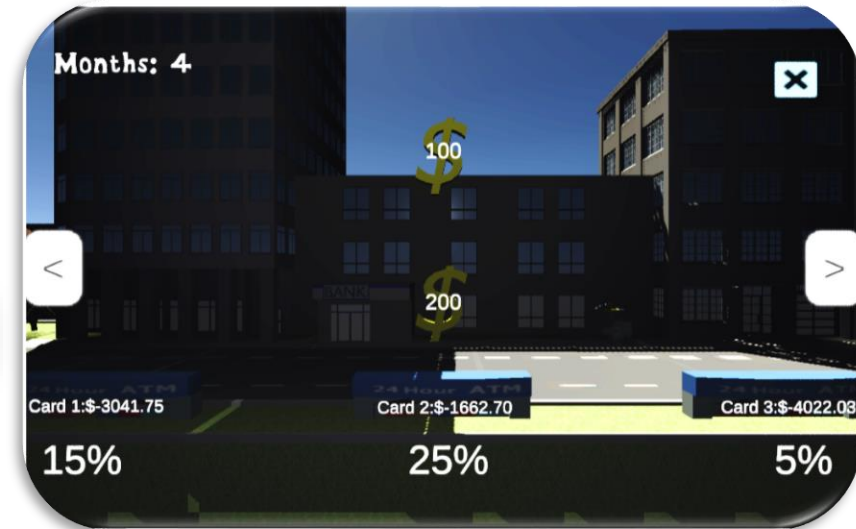
Module-9

Keep your score high, this will help you to qualify for loans and other forms of credit, and it will also give you peace of mind knowing that your credit is in good shape.

Module #9 Results

1- Include your new items (CC) into your budget as needed.

2- Research how debt can be leveraged to accumulate wealth.



3- Play the credit card pay off game, titled "Raining Debt". Unity created exclusively for this course. Raining Debt is hypnotizing, entertaining and concept driven, yet fun and calming at the same time. Play several times to understand methods of rapid debt reduction.

Module #10

- **Intro, to the investment world.**
- **Fundamental vs Technical .**
- **Types of investment accounts.**



Open an Investment Acct.

Module-10


There are many reasons to open an investment account. You can grow your money over time, save for retirement, reach a financial goal, diversify your investments, take advantage of tax benefits, and have more control over your finances.

When opening an investment account, it's important to do your research and choose the right account for your needs. There are many different types of investment accounts available, so it's important to compare your options and find the one that's right for you.

Module #10 Results

1- Research types of investment accounts in preparation for opening.

2- Create Your Investment Account(s) according to your financial goals and needs

401(K)	VS	IRA
<ul style="list-style-type: none">• Employer-sponsored retirement plan• Contribution limit is higher than the limit for IRAs• Fewer selection of investments• Many 401(K)s offer the option to borrow against funds		<ul style="list-style-type: none">• Individual retirement plan set up through a retail brokerage firm• Contribution limit is lower than the limit for 401(K)s• Wide selection of investments• IRAs do not offer the option to borrow against funds



Money Market Fund	VS.	Savings Account
<p>An investment fund where money from many people is pooled together and invested in high-quality, short-term securities</p> <p>Not insured by the FDIC but heavily regulated by the SEC</p> <p>Less risk and tend to have better returns than an interest-bearing savings account, but returns are not guaranteed</p> <p>Variable interest rates</p>	<p>--</p> <p>--</p> <p>--</p> <p>--</p>	<p>A safe place to store funds for your future or an emergency</p> <p>Insured by the FDIC</p> <p>Best for more modest sums of money</p> <p>Typically a fixed interest rate</p> <p>Interest accumulates over time</p>

BOTH Early withdrawal penalties generally apply if you withdraw before the age 59½

BOTH If you withdraw before the age 59½



Investopedia

Investopedia



Module #11

- **Understanding and applying asset allocation**
- **How time value is measured and gaged.**
- **Types of investing and styles**



Portfolio Allocation

Module-11

The process of dividing your investments among different asset classes, such as stocks, bonds, and cash. The asset allocation decision is a personal one. The allocation that works best for you changes at different times in your life, depending on how long you have to invest and your ability to tolerate risk.

Factors to consider when determining your investment portfolio allocation:

- **Time horizon:** How long do you have until you need to use your investment money?
- **Risk tolerance:** How much risk are you comfortable taking with your investment money?
- **Goals:** What are your investment goals?

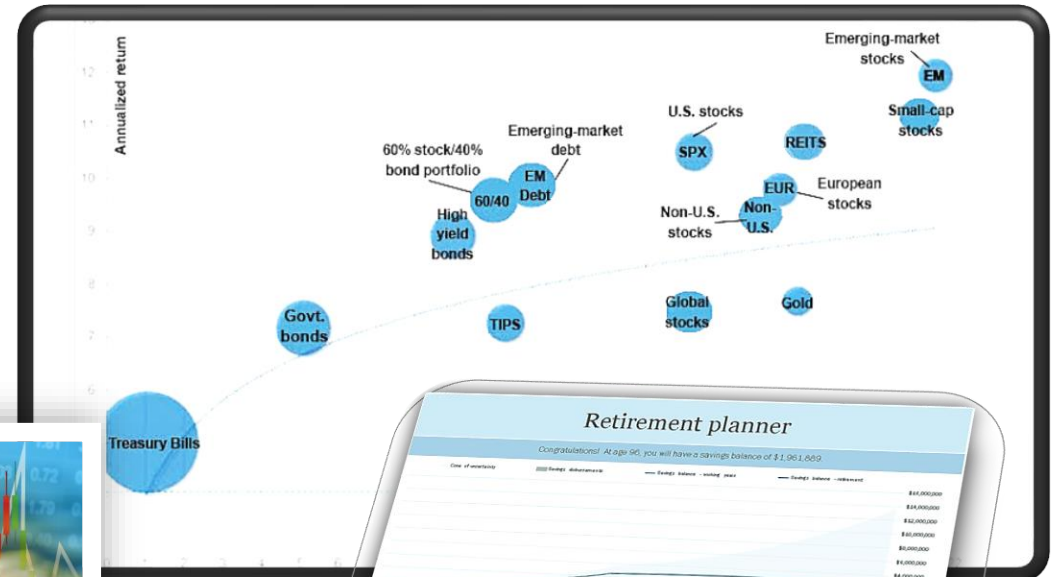
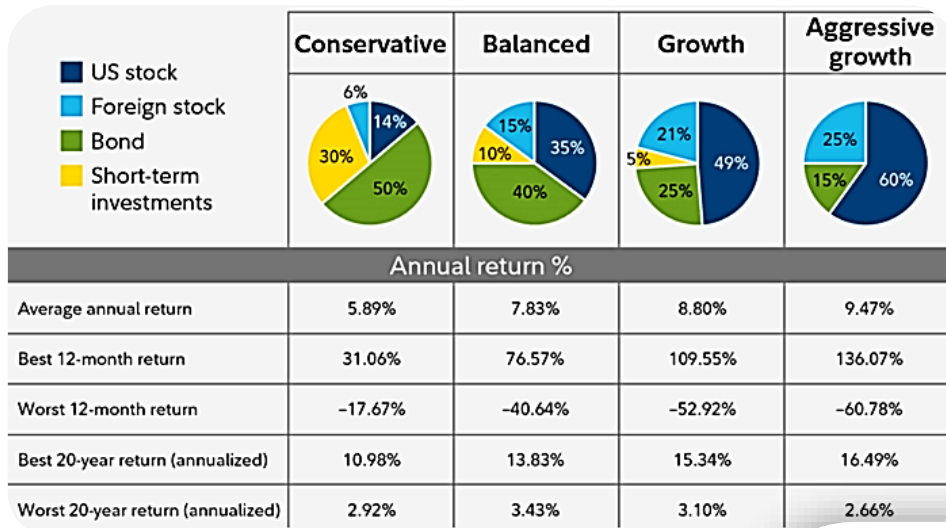
Common asset allocation strategies:

- **Aggressive:** This strategy allocates a large percentage of your portfolio to stocks.
- **Moderate:** This strategy allocates a mix of stocks and bonds.
- **Conservative:** This strategy allocates a large percentage of your portfolio to bonds.

Module #11 Results

1- Create your asset allocation. ✓

2- Calculate an average rate over a long term time frame to mirror your original Retirement Plan from module #6. Use total amount or an age.



Module #12

- **What is risk in investing?**
- **Understanding risk tolerance and what is yours risk tolerance.**
- **Connecting risk to portfolio management + asset allocation.**



Risk & Types of Investing

Module-12

Investment styles are important to understand so that you can choose investments that are suitable for your personal needs and risk tolerance.

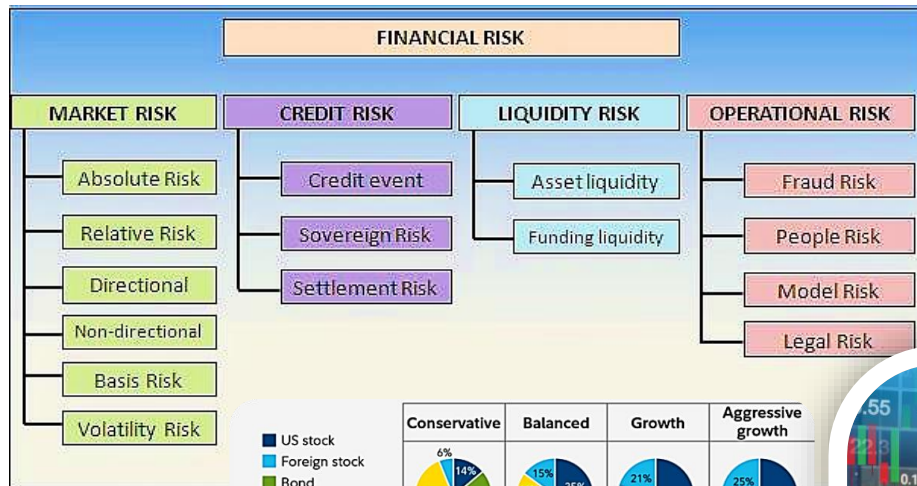
- **Active investing:** This style involves actively picking stocks or other investments that the investor believes will outperform the market
- **Passive investing:** This style involves investing in index funds or ETFs that track a specific market index, such as the S&P 500.
- **Growth investing:** This style focuses on investing in companies that are expected to grow their earnings at a faster rate than the market average.
- **Value investing:** This style focuses on investing in companies that are trading at a discount to their intrinsic value.
- **Dividend investing:** This style focuses on investing in companies that pay high dividends.

The best investment style for you will depend on your individual circumstances and risk tolerance. If you are not sure which style is right for you, it is a good idea to speak with a financial advisor.

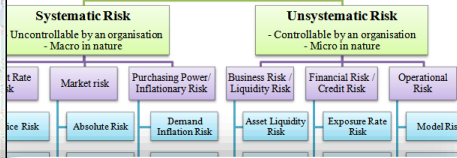
Module #12 Results ✓

1- Understand and Define Your Risk Tolerance. This must now correspond to your previous asset allocation.

2- Distinguish between Investing and Trading. Define the level of risk within each while quantifying time frames. Consider the work difference required for each type and risk levels.



Types of Risk in Finance



	Conservative	Balanced	Growth	Aggressive growth
Annual return %	5.89%	7.83%	8.80%	9.47%
Best 12-month return	31.06%	76.57%	109.55%	136.07%



Warren Buffett

NET WORTH
\$16 BILLION

Investor

- One of the most successful investor ever lived
- Owns Berkshire Hathaway, a conglomerate worth \$496 Billion
- Adheres to the style of 'value-investing'
- Lives a frugal lifestyle

George Soros

NET WORTH
\$8.3 BILLION

Trader

- Known as 'The man who broke the Bank of England' by shorting the pound sterling
- Short-term speculator
- Has a 'contrarian' mindset
- Applied 'Theory of Reflexivity' into the market, which became his crowning jewel

Module #13

- **Finance meets Technology?**
- **Using FinTech Tools.**
- **FinTech, DeFi / Decentralized Finance and virtual currencies.**



FINTECH

Module-13

Fintech is a portmanteau of 'financial technology'. It refers to the application of technology to improve and automate financial services and processes. Fintech companies use technology to provide financial services in a more efficient and convenient way.

Fintech is a rapidly growing industry, and it is having a major impact on the way we manage our finances. Fintech companies are disrupting traditional financial institutions, and they are providing new and innovative financial services to consumers.

As you can see, fintech is a wide-ranging field that encompasses many different technologies. Cryptocurrencies are just one of the many ways that fintech is being used to improve financial services.

Module #13 Results ✓

1- Research, access and open and fintech account. Link it to an account like your bank or CC.

Overall Downloads	App Store Downloads	Google Play Downloads
1 Google Pay	1 PayPal	1 Google Pay
2 PhonePe	2 Alipay	2 PhonePe
3 PayPal	3 Cash App	3 PayPal
4 Cash App	4 PayPay	4 IQ Option
5 Alipay	5 Venmo	5 Google Pay for Business
6 Venmo	6 Credit Karma	6 Mercado Pago
7 IQ Option	7 MoMo	7 Binomo
8 PayPay	8 Robinhood	8 ExpertOption
9 Mercado Pago	9 Zelle	9 BHIM
10 Google Pay for Business	10 d Pay	10 Cash App

2- Understand the type of security and encryption use in these services. Know the procedure for securing these account using 2 factor authentication.

3- Research crypto currency and consider opening an account. This asset class is at the top of the risk spectrum.



Module #14

- **Types of Tax**
- **Dynamics of filing .**
- **Accounts and the complete picture when planning.**



TAXES

Module-14

Taxes are an important part of financial literacy because they can have a significant impact on your financial well-being. Understanding how taxes work can help you make informed financial decisions, such as how much to save for retirement or how much to invest in your home.

What can taxes impact?

Taxes can affect your income

Taxes can affect your investments

Taxes can affect your retirement planning

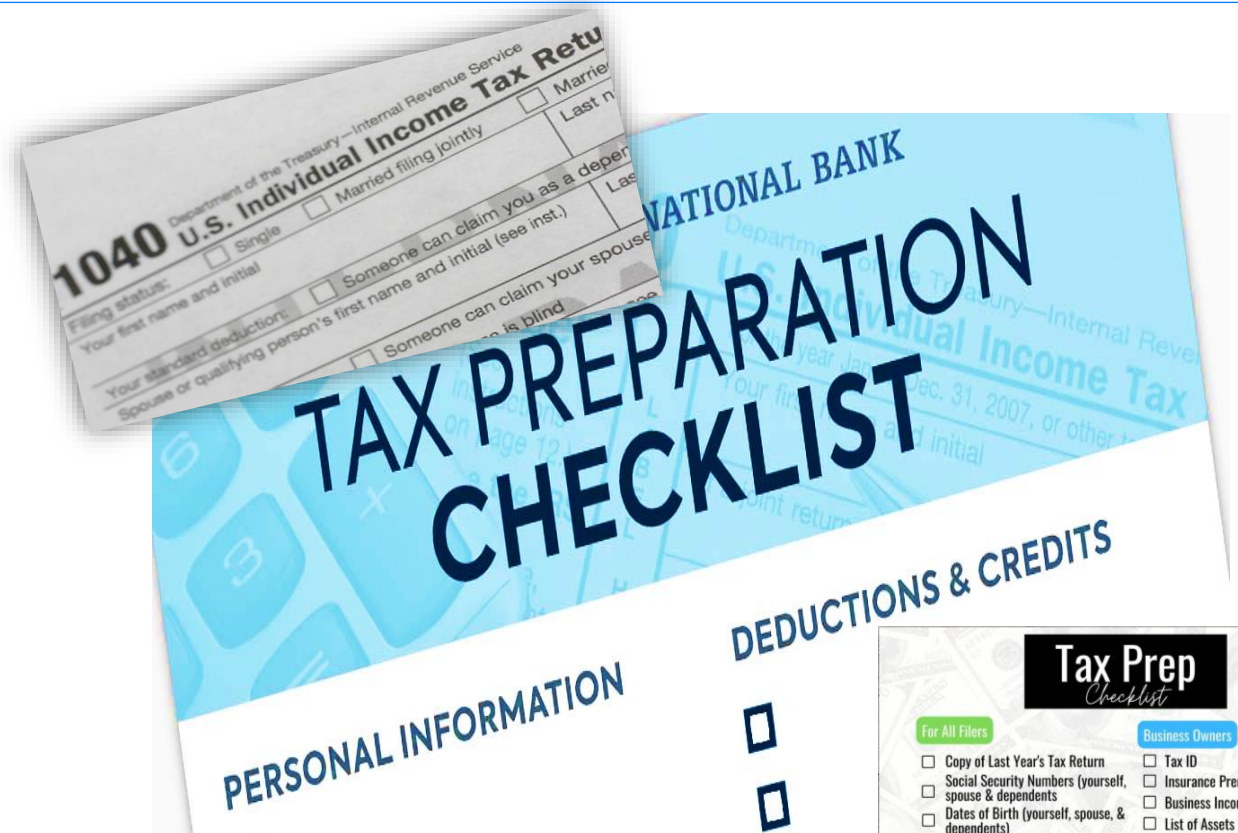
Taxes can affect your estate planning

Module #14 Results ✓

1- Complete some simple forms and get your tax return completed and filed or reviewed for maximized results.

2- Learn to use Tax Software so you can know the details. Tax Cuts or Turbo Tax are great programs.

3- Understand your tax bracket and see how you can plan your taxes before you file your taxes.



Tax Prep Checklist

For All Filers	Business Owners
<input type="checkbox"/> Copy of Last Year's Tax Return	<input type="checkbox"/> Tax ID
<input type="checkbox"/> Social Security Numbers (yourself, spouse & dependents)	<input type="checkbox"/> Insurance Premiums & Expenses
<input type="checkbox"/> Dates of Birth (yourself, spouse, & dependents)	<input type="checkbox"/> Business Income & Expenses
<input type="checkbox"/> Bank Accounts/Routing #s	<input type="checkbox"/> List of Assets & Equipment
<input type="checkbox"/> Loan Statements	<input type="checkbox"/> Mileage Logs
Income	Deductions
<input type="checkbox"/> W-2s	<input type="checkbox"/> Medical/Dental Expenses
<input type="checkbox"/> 1099s for All Forms of Income	<input type="checkbox"/> Health Insurance Payments
Home & Rental Properties	<input type="checkbox"/> IRA and HSA Contributions
<input type="checkbox"/> 1098s: Interest on Mortgage, Equity or Student Loans	<input type="checkbox"/> Vehicle Purchase Sales Tax
<input type="checkbox"/> Paid Real Estate Taxes	<input type="checkbox"/> Childcare Expenses
<input type="checkbox"/> Insurance Premiums	<input type="checkbox"/> Job Search Expenses
<input type="checkbox"/> Energy Efficient Upgrade Receipts	<input type="checkbox"/> Moving Expenses
<input type="checkbox"/> Rental Income	<input type="checkbox"/> Amount Paid for Last Year's Tax Prep
<input type="checkbox"/> Mileage & Receipts for Rental Repairs & Upgrades	<input type="checkbox"/> Educational Expenses (Loan Interest, Supplies, Tuition)
Donations	Other Miscellaneous
<input type="checkbox"/> Charitable Contribution Receipts	<input type="checkbox"/> Estimated Tax Payments (self-employed)
<input type="checkbox"/> Volunteer Expense Deductions	<input type="checkbox"/> IRA/401K Total Contributions

Module #15

- **Social Security Number vs. Employer Tax Number.**
- **Types of incorporation.**
- **Why you should own a business.**



Businesses

Module-15

How is a business important to learning financial literacy?

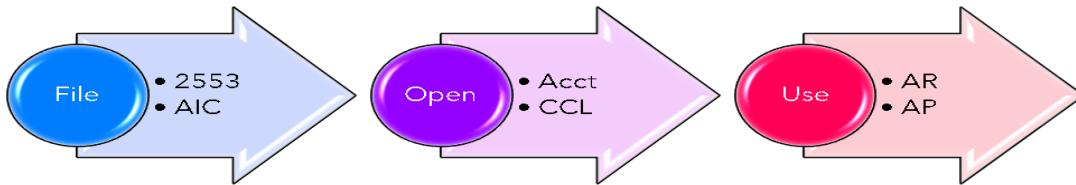
By facing the challenges of running a business, you'll gain a deeper understanding of financial concepts and how they apply to the real world. This knowledge will be invaluable for your personal financial well-being, as well as your business success.

- How to manage cash flow
- How to make financial decisions
- How to understand financial statements
- How to deal with risk

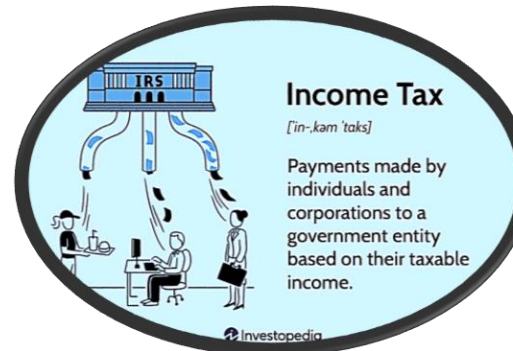
Module #15 Results ✓

1- Understand the mindset of receiving income to your social security number or your tax ID number.

2- Learn the process of applying for a federal ID number. (f2553 & Articles of Incorporation) Next, determine the best business type for your needs.



3- If opening a business, continue research on State and other requirements your business may be required to meet. It should have a bank account etc...



Module #16

- **Types of individual retirement accounts.**
- **Employer retirement accounts.**
- **Maximizing tax advantages using multiple accounts.**



IRA (Individual Retirement Account)

Module-16

Is a tax-advantaged retirement savings account that can be opened by anyone with earned income. There are two main types of IRAs: traditional IRAs and Roth IRAs. Traditional IRAs offer tax deductions on contributions, while Roth IRAs offer tax-free withdrawals.

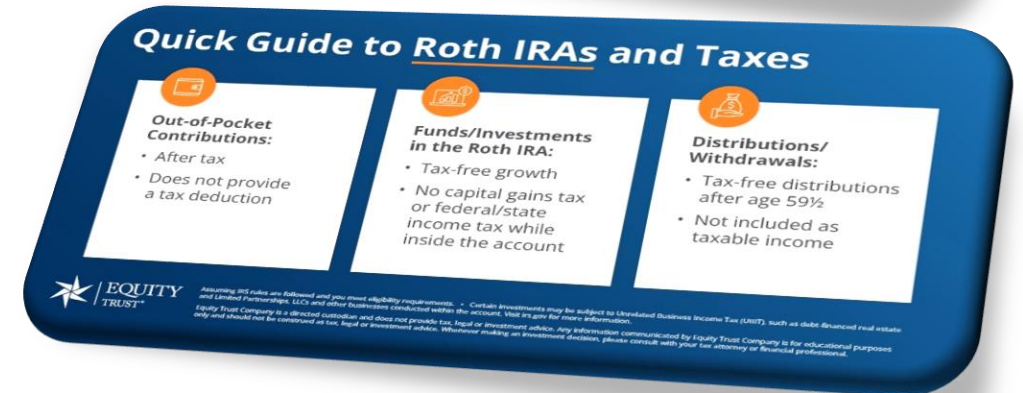
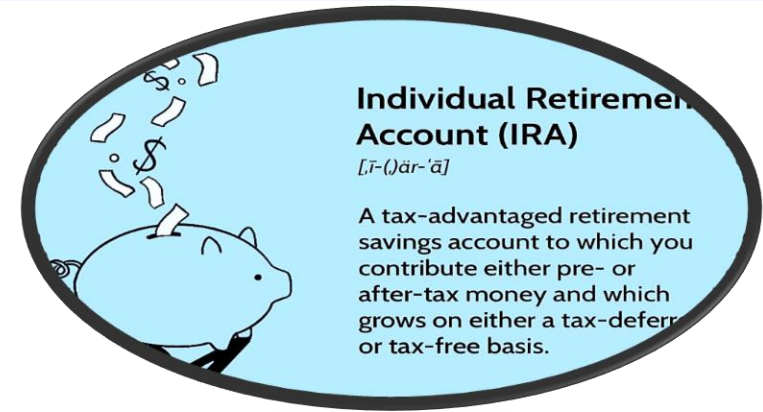
Whether or not an IRA is right for you depends on your individual circumstances.

Module #16 Results ✓

1- Open an Individual Retirement Account. After researching the difference between a Roth and Traditional. You can own both.

2- Learn the other types of IRAs available to business owners to know the max amounts you could contribute.

3- Understand how to max out on employer 401Ks and pensions. See why time, compounding with tax free are a winning combination over the long term.



Module #17

- **Planning is in the legal documents.**
- **Coordination of document & titling.**
- **Estate planning Wills & Trust.**



Titling of Documents

Module-17

Wills and trusts are important to financial literacy because they allow you to control how your assets are distributed and controlled after you die. This can be important for a number of reasons, including legal and tax implications.

Wills and trusts can also help you minimize estate taxes. By transferring assets into a trust, you can often avoid the estate tax altogether.

Module #17 Results ✓

1- Research Title (or titling) of documents. There are many items you should hold in your personal name and others that are better owned by your business, a Trust or someone else.

2- Draft Your Will & Trust, using all present day values. This will be a revocable in type and not an irrevocable. Research estate transferring and probate.

3- Dive deeper into legal documents like POA (Power of Attorney) vs DPOA (Durable POA) and how this can impact estate planning and family planning.



Module #18

- **Planning is in the legal documents, especially life insurance.**
- **Life insurance as an investment vehicle.**
- **Building generational wealth.**



Financial Protection

Module-18

Life insurance is a strong tool for protecting your family because it can provide financial security in the event of your death.

Life insurance is a good fit for financial planning because it can help you achieve your financial goals; for example, if you're saving for retirement, life insurance can help you reach your goal faster. Or, if you're trying to pay off debt, life insurance can help you free up cash flow so that you can make larger payments.

Module #18 Results ✓

1- There are a few proven ways to build generational wealth and keep it. Using life insurance is the best per dollar method for leveraging and replacing your wealth after estate tax.

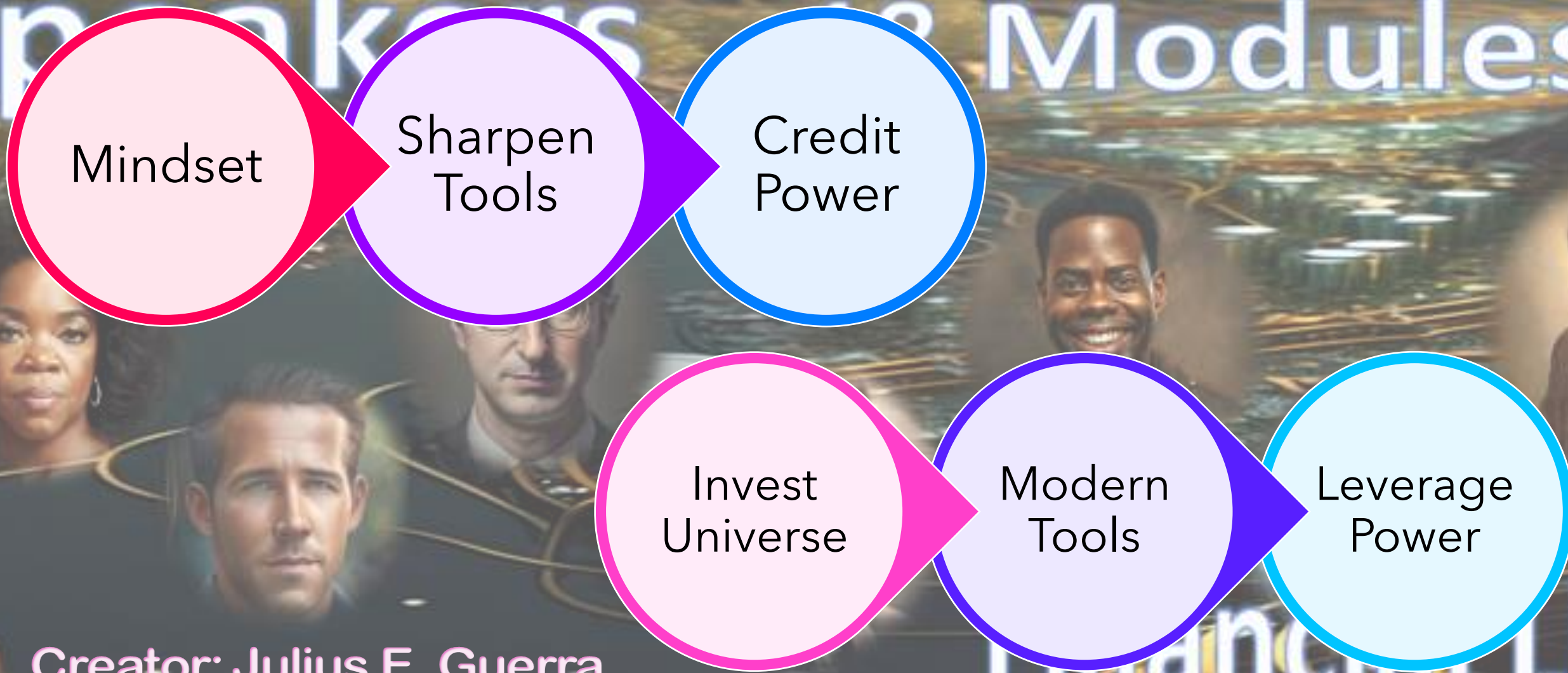
3- Access the life insurance tool to play with amount vs. cost. Get an idea how it completes or fits within your financial plan. Contacting a licensed agent is the best way to obtain to right type(s).

2- Research types of life insurance and taxation of life insurance to ensure it is not mis-structured. This should be tax free to your heirs. It can also be used as a financial instrument to leverage debt and credit.





Speakers 12 Modules



Creator: Julius E. Guerra
MisterG3234@gmail.com

Financial L

**Learn to
Coordinate
14 Tools**

BUDGET

1-Success Routine

2-Access to Education

3-Checking & Savings

4-Credit Card W/ Monitoring

5-FinTech Banking

6-Crypto Wallet & Security

7-Monthly \$ Progress & Tools +Support

8-Invest. Long-Short Acct(s)

9-Business Entity

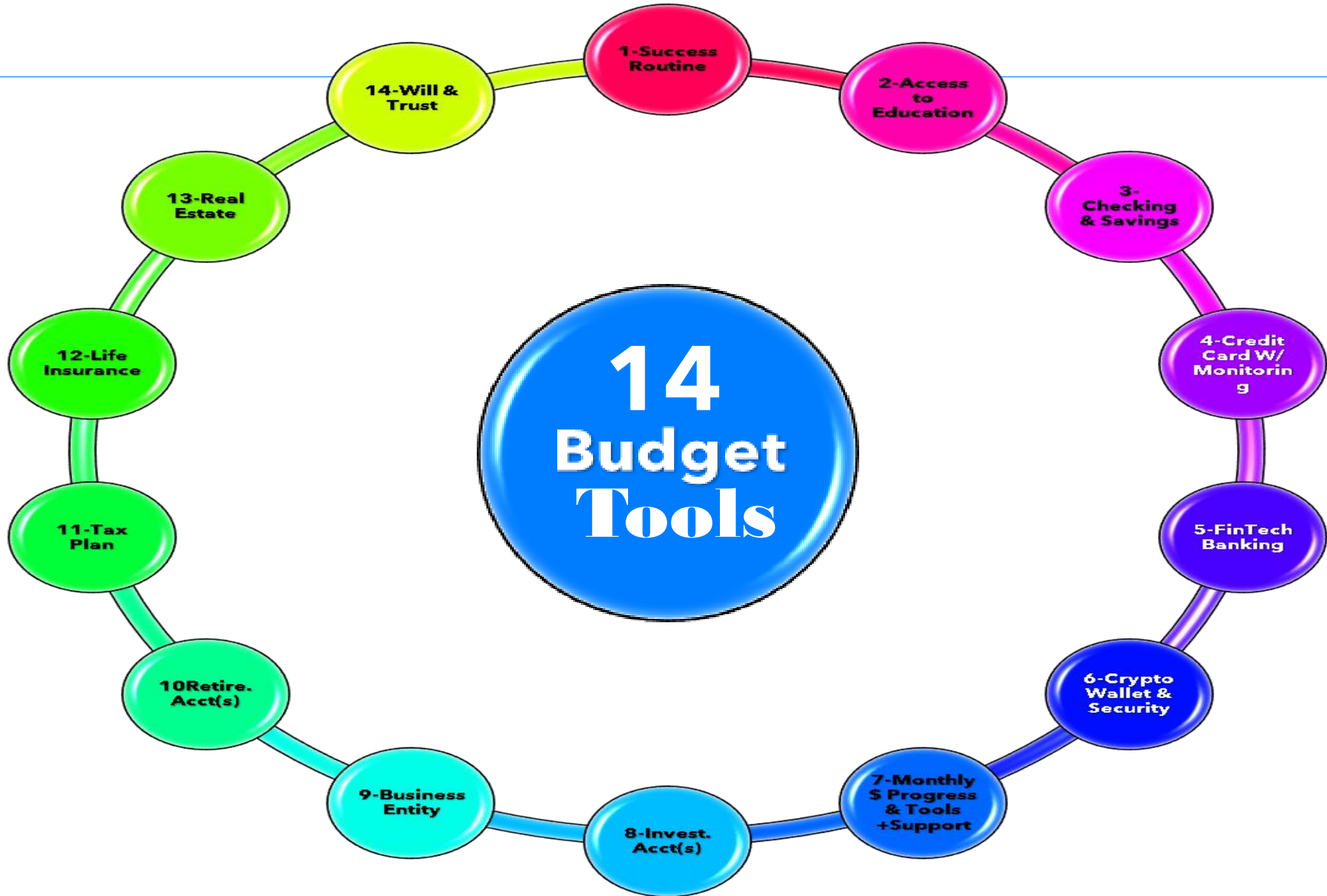
10Retire. Acct(s)

11-Tax Plan

12-Life Insurance

13-Real Estate

14-Will & Trust +



SCHOOL *OF* KNOWLEDGE

