



THE IMPORTANCE OF MONEY



Presented By:
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Personal Finance Author
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A hand is shown from the left, dropping a coin into the top of a pink piggy bank. The piggy bank is on a light-colored wooden surface. A dark blue rectangular box is overlaid on the image, containing the text 'Financial Wellness Defined' in white.

Financial Wellness Defined



A position of health, not wealth



Spending less than you make



Addressing stress by having a plan in place



Controlling your money, not letting
it control you



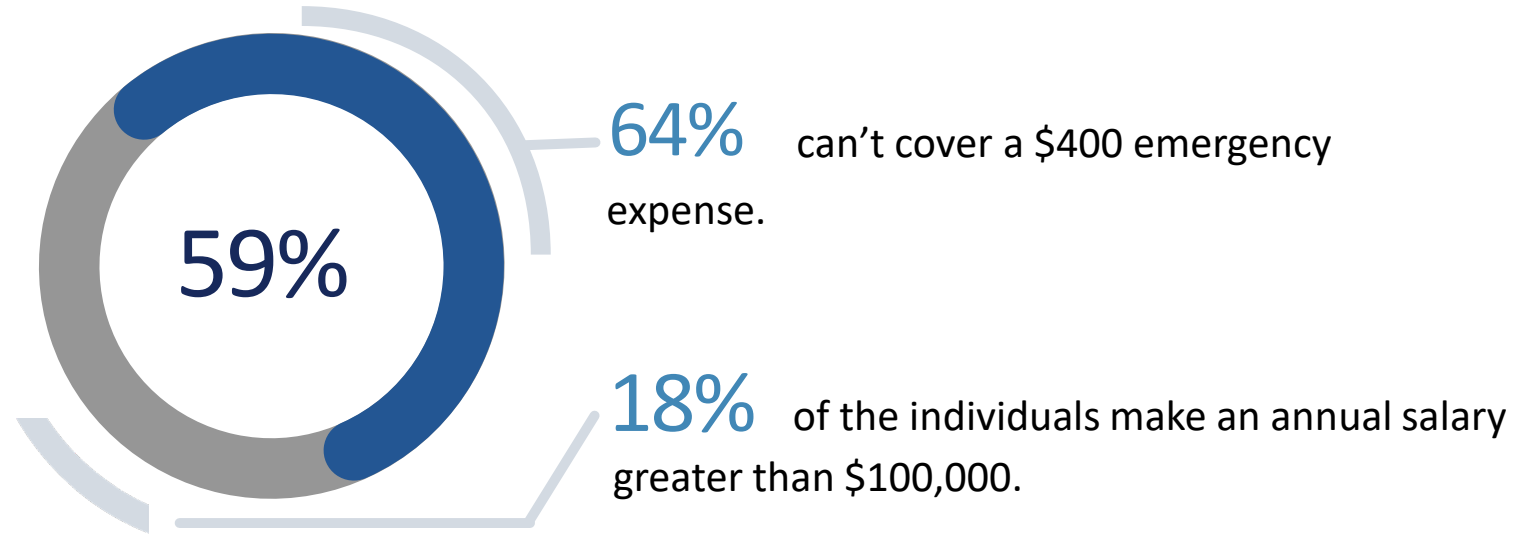
Individual empowerment by having the
knowledge and confidence to
make informed financial decisions

Why Financial Wellness Is Important



Financial matters like these are the top cause of stress, showing a clear disconnect in our interpretation of money and value.

59% of Americans admitted to living paycheck to paycheck.





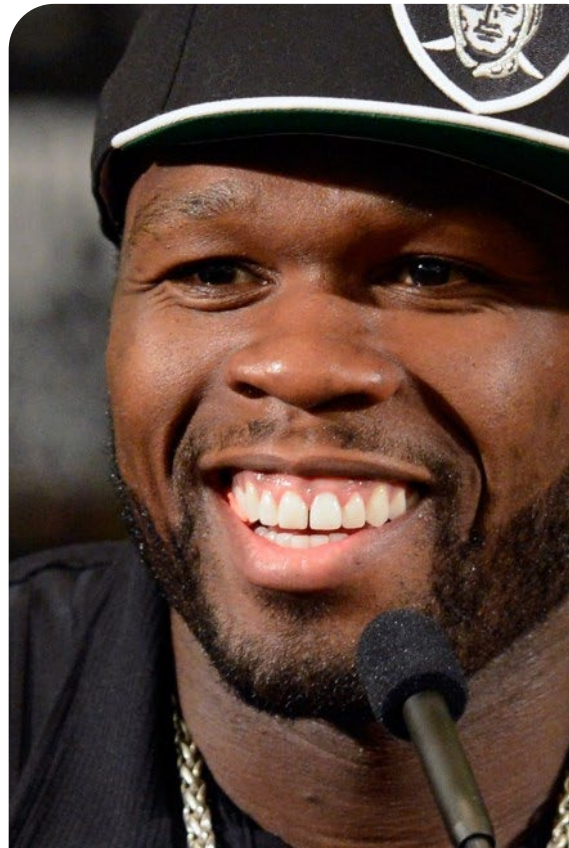
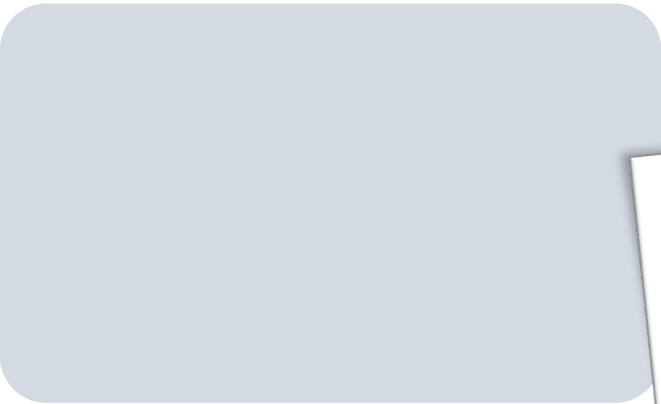
MY STORY

Spend

Less

Than You

Earn



1

Emergencies







2

Eliminate
Debt

The True Cost Of Debt

Upgrade your
living room and
charge \$5,000



The interest rate is
18% and you just
pay the minimum
amount each month
– 2.5% of the
balance



How long will it take to pay this off?



Over 22 years!

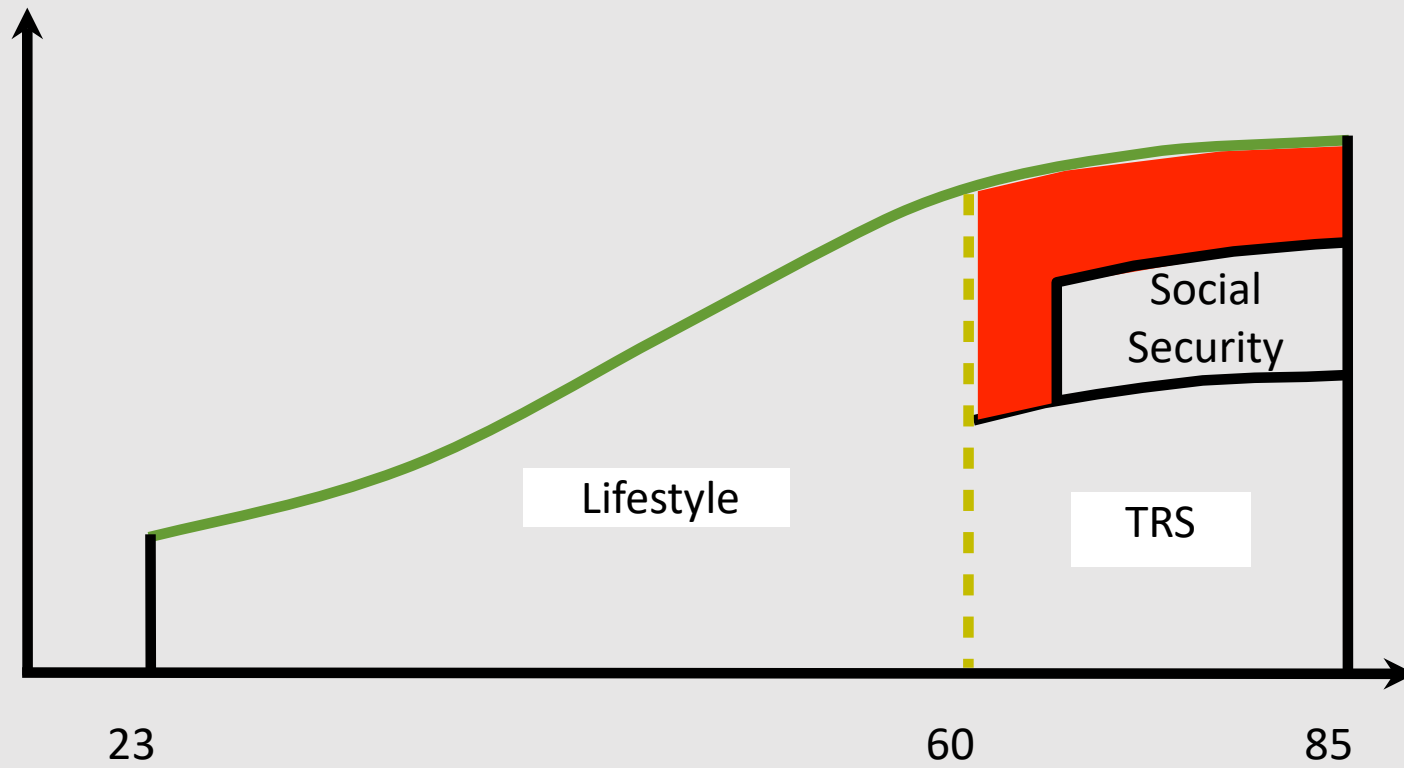
By the time this is paid off,
it would have cost almost

\$12,000 –

more than double what
was originally borrowed!

3

Retirement



4

Protecting
What
Matters











5

Leaving A
Legacy



6

Vacations







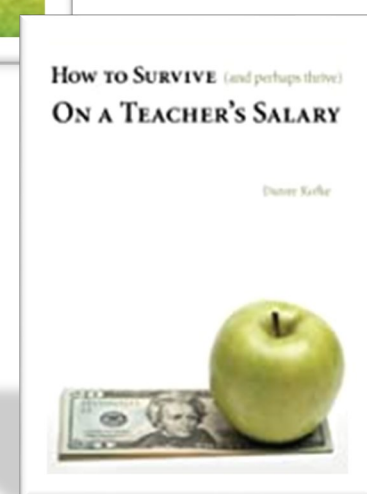
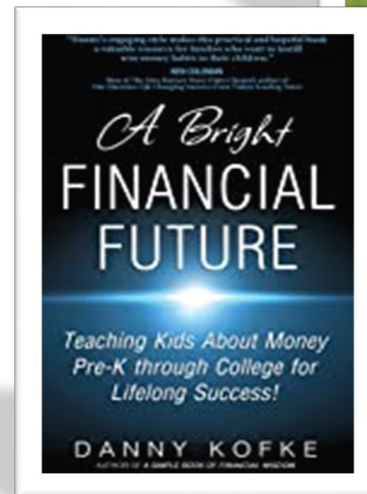
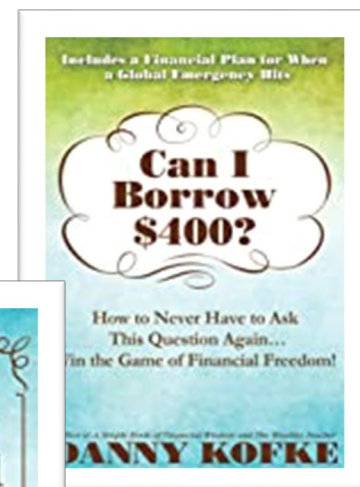
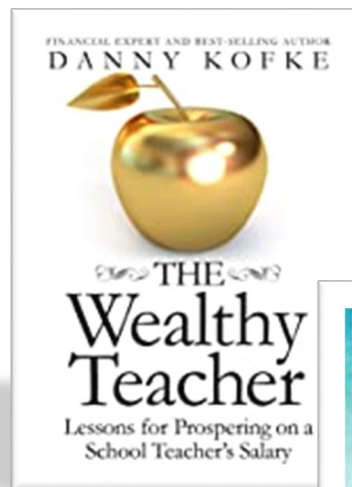




7

opportunities







What
Really
Matters

The Professor



















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