

8 WEEKENDS OF FINANCIAL LITERACY



SAVINGS AND WEALTH

- Identifying your goals.
- The Financial Foundation mindset.
- What is the Wealth Formula and how it will help you.
- Understand the effects of time & inflation on your assets.

CASH FLOW & MANAGE DEBT

- 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.

PROPER PROTECTION

- The X- Curve concept
- Why Proper protection is the foundation.
- The value of properly protecting your assets and liabilities .
- How this benefits your overall financial strategy.

HEALTH & WEALTH

- The financial importance & impact of your health
- Strategies to transfer & preserve your wealth.
- Ensuring that your last wishes are prepared .
- Understanding the impact of medical expenses.

ASSET ACCUMULATION STRATEGIES

- Accumulating wealth & the cost of waiting.
- Looking at the historical returns, average returns, and your returns.
- Strategies and Mininmizing risk.

LONG TERM GOALS

- Planning for the cost of higher education.
- Pensions, IRAs, Annuities and MORE. Rollover options.
- Understanding the Tax Impact.

UNDERSTANDING SOCIAL SECURITY ESTATE PLANNING

Guest speaker workshop to offer a deep dive on the topics of estate planning specifics and also better understanding the role of social security.

Miramar Financial Academy
7951 Riviera Boulevard #202
Miramar, FL 33023
Mr. Tinho Young (754) 368-5869
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\$
PLAN



CURRENT FINANCIAL UNDERSTANDING THROUGH THE NUMBERS

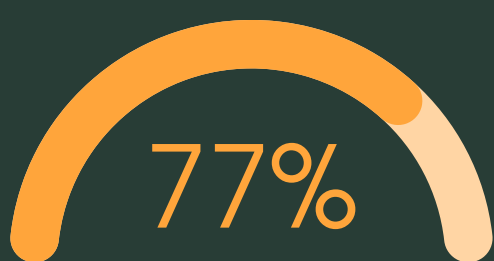
"Financial issues are not often discussed, and financial products not always explained."

36%

OF NON-RETIRED ADULTS THINK THAT THEIR RETIREMENT IS ON THE RIGHT TRACK



<https://www.federalreserve.gov/publications/files/2018-report-economic-well-being-us-households.-201905.pdf>

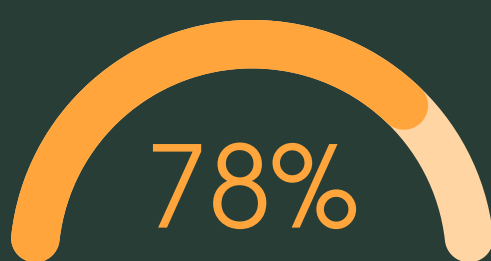


77%

LIVING WITH DEBT IN AMERICA

Around 23% of Americans are debt free, according to the most recent data available from the Federal Reserve. That figure factors in every type of debt, from credit card balances and student loans to mortgages, car loans and more.

WalletHub Article "What percentage of America is debt free?" by Adam McCann 08/21/2023



78%

LIVING PAYCHECK TO PAYCHECK

A 2023 survey conducted by Payroll.org highlighted that 78% of Americans live paycheck to paycheck, a 6% increase from the previous year. In other words, more than three-quarters of Americans struggle to save or invest after paying for their monthly expenses.

+Forbes Advisor Article "Living Paycheck to Paycheck Statistics 2024", by Emily Batdorf

FINANCIAL INTERDEPENDENCE

*80% of Older Americans Cannot Pay for Long-Term Care or Withstand a Financial Shock.

*National Council on Aging Article NCOA.org April 19, 2023



Many adults are moving back in with their parents, and many aging adults are moving in with their children for the sake of financial support.



"An investment in knowledge pays the best interest."

-Benjamin Franklin

Where do you get your financial intelligence from?
Whom do you rely on to evaluate your financial goals?
Are you achieving your goals?

JOIN OUR LITERACY CLASS TODAY!

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