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Building Bonds to Establish Financial Stability

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Building Bonds to Establish Financial Stability

Jose Campos



What We Do

- Proxy-Credibility
- Personalized Plan
- Budgeting
- Know-How
- Constant Communication

Budget

- Basic Quickie Budget *
- Irregular Income Plan *

* “Financial Peace University” – Dave Ramsey

Statistics/Numbers

- 90% of people in our culture buy things they can't afford
- 49% of Americans could cover less than 1 month's expenses if they lost their income
- Country Financial Security Index
- 100 people age 65: 97 of them can't write a check for \$600, 54 are still working, and 3 are financially secure - USA Today

Statistics/Numbers cont.

- Of people making less than \$35,000 per year, 40% said that the best way for them to have \$500,000 at retirement age is to win the lotto

- Consumer Federation of America

- More people under age thirty believe in flying saucers than believe they will get a dime from Social Security

Goals

- Discipline and Austerity
- Confidence
- Stability and Security

Recommended Readings

- “The Total Money Makeover: A Proven Plan for Financial Fitness” by: Dave Ramsey
- “Rich Dad Poor Dad: What the Rich Teach Their Kids About Money-That the Poor and the Middle Class Do Not!” by: Robert T. Kiyosaki & Sharon L. Lechter
- “The Millionaire Next Door: Surprising Secrets of America’s Wealthy” by: Thomas Stanley and William Danko