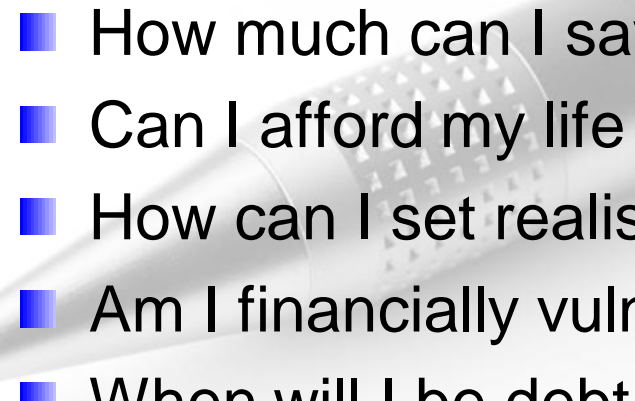
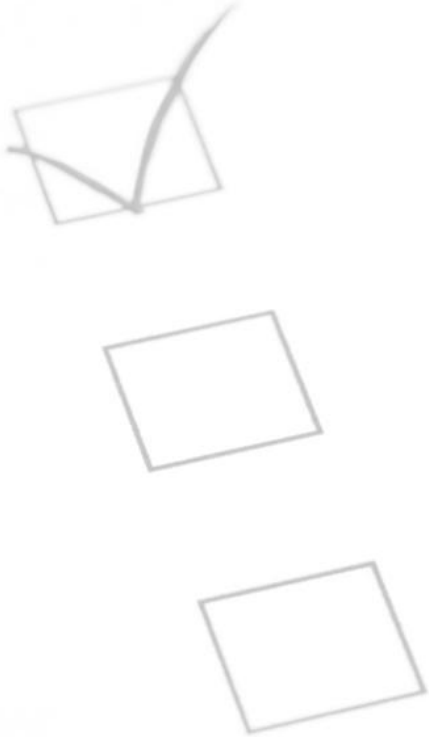


Financial Confidence

The first step towards financial independence



So Many Questions

- 
- 
- How much can I save?
 - Can I afford my life style?
 - How can I set realistic goals?
 - Am I financially vulnerable?
 - When will I be debt free?
 - When can I retire?
 - What best to do with my money?
 - How can I become financially independent?
 - And so much more...

Rational Aspects of Finance

- Gross income
- Taxes
- Expenses
- Savings
- Level of debt
- Net worth

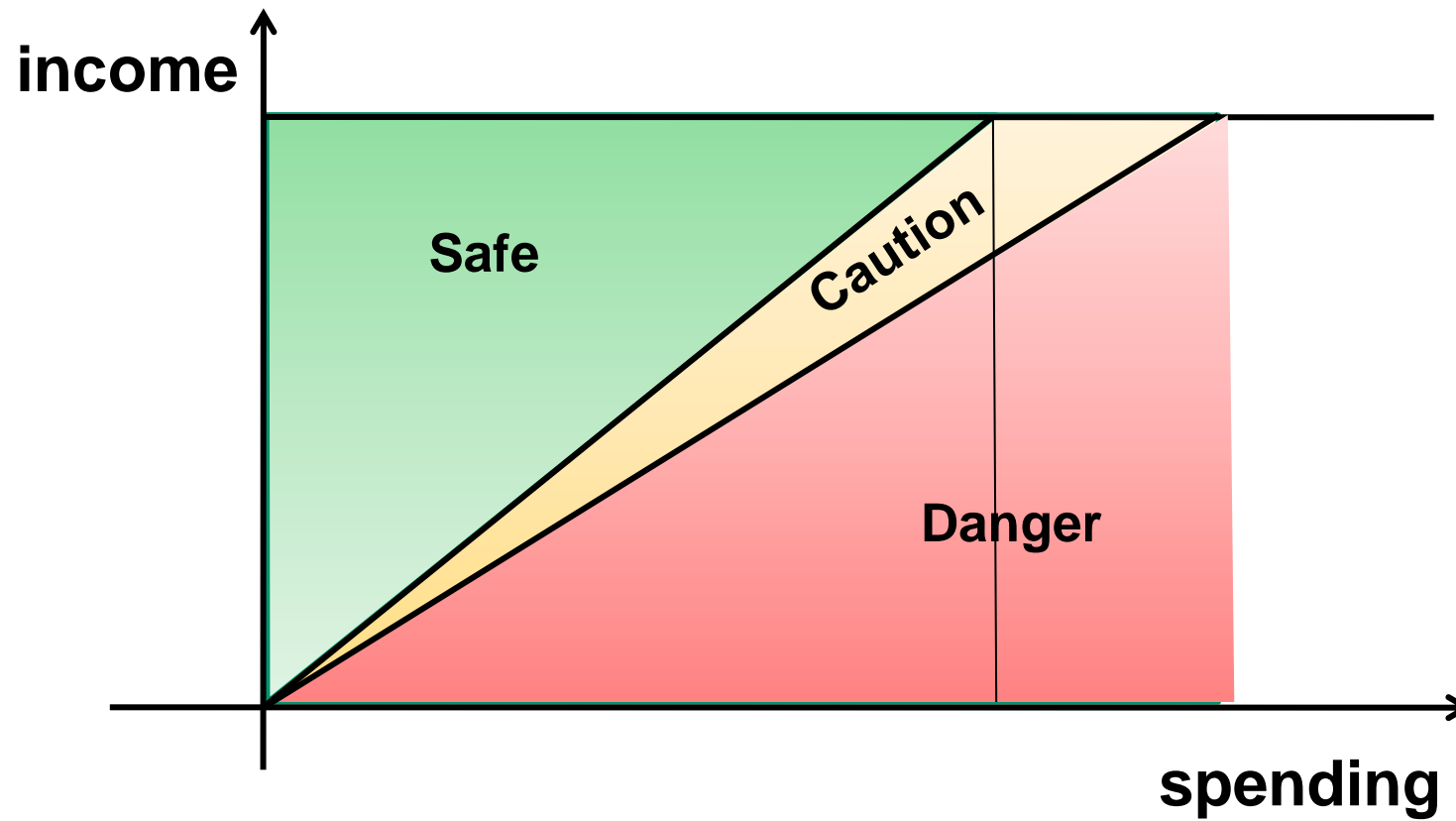
Emotional Aspects of Finance

- Wants & Needs:
 - Basic
 - Disposable income
- Perception and attitude towards risks
 - Investment types
 - Return vs. risk
- Social and commercial influences

Your Relation with Money

- Spender vs. Saver
- Impulsive vs. Cautious
- Long-term vs. Short-term
- Risk taker vs. conservative

Spending with caution



Managing Influences



Use knowledge and assertiveness!



- Be critical.
- Do not follow blindly what others do, as it might be wrong for you.
- Do not hesitate to ask questions.
- Do not buy anything if it is not clear to you or if you do not understand it.
- Know who you talk to: advisor or salesperson?
- When in doubt, never hesitate to say know.
- Better safe than sorry.

Understanding Risk



- What is risk?
- How much risk is acceptable?
- How much risk is reasonable?
- Rate of return & risk

Staying Safe

- Building the safety buffer
 - Saving every month
 - At least 3 months of living expenses ahead
- Proper of amount in cash on hand at all times
 - Being prepared for unexpected expenses
 - Enough to face changes in personal situation
- Not exceeding basic ratios
 - Debt/equity
 - Housing/income

The Balancing Act



- Making a budget
- Balancing the budget
- Spending within your means
- Staying in control
- Saying “no”

Planning for your Goals

- Define your goals clearly
- Plan ahead
- Allow yourself time
- Compare financial requirements with financial resources
- Define the steps towards completion of the goals

Interested?



It will not cost you anything to contact us at:
info@happyfuturegroup.com

