


**Financial Freedom Workshop  
FOR COUPLES**

Do you want to leave a legacy for your children?  
Do you want more security and less stress?  
Do you want to have happier & healthier relationships?

Join James & Lauretta Justin as they share the lessons they've learned in their journey to Financial Freedom

Saturday, June 11, 2022 at 2:30 PM



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*Empower. Connect. Promote.*

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**Welcome**

To The 2022 Educational Retreat  
Discover the Magic!

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**Disclaimer**

The content of this class is for educational purposes only. We are entrepreneurs, investors, and James is financial coach.

We are NOT financial advisors, accountants, or attorneys. If you need a financial advisor, please consult a licensed professional in your city.

Investing of any kind involves risk. While it's possible to minimize risk, your investments are solely your responsibility. It's imperative that you conduct your own research before investing.

We're merely sharing our opinions and experiences on personal finance and investments with no guarantee of gains or losses.

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**How To Create Financial Freedom**

1. Identify Your Money Blueprint
2. Determine Your Current Financial Reality.
3. Follow a Simple, Boring Plan
4. Create a Commonsense Budget & Track Your Goals.
5. Invest & Leverage Debt

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## Financial Freedom is your CHOICE

Financial Freedom is a choice, not a dream. Anyone can be financially free.

You choose how your life is going to look and you're responsible for making it happen. No one is going to do it for you.

You are the CEO of your own life. Financial freedom is not only your choice, it's your responsibility.

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## Financial Freedom Begins in The Mind

**Mindset**  
↓  
**Feelings**  
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**Actions**  
↓  
**Results**

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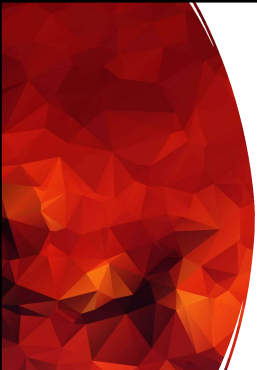
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## Your Money Blueprint

You were taught how to think about money. You didn't come out of the womb with money beliefs. You learned them.

So how are we conditioned around money, success, and wealth?

- Verbal programming – what we've heard,
- Modeling – what we've seen,
- And specific incidences and experiences we've had.

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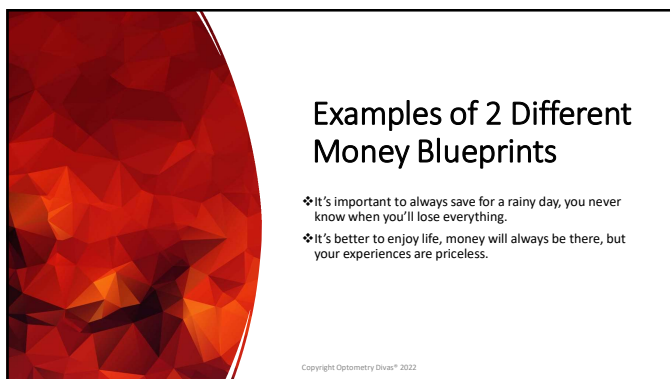
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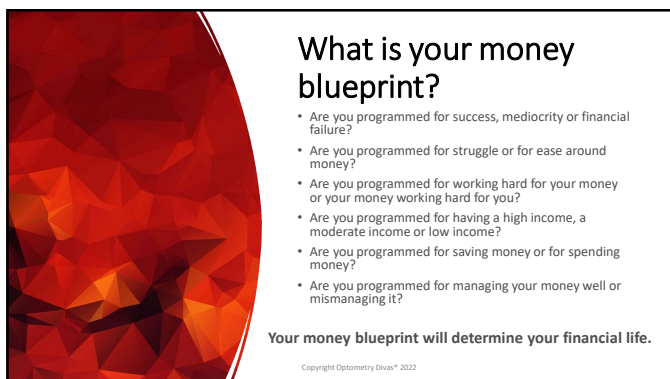
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**Your Financial Reality**

**Income Expenses** | **Assets Liabilities**

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**Your Financial Reality**

**Income – Money that comes into your pocket**

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**Your Financial Reality**

**Expense – Money that leaves your pocket**

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**Your Financial Reality**

**Assets – Money that's working for you, to bring more money into your pocket**

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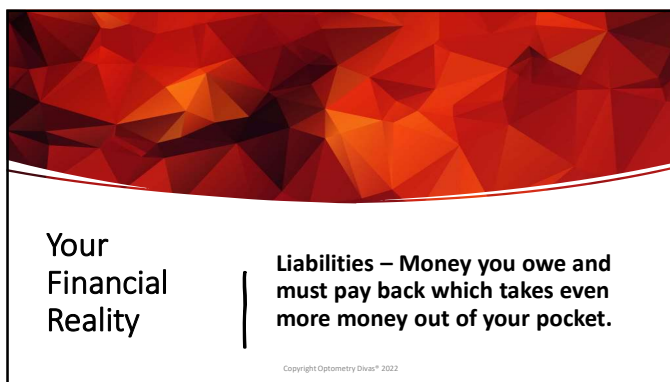
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**Your Financial Reality**

**Liabilities – Money you owe and must pay back which takes even more money out of your pocket.**

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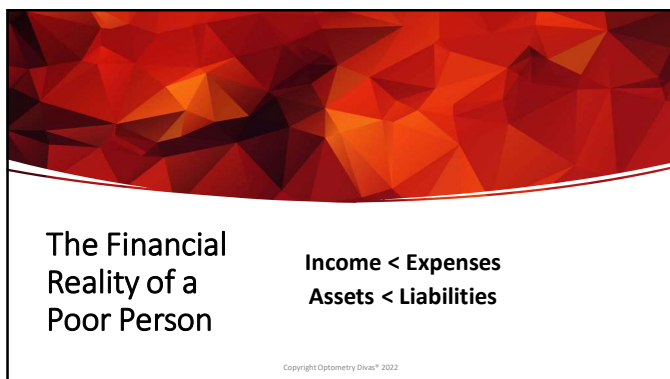
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**The Financial Reality of a Poor Person**

**Income < Expenses**  
**Assets < Liabilities**

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The Financial Reality of a Middle Class Person

**Income = Expenses**  
**Assets < Liabilities**

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The Financial Reality of a Rich Person

**Income > Expenses**  
**Assets > Liabilities**

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**Question...**

Which is your reality?  
Hint - It doesn't matter how much money you make.

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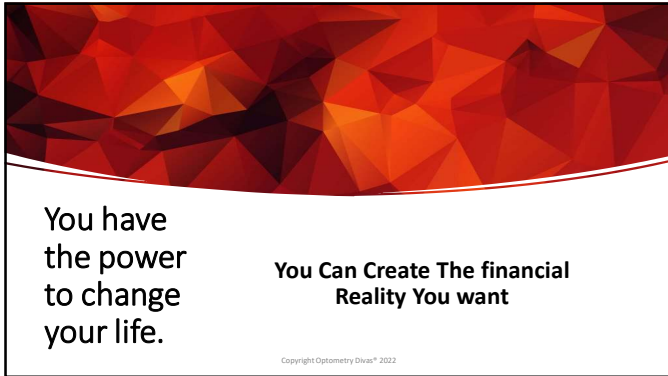
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**You have the power to change your life.**

**You Can Create The financial Reality You want**

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**Start by Making a Simple, Boring Plan**

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**Keep The Plan Really Simple**

Step 1: Pay off High Interest Debt

Step 2: Raise 6 – 12 Months Leverage Fund

Step 3: Invest in What You Know and Understand

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## Keep The Plan Really Boring

- Step 1: Automate Debt Payments
- Step 2: Automate Savings
- Step 3: Automate Investments

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## Track Progress

- Step 1: Follow a budget
- Step 2: Do Monthly Family Financial Meetings
- Step 3: Celebrate Wins

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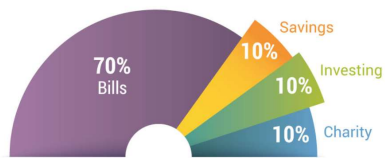
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## The Budget Formula We Follow



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## Where We Invest Our Money

1. Financial Education: You will never make more than you know.
2. Emergency Fund: This create future investment leverage
3. Business: In our business we have 100% control of our profit and net worth.
4. Real Estate Market: Our properties help us build wealth, generate cashflow, reduce taxes, increase equity, and assets.
5. Stock Market: We buy index funds on commodities such as gold, silver, and crypto currencies, and new technology.

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## 10 Practical tips to consider before investing

1. Decide why you want to invest and create a plan with your team.
2. Create and maintain an emergency fund.
3. Sign up for any retirement plan offer by your employer if applicable.
4. Pay off bad debt as soon as possible.
5. Determine your risk tolerance.
6. Invest your money in a diversified portfolio (don't all your eggs in 1 basket).
7. Consider Dollar Cost Averaging (DCA).
8. Commit to financial literacy.
9. Consider reviewing and rebalancing your financial portfolio occasionally.
10. Get help! Consult with your advisors before you implement any investment strategy.

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## How to Leverage Debt

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Good Debt	Bad Debt
✓ Has Lower interest Rates	✓ Has Higher interest Rates
✓ Used to buy something that grows in value over time	✓ Used to buy something that decreases in value over time
✓ Helps improve Credit & Net Worth	✓ Negatively Impacts Credit & Net Worth

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**Question...**

What are some examples of Good & Bad debt?

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**How To Create Financial Freedom**

1. Identify Your Money Blueprint
2. Determine Your Current Financial Reality.
3. Follow a Simple, Boring Plan
4. Create a Commonsense Budget & Track Your Goals.
5. Leverage Debt and Invest

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**FINANCIAL FREEDOM COACHING**  
 IDENTIFY YOUR MONEY BLUEPRINT  
 DETERMINE YOUR CURRENT FINANCIAL REALITY  
 CREATE A SIMPLE, BORING PLAN

**James Justin, MSW**  
 Financial Freedom Coach

**STARTS JULY 23**

AS SEEN IN THE 2022 EDUCATIONAL RETREAT

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**Sign up for the Masterclass**

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*thank you*

James Justin  
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**Stay Connected!**



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