

Women's Financial
EMPOWERMENT



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What are your
Financial
GOALS



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Live within your means?
or
Live beneath your means?



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Data Spotlight

How Financially Healthy Is America?
Our research shows that Americans fall into one of three financial health tiers.

<p>17% on Financially Vulnerable</p>	<p>55% on Financially Coping</p>	<p>28% on Financially Healthy</p>
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47%
of Americans are
spending more than or
equal to their income

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SPENDING Money



Let's talk:
How much are you SPENDING
necessities & wants?

Food

Clothes

Transportation

Entertainment



How to be more intentional & plan for your SPENDING



What factors
influences
Spending?

Habits

Thoughts

Feelings



SAVING
Money



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A Budget



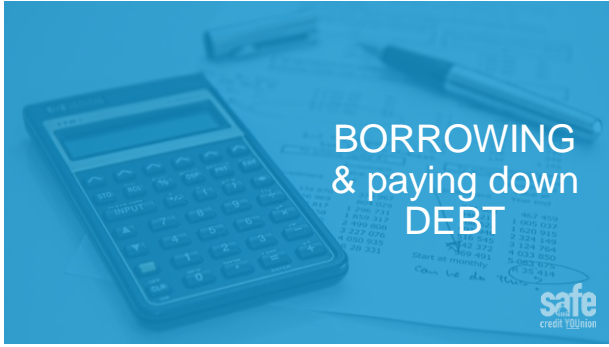
Purpose
Simplicity
Flexibility
Expense for Saving

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**BORROWING
& paying down
DEBT**

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Borrowing Money

Personal Installment Loans Secured Installment Loans

Revolving Lines of Credit

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3 Keys to remember when paying down **DEBT** without using **CREDIT**

Layout your DEBTS

Payoff DEBT smallest to largest

Don't give up!

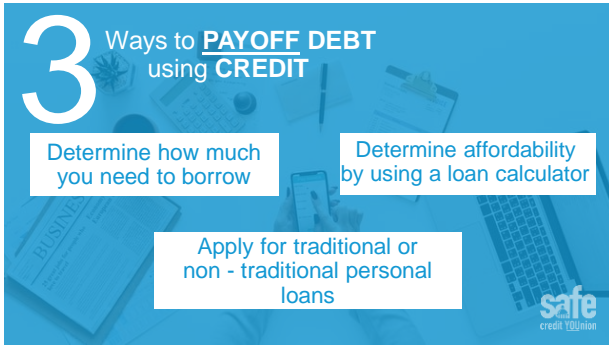
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3 Ways to **PAYOFF DEBT**
using **CREDIT**

Determine how much you need to borrow

Determine affordability by using a loan calculator

Apply for traditional or non-traditional personal loans



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NEVER
negotiate your
WORTH & VALUE

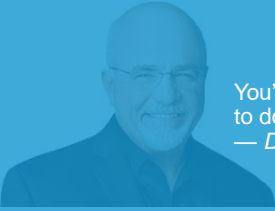


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SELF CARE



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You've got to tell your money what to do or it will LEAVE!
— *Dave Ramsey*




Financial Health Indicators

Spend	Less than income Pay bills on time	Borrow	Sustainable debt Prime credit score
Save	Sufficient liquid savings Sufficient long-term savings	Plan	Appropriate insurance Ahead for expenses



Questions?



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