

PHASE CONSULTING PARTNERS

FINANCIAL LITERACY

GET ON THE ROAD TO FINANCIAL FREEDOM!

PHASE CONSULTING SAMPLE



Presented by JoAnne Green
Phase Consulting Partners

OBJECTIVE

FINANCIAL LITERACY COURSE

This course help learners understand the benefit of financial strength and freedom and put them on the path to greater financial wellness

AGENDA

- Changing your mindset and attitude about money
- Understanding budgeting concepts
- Understanding components of a healthy budget
- Knowing where to go for help and learn on your own

67%
OF AMERICANS
CAN'T PASS A
BASIC
FINANCIAL
LITERACY TEST

Financial literacy equips us with the knowledge and skills we need to **manage money effectively**. Without it, our financial decisions and the actions we take—or don't take—lack a solid foundation for success.

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Money can't
buy happiness!



DOES THIS OLD ADAGE STILL HOLD UP?

Recent studies show that those who have the means to buy quality food, healthcare for themselves and their family, reliable transportation, adequate housing, and so on, live more content lives.

Taking it a step further, money can help you pursue your education, learn new hobbies, and allow you to donate to those in need, which all have a positive effect on attitude and your outlook on life.

Not being financially secure puts stress on you and your relationships.

I beg to differ!



STRESS

ANXIETY

DESPAIR



CONFIDENCE

SECURITY

FREEDOM



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Change Your Mindset

FINANCIAL FREEDOM

GOAL DRIVEN

Pays self first

Thinks in solutions

Attention to the future

Takes responsibility

FINANCIAL DEPENDENCE

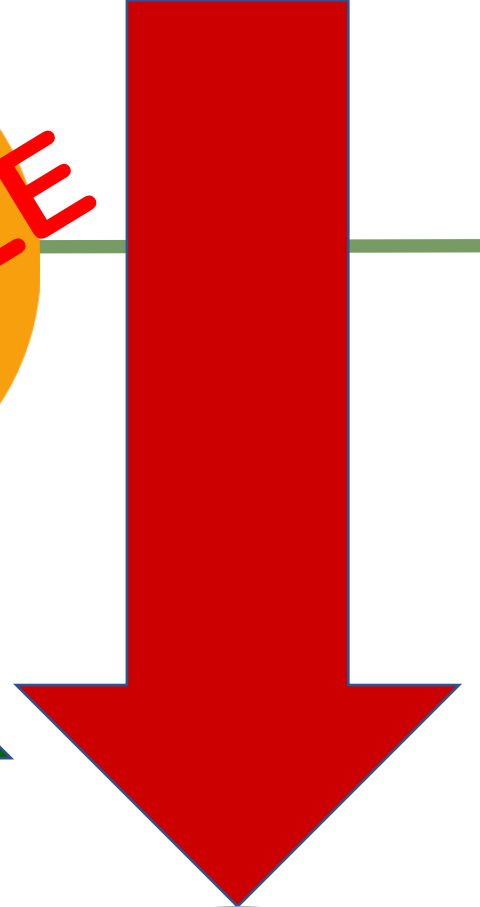
WORK DRIVEN

Pays others first

Thinks in problems

Attention on the past

Blames others



Internal

"I am in control of outcomes":
belief that one's effort and decisions
determine outcomes.

Taking Responsibility

External

"Outcomes are beyond my control":
belief that luck, fate, and other
people determine outcomes.

"I didn't do well
on the test but
I'll study harder
next time!"

"The economy has
changed, I bet there
are some new
opportunities out
there!"

"I didn't do well on
the test because the
teacher tried to
trick us!"

"The economy is
terrible! I'll never
get a job or make
ANY money!"





BUDGETING

UNDER THE UMBRELLA
EARNING AND MANAGING MONEY

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SAVE



SPEND



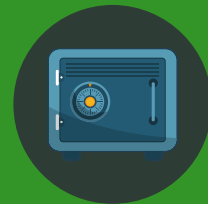
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BORROW



INVEST



PROTECT

THE 50-30-20 BUDGET RULE





BUDGETING

UNDER THE UMBRELLA
EARNING AND MANAGING MONEY



SAVE



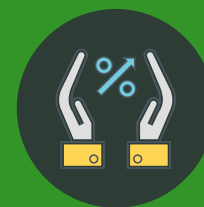
SPEND



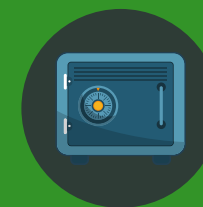
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