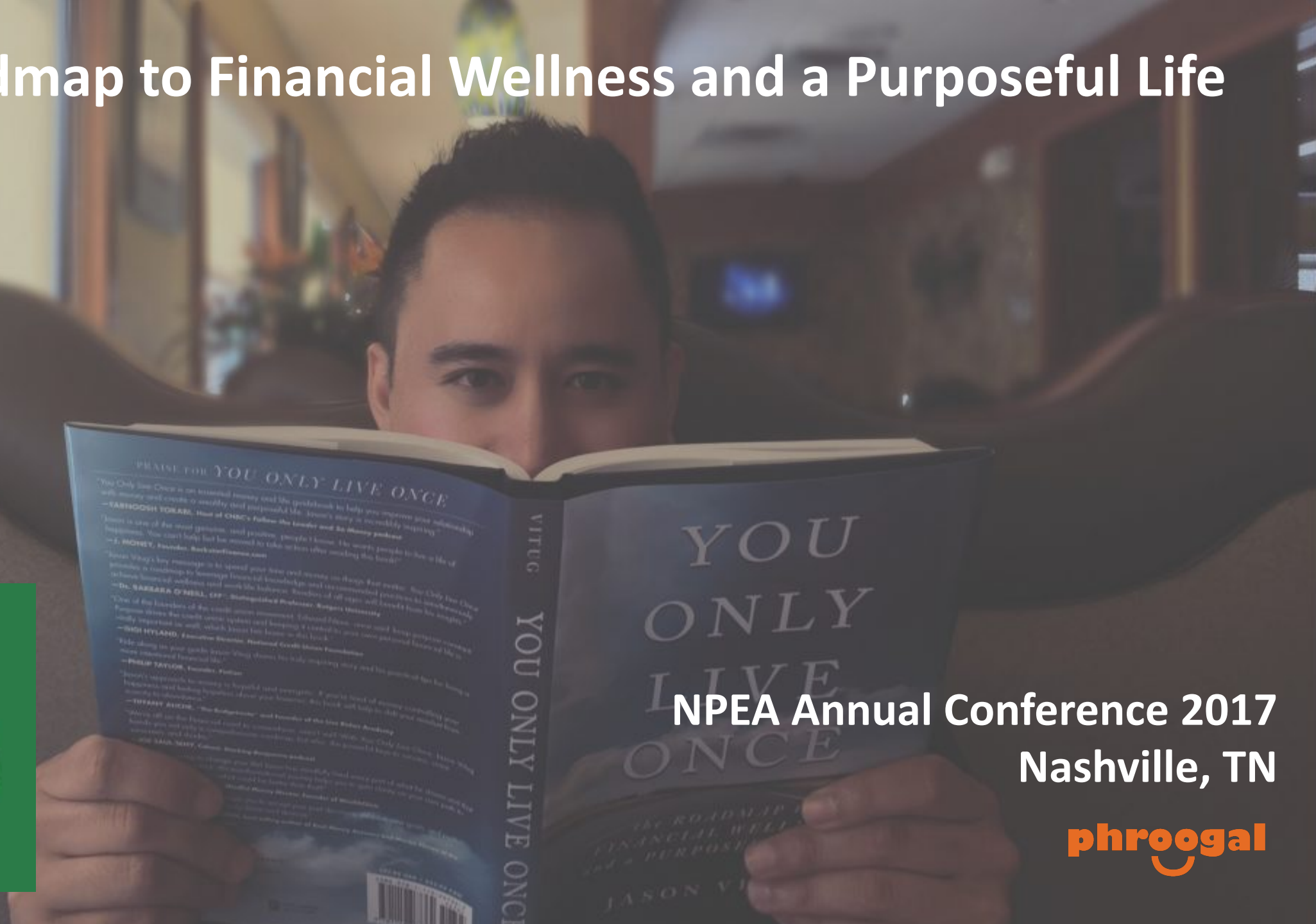
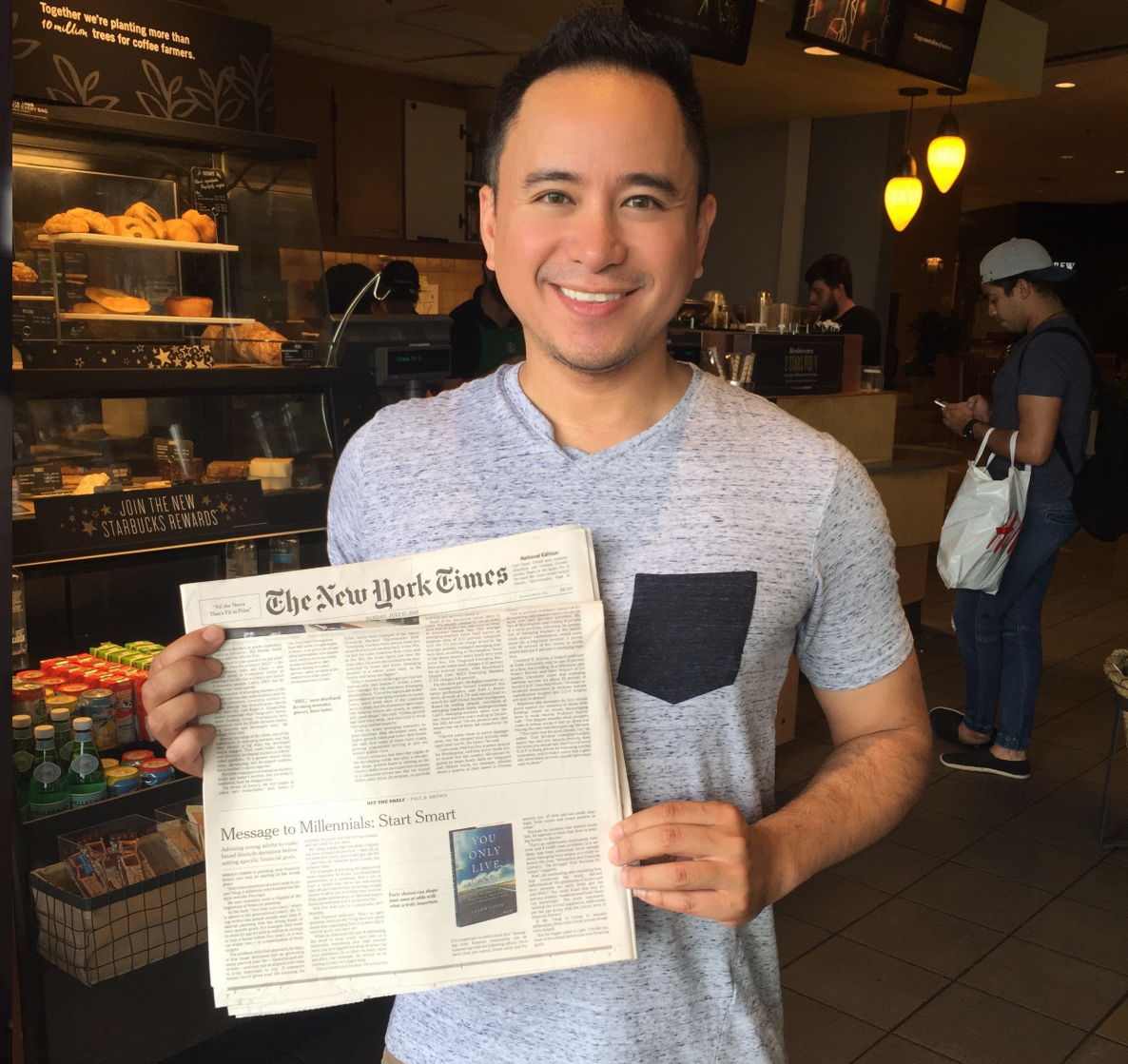
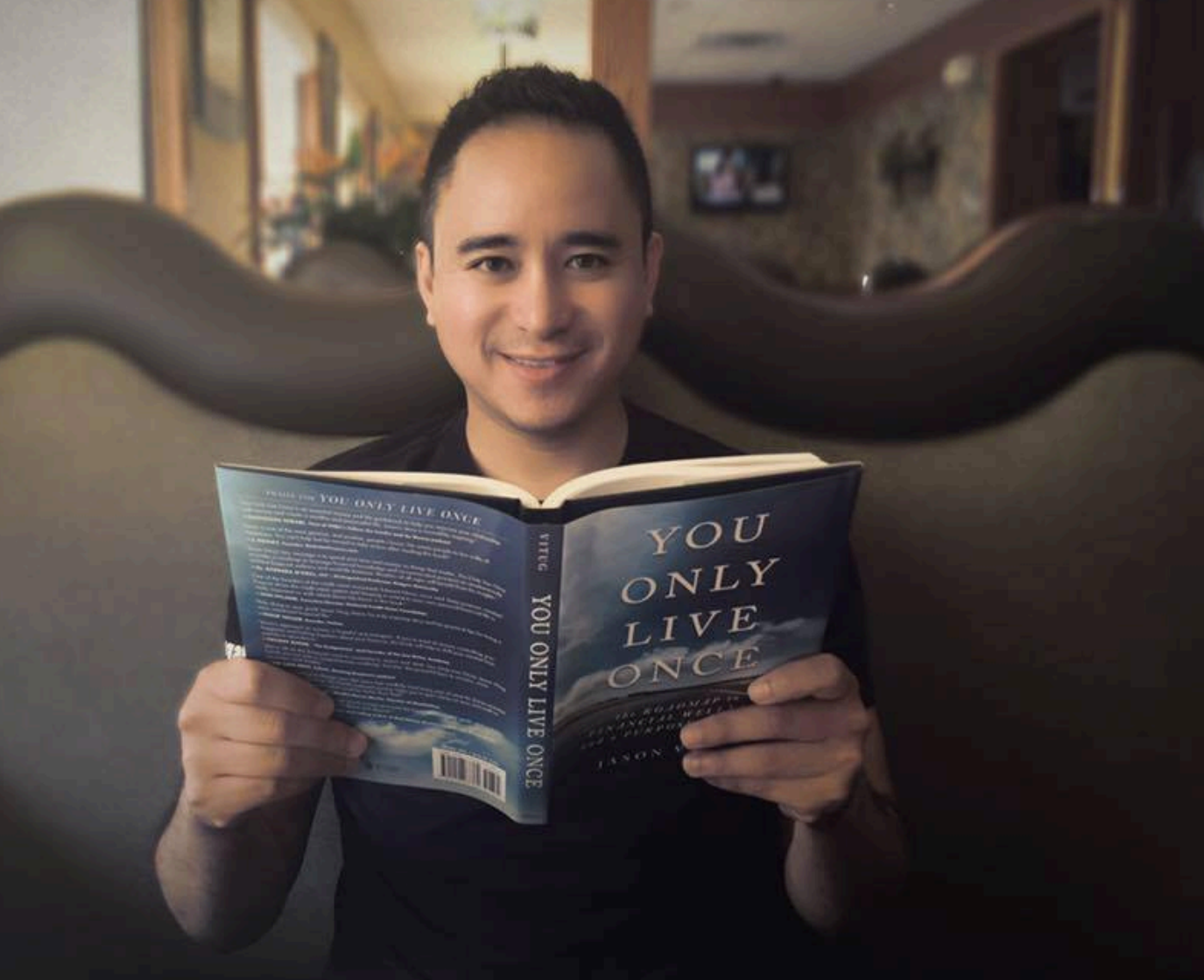


The Roadmap to Financial Wellness and a Purposeful Life



NPEA Annual Conference 2017
Nashville, TN





Featured on

YAHOO!
FINANCE

THE
HUFFINGTON
POST

Inc. Forbes

U.S. News & WORLD REPORT

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Curated. Crowdsourced. Community.



- Power of vision and storytelling
- Raised \$78,501 crowdfunding in 30 days.
- 65,000+ members

#TheSmileLifestyle

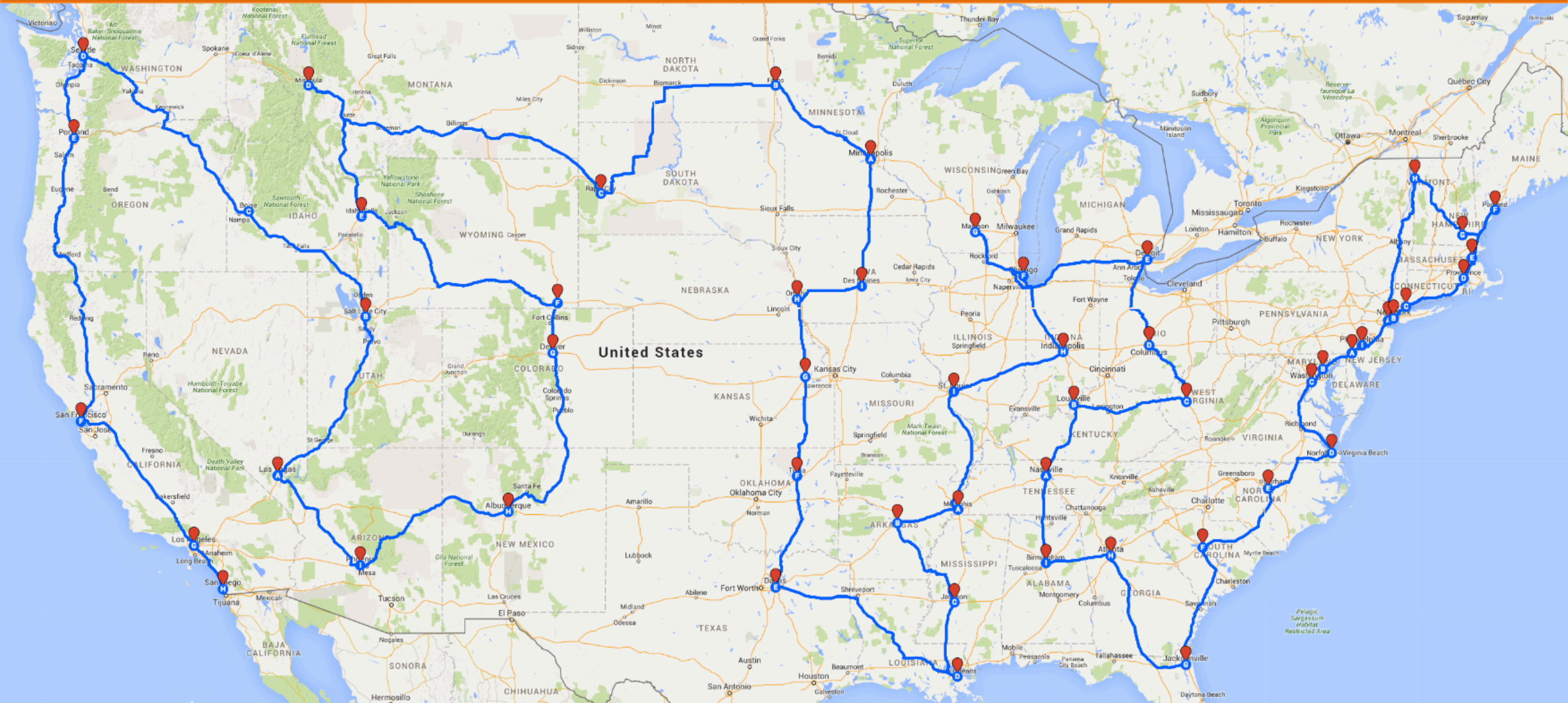
Millennials



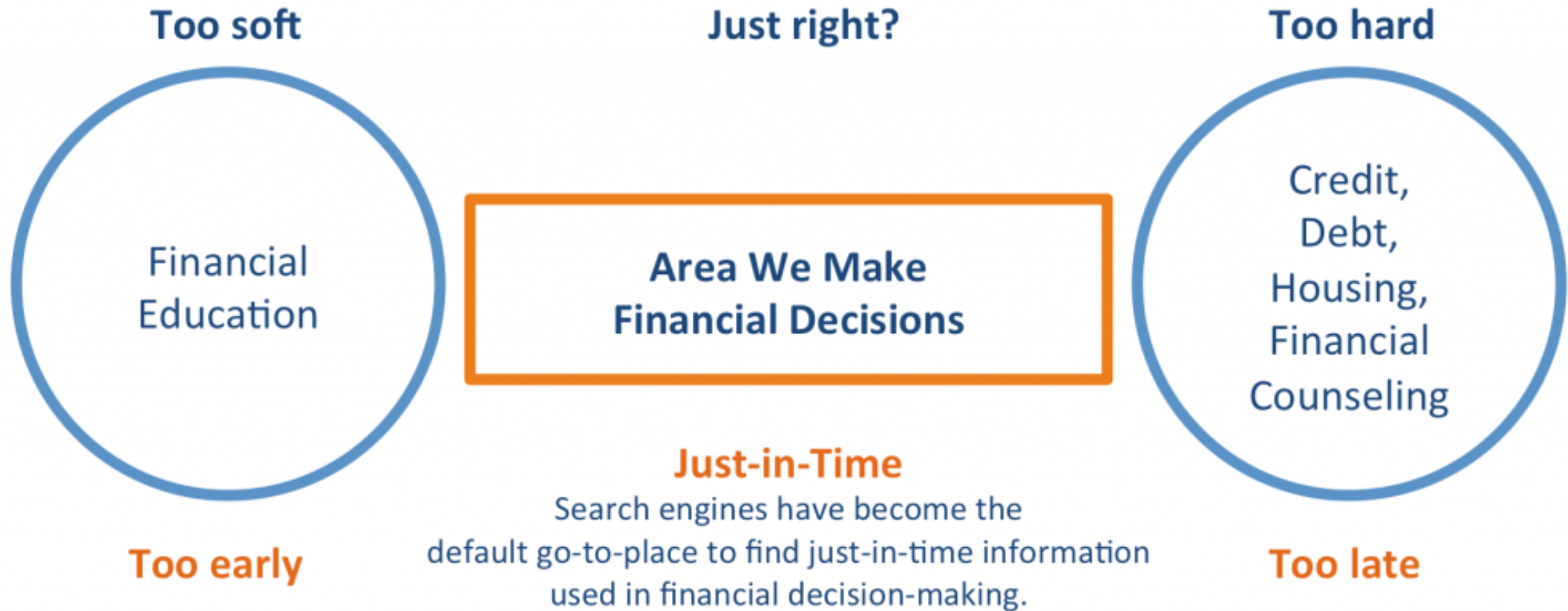
- Millennials are no different than any other generation - *just delayed*.
- The result of Baby Boomers values.
- Technology changed how we communicate and get information.

How about those Gen Zs?

The Road to Financial Wellness 2016



Financial Education & the Goldilocks Problem



Importance of Financial Education

- We learn how to calculate the area of a triangle, but not the value of the dollar.
- We are taught chemistry and history, but not about banking or investing in the stock market.
- We learn our financial habits from our family, friends and coworkers, and through social interactions.

The Simple Truths About Personal Finance

- Save more than you spend,
- Invest early and frequently,
- Pay off debt and use credit sparingly,
- Build assets,
- And create passive income.

#TheSmileLifestyle

Knowledge is power.

Financial knowledge is life changing.

#TheSmileLifestyle

Lack of financial education led to financial pains.



#TheSmileLifestyle

A man with dark hair, wearing a white button-down shirt with a "Tycor" logo on the left chest, stands in the foreground. He has a neutral expression. Behind him is a two-story building with large arched windows and a parking lot with some cars. The scene is outdoors during the day.

Mindlessly
consuming and
excessively
complaining.

#TheSmileLifestyle

A man is seen from behind, sitting on a ledge and looking out over a vast landscape of ancient stupas in Bagan, Myanmar. He is wearing a grey t-shirt and a dark cap with a blue logo. The landscape is filled with numerous golden stupas of various sizes, some with red roofs, set against a backdrop of green trees and a hazy sky. The scene is captured in a wide-angle shot, emphasizing the scale of the ancient city.

Health and Wealth

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The secret to financial wellbeing is having a vision for your life, clarity of your values, and financial planning that align to *what matters most to you.*”



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It's about *your* perspective.

What does financial wellness
mean to you?

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Financial wellness is about your health and wealth. It's about the overall quality of the life you're living.

It's about life goals not just financial goals.

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**FIND US IN
YOUR TOWN**

THE ROAD TO FINANCIAL WELLNESS

ROAD TRIP

91 Events | **14,500+ Attendees** | **28,874 Miles Driven** | **47 States**

200,000+ Facebook Live Viewers | **10,614,793 Twitter Reach** | **89 Bloggers** | **72 Partners**

Meet Them Where They Are



HOPE = Hearing Other People's
Experiences

#TheSmileLifestyle

Financial Stories

Melanie Lockert

www.DearDebt.com

- Paid Off \$68,000 in student loan debt in 2 years.
- Achieved through side hustles.
- Now self-employed, owns six-figure business.



Envelope Method

Eva Baker

TeenGotCents.com

- 20 Years Old
- Promotes envelope budgeting method
- Founded Teenpreneur Conference



Community Founder

Tiffany Aliche

TheBudgetnista

- Live Richer Challenge
- Self published books
- Founder of 350,000+ member Facebook Group



What's your story?

Financial storytelling has a profound impact on beliefs and behaviors that no amount of facts can change.

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Financial storytelling and social finance events propel the mission of financial empowerment by *igniting curiosity* and *fostering an appreciation* for personal finance.

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Envision the life you want to live

#TheSmileLifestyle

“What brings *happiness* into my life?”

#TheSmileLifestyle

“If I had no debt or financial obligations how would I spend my time?”

#TheSmileLifestyle

Why start with your money mindset?

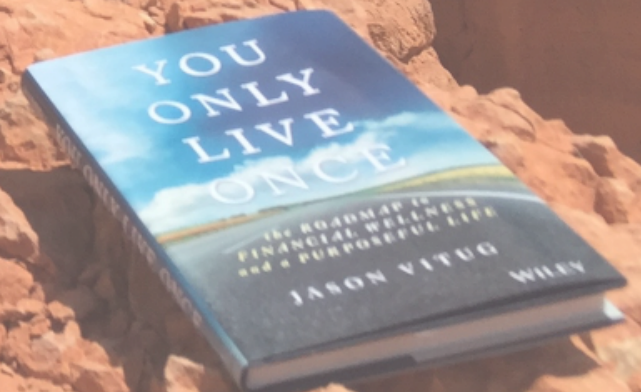
- How you *think and feel about money* impacts your financial behaviors.
- It's about *personal* responsibility.
- Increase awareness and challenge your money beliefs.

ACT Process

- Awareness
- Creating a Plan
- Taking Control

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Awareness



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How you're living life is a result of financial decisions you've made.

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Money is _____.

#TheSmileLifestyle

Money is *a tool*.

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Improving Your Relationship with Money

- Money *is* personal.
- Money *can* buy happiness.
- Money is *not* the root of evil.
- Money is used to buy things *and* experiences.

Do you want to be the Starbucks
loving apartment renter or the
Folgers Crystals homeowner?



Creating a Plan

A budget is your blueprint for the life you want to live.

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The right budget doesn't prevent you from spending but guides you on how to save and spend your money to maximize enjoyment.

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Don't tell me what you value. Show me how you spend your money and I can tell you what you value.

#TheSmileLifestyle



Taking Control

#TheSmileLifestyle

It's not a matter of if, but a
matter of when an emergency
happens.

Emergency Funds

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Wealth is not measured by how much you spend, but by how much you've saved.

Create Assets and Build Wealth

#TheSmileLifestyle

Retirement is not an age, but it *is*
a financial number.

What's your financial number?

30 Years Old and Retired

- Retirement as a lifestyle: When you're spending your time doing what you love, with the people you love when you want, you're retired.
- Save: right now.
- Expenses: Keep your monthly expenses low, decreases the amount of money you need to make.
- Invest: Make money with money.

#TheSmileLifestyle

Practice Daily Self Awareness

- Beware of lifestyle inflation,
- Keeping up with the Joneses,
- Income fluctuates and lifestyle choices are sticky,
- Consumerism has taught us quantity over quality, disposability not usability.

#TheSmileLifestyle

Do you have cash to make the purchase now or are you willing to work more hours in the future to pay for it?

Spending Habits

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Debt is the ball-and-chain
reserving your future time to
work rather than fun.

Prioritize debt repayment

#TheSmileLifestyle



Time is the most valuable asset you own.

You only live once is
using your time,
knowledge and
resources to live your
dream lifestyle in this
lifetime.

#TheSmileLifestyle

Knowledge is power.

Financial knowledge is life changing.

#TheSmileLifestyle

Questions

Connect

@jasonvitug | @phroogal

Get more information and download worksheets:

RoadtoFinancialWellness.com



#TheSmileLifestyle

