

# **B2L**

## Millennials & Money

God has a financial system. If you follow it you will have Kingdom prosperity and an Abundant life.

### Matthew 6:33

But seek you first the kingdom of God, and his righteousness; and all these things shall be added unto you.

\*\*God makes a promise to provide all our needs according to his riches in Glory. \*\*\*

\*\*\*\*The power to obtain wealth comes from following his financial plan. \*\*\*\*\*

### Psalm 112: 1-3

1. Praise ye the Lord. **Blessed is the man that feareth the Lord, that delighteth greatly in his commandments.** 2 His seed shall be mighty upon earth: the generation of the upright shall be blessed. 3 Wealth and riches shall be in his house: and his righteousness endureth for ever.

**It's not about Fast money it's about following the System of God**

Proverbs 13:11

Wealth gained hastily will dwindle, but whoever gathers little by little will increase it.

The number one thing that brings prosperity is putting God first!

**Proverbs 3:9-10**

Honor the LORD from your wealth and from the first of all your produce; So your barns will be filled with plenty and your vats will overflow with new wine.

Priority brings Prosperity

Practice the 10-10-10-10-60 principle

10 You Tithe

10 You Save

10 You Invest

10 You Sow

Watch the 60% Grow! 60 will feel like 100%

Tithing releases God's divine Mind on the plan for your Life!

The Sixfold  
*Blessing*  
of the  
Tithe

- 1 Excessive blessings
- 2 God will rebuke the devourer for your sake
- 3 Protected results
- 4 Guaranteed harvest
- 5 All nations will call you blessed
- 6 You will be a delightful land

**Malachi 3:10-12** King  
James Version (KJV)

10 Bring ye all the tithes into the storehouse, that there may be meat in mine house, and prove me now herewith, saith the Lord of hosts, if I will not open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it.

11 And I will rebuke the devourer for your sakes, and he shall not destroy the fruits of your ground; neither shall your vine cast her fruit before the time in the field, saith the Lord of hosts.

12 And all nations shall call you blessed: for ye shall be a delightsome land, saith the Lord of hosts.

## The Nuggets for Success are in the Budget God Blesses!

How much will it cost to live the way you want to!

What do you want to make as a salary?

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Church	
Charity	
Total	
Mortgage / Rent	
Utilities	
Insurances	
Total	
Auto Insurance	
Gas	
Maintenance / Inspection	
Total	

Groceries	
Restaurants	
Total	
Clothing	
Phone	
Fun / Entertainment	
Gifts	
Vacations	
Total	
Total All	

## Invest in You

Education: Traditional - Informational - Trade





Great academics can create a free college education.

\*\*\*This can effect what Cash Flow Quadrant you will settle into\*\*\*

# CASHFLOW QUADRANT

## 4 WAYS TO PRODUCE INCOME

### LINEAR INCOME VS. LEVERAGED & RESIDUAL INCOME

<h1>E</h1> <h2>EMPLOYEE</h2> <h3>YOU HAVE A JOB</h3> <p>NO LEVERAGE • 5% WEALTH The amount of active work determines income</p>  <p>TIME = \$\$\$</p>	<h1>B</h1> <h2>BUSINESS OWNER</h2> <h3>YOU OWN A SYSTEM</h3> <p>LEVERAGE • 95% WEALTH Income does not depend on active work</p>  <p>PEOPLE WORK WITH YOU = \$\$\$\$\$</p>
<h1>S</h1> <h2>SELF-EMPLOYED</h2> <h3>YOU OWN A JOB</h3> <p>NO LEVERAGE • 95% POPULATION The amount of active work determines income</p>  <p>TIME = \$\$\$</p>	<h1>I</h1> <h2>INVESTOR</h2> <h3>YOU OWN INVESTMENTS</h3> <p>LEVERAGE • 5% POPULATION Income does not depend on active work</p>  <p>YOUR MONEY WORKS FOR YOU = \$\$\$\$\$</p>

"The richest people in the world look for and build **NETWORKS**.  
Everyone else looks for work." — Robert Kiyosaki

[SuccessUnleashed.biz](http://SuccessUnleashed.biz)

### Invest:

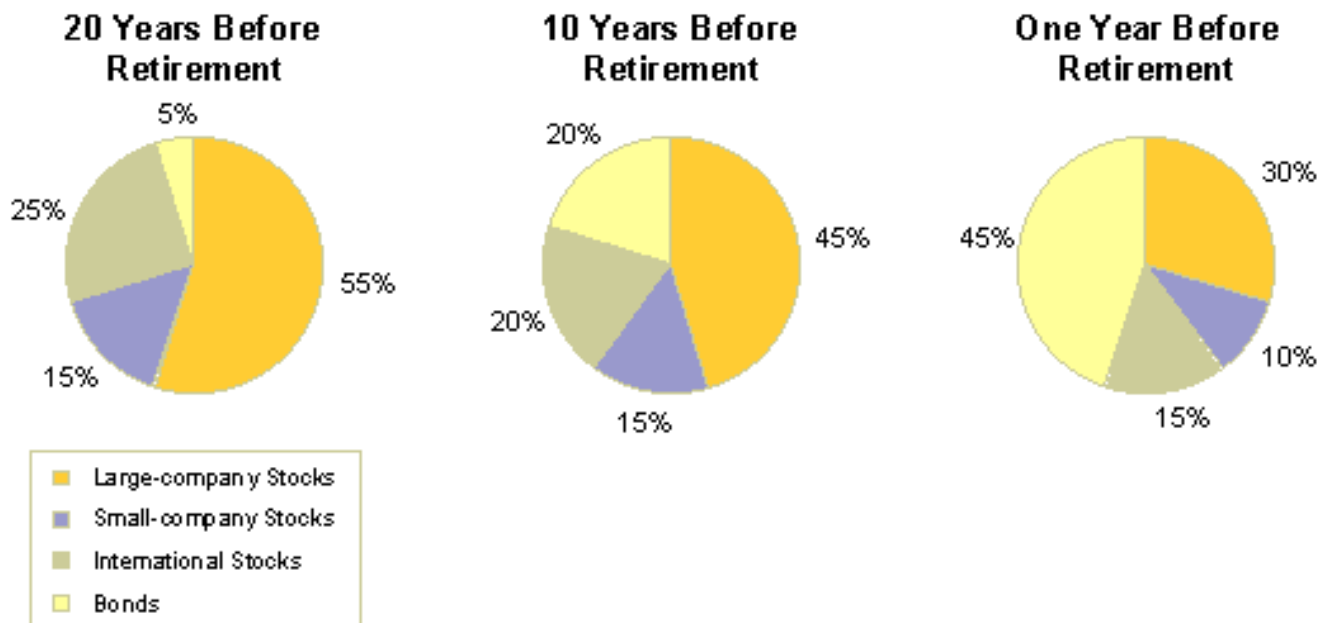
High Risk High Returns

Moderate Risk Moderate Returns

Low Risk Low Returns

### Top 6 Ways Invest

1. **401(k) or 403(b)** - Pretax contribution, Lowers your taxable income, able to borrow against your own money and pay it back.



Here is a quick look at the most common 401k investment options.

**Large-cap Stock Funds:** Large-cap stock funds generally have a median market capitalization of more than \$5 billion to \$10 billion. These stock funds are made up of large companies, like GE.

**Mid-cap Stock Funds:** Mid-cap stock funds normally have a median market capitalization of between \$2 billion and \$10 billion.

**Small-cap Stock Funds:** Small-cap stock funds typically have a median market capitalization of less than \$2 billion.

**International Stock Funds:** International stock funds invest in equity securities of issuers located outside of the United States.

**Global Stock Funds:** This type of mutual fund generally includes at least 25 percent foreign securities in its portfolio.

**Bond Funds:** Bonds are usually divided between longer maturity and shorter maturity. Short-term bonds are generally considered to be less risky than long-term bonds. A bond fund is always replacing bonds in its portfolio to maintain its average maturity objective. You may also have a foreign bond option.

**Stable Value Funds:** These funds can provide an attractive alternative to bond funds or money market funds in a 401k plan.



These funds invest in stable value contracts with insurance companies or banks, and their market risk is generally less than that of a stock or bond fund.

**Money Market Funds:** Sometimes referred to as "cash," money market funds are like bank savings accounts in that the value of your original investment does not fluctuate. However, they are not guaranteed like a bank savings account would be, and the interest rate is generally lower than for stock and bond funds.

**Index Funds:** These funds are invested to replicate an existing market index such as the S&P 500, which is an index of 500 large U.S. company stocks.

**Company Stock Funds:** These funds allow you to invest in the company you work for. Company stock funds are not diversified investments, which makes them theoretically more volatile than a mutual fund.

**Emerging Market Funds:** These funds are made up of stock of companies located in developing nations.

**Life Cycle Funds:** A life cycle fund is a mutual fund geared toward investors in a certain age group or with a specific time horizon for investing.

## 2. What is an IRA?

- An Individual Retirement Account (IRA) is a type of tax-advantaged account that you can use to save for retirement, outside of a workplace plan.
- Investments like annuities, mutual funds, bonds and stocks might be available to you through an IRA.
- There are two main types of IRAs: [Traditional IRAs](#) (contributions are often tax deductible and withdrawals are taxed upon distribution) and [Roth IRAs](#) (contributions are not tax deductible and withdrawals are tax free upon distribution).
- Both types of IRAs are used to save for retirement, the difference is how and when you get potential tax benefits

### 3. Stocks And Bonds

#### What is a stock?

The capital raised by a business or corporation through the issue and subscription of shares:

#### What is a bond?

Bonds are issued by governments and corporations when they want to raise money. By buying a bond, you're giving the issuer a loan, and they agree to pay you back the face value of the loan on a specific date, and to pay you periodic interest payments along the way, usually twice a year.

#### 4. Real Estate

Real estate is a tangible asset and a type of [real property](#). Real property examples include land, buildings and other improvements, plus the rights of use and enjoyment of that land and all its improvements. Renters and leaseholders may have rights to inhabit land or buildings that are considered a part of their estate, but these rights themselves are not, strictly speaking, considered real estate.

Real estate is real—that is, tangible—property made up of land as well as anything on it, including buildings, flora and fauna, and natural resources.

Real estate has three basic categories: residential, commercial and industrial.

When it comes to investing, residential real estate is less expensive and more feasible to individuals, while commercial real estate is more valuable and more stable. As an investment, real estate offers income and capital appreciation.

You can invest in real estate directly—buying land or property—or indirectly through buying shares in publicly traded real estate investment trusts (REITs) or mortgage-backed securities

## 5. Buy a Business

Bankers and investors generally feel more comfortable dealing with a business that already has a proven track record. In addition, buying a business may give you valuable legal rights, such as patents or copyrights, which can prove very profitable

Time control

Profits Control

Tax Benefits

### Business Owner

Traditional Small Business - Lawyer, Doctor, Hair stylist, Plumber, Electrician, Information technology, Masonry, Child Care, Elderly Care, Billing Specialist, Restaurant Owner.

\*\*\*\*\*Real Estate Investor or Sales Person\*\*\*\*\*

\*\*\*\*\*Multi-level Marketer\*\*\*\*\*

## 6. Insurance

**1. Universal.** Universal life insurance is the most basic type of whole life insurance, in which some of the premium paid by the purchaser goes toward a death benefit (to be used in the event that the purchaser dies) and some of the premium goes toward savings or a very safe investment.

**2. Variable Life.** Variable life insurance is more investment than insurance because most of the premium paid goes toward an investment in the insurance company's fund. This is considered a somewhat riskier insurance choice because death benefits can be impacted by investment returns. If you want a guaranteed death benefit, you'll have to pay more toward your premium.

**3. Variable Universal.** This type of whole life insurance is a blend between universal and variable life insurance. It offers a guaranteed death benefit in most cases, but the portion of the premium that's not going toward the death benefit can be invested as the purchaser sees fit (within the confines of the insurance company's investment choices). This makes it more flexible than typical universal policies, but safer than typical variable life policies.

**Benefits of choosing whole life insurance:**

Your beneficiaries are covered for the duration of your life, which makes some people more comfortable than the time limit placed on a term policy

If you or your beneficiaries don't file a claim, the money you paid into the policy every month isn't wasted – it has a cash value you can draw on

If you're a high-income individual who's maxed out your tax deferred investments, a variable or variable universal policy serves as an additional investment or savings vehicle