

SEEDS OF FINANCIAL GROWTH

HOW WILL YOU UNLOCK YOUR POTENTIAL?



- 
- ACCORDING TO NONFICTION RESEARCH INSTITUTE 54% OF US REPORT WE'VE "CRIED ABOUT OUR MONEY"**
 - I NEEDED TO LEARN THAT GOOD MONEY HABITS WEREN'T DIFFICULT**

THREE THINGS YOU NEED TO DO:

- 1) BEGIN WITH THE END IN MIND**
- 2) CREATE SYSTEMS TO MONEY MOVEMENT IS AUTOMATED AND WE COMMUNICATE MORE OFTEN ABOUT MONEY**
- 3) SURROUND MYSELF WITH A BETTER TEAM AND CONSIDER MYSELF THE CEO OF MY FINANCIAL SITUATION**

BEGIN WITH THE END IN MIND

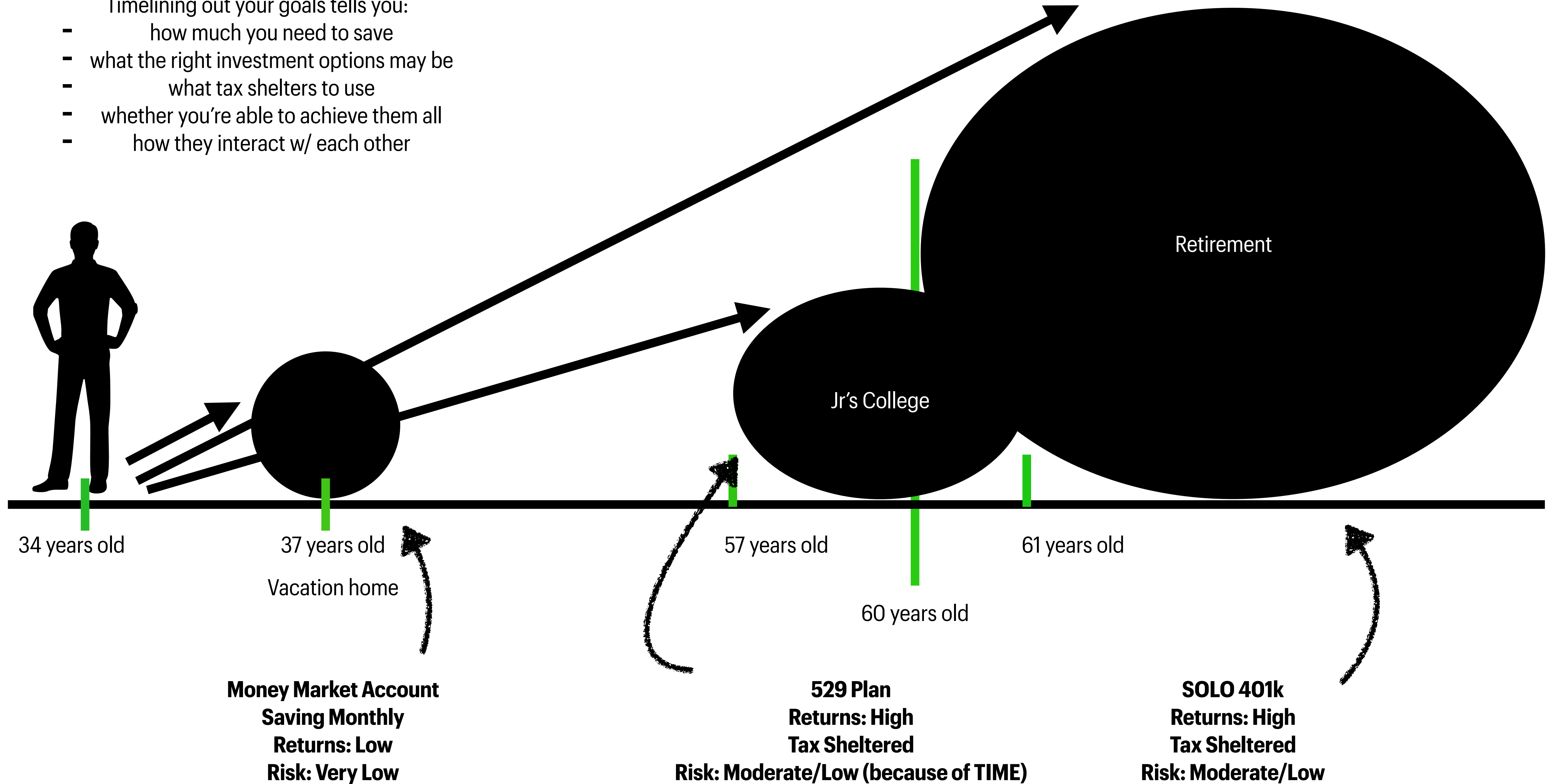
DOES YOUR FARM WORK FOR YOU OR DO YOU WORK FOR YOUR FARM?

FOR MOST PEOPLE, THEY OWN A “JOB”

**IF YOU TRULY WANT SUCCESS, BEGIN WITH YOUR GOALS AND THEN WRAP
THE FARM GOALS AROUND GOALS AROUND YOUR OWN PERSONAL NEEDS**

Timelining out your goals tells you:

- how much you need to save
- what the right investment options may be
- what tax shelters to use
- whether you're able to achieve them all
- how they interact w/ each other



PROBLEMS SOLVED

WITH JUST ONE LITTLE EQUATION

- How much do I need to save?
- How much can I spend today?
- What investments should I use?
- How do I know if my investment isn't right?
- Which goal is most important?





**% / 72 = # YEARS TO
DOUBLE**

RULE OF 72

Use the Rule of 72 to weigh opportunities. Tom, in our story, purchased a car using old 401k money. The \$6,500 he had to buy a car would have been well over half a million dollars if he'd used it for retirement instead.

$$10\% / 72 = 7.2 \text{ YEARS}$$

RULE OF 72

ORDER OF OPERATIONS: INVESTING

THE SAFEST WAY TO YOUR GOALS

0 - 3 years: Cash, CDs, Money Market

4-9 years: Bonds

10+ years: Stocks + Real Estate

Specific goals? Look for tax advantages

Solo 401k/529 plans/SIMPLE IRA

Investments, like crops, have growing seasons.
If you know when you'll need the money,
you'll "plant" investments with enough time and won't "harvest" until they're ready.

**DISCIPLINE IS NOT THE ANSWER
(SYSTEMS ARE THE ANSWER)**

“BE LIKE WATER”

LAU TZU



***“YOUR SYSTEMS ARE PERFECTLY
DESIGNED TO GET THE
RESULTS YOU’RE GETTING”***

STEPHEN R. COVEY

MONEY MEETING

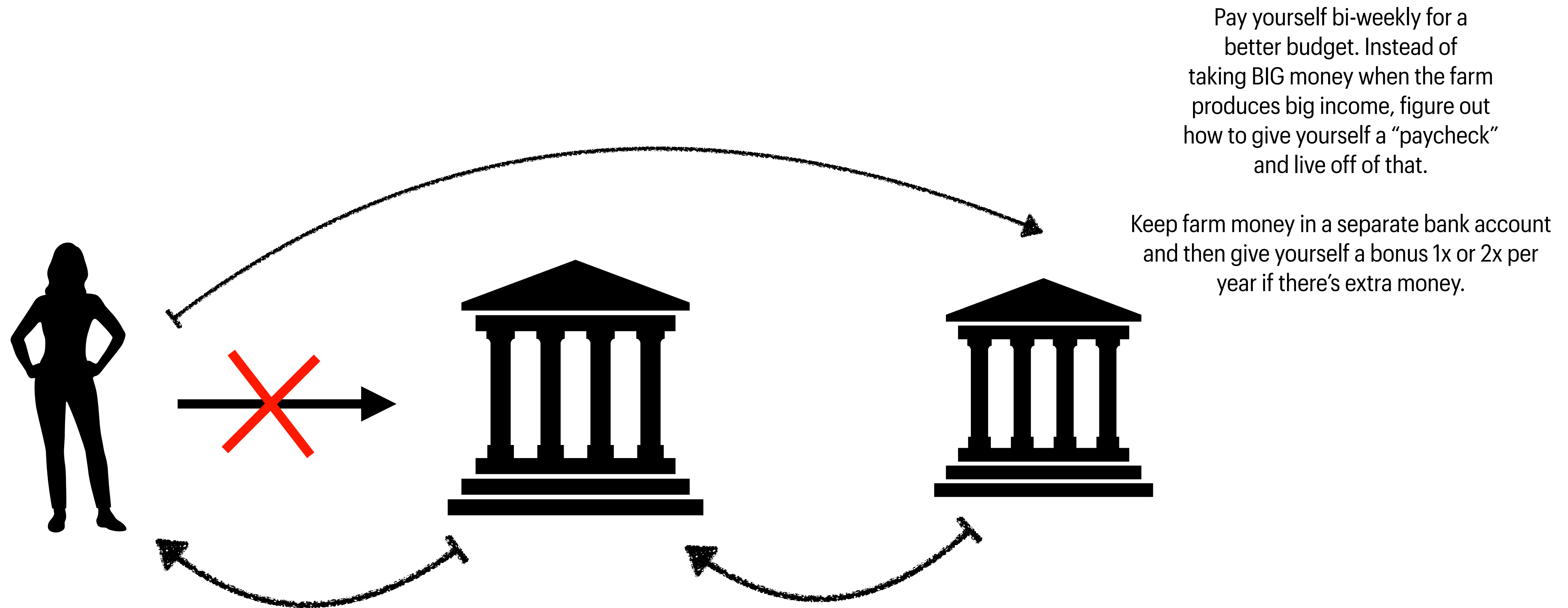
THE RULES

- Shorter = Better
- Simpler = Better
- Epic Conversations Unnecessary

Cheryl & I meet weekly for 20 minutes, with a timer. We go thru the bank app to see what we spent and then talk about when we're spending next week. That's it!



HOLDING ON TO MONEY



RETHINK YOUR ROLE

***“AS YOU GO THROUGH LIFE, ONE
LEARNS IF YOU DON’T PADDLE
YOUR OWN CANOE, YOU DON’T
MOVE.”***

KATHERINE HEPBURN

Use advisors to make you smarter, not to “abdicate the throne.”
You need to know what works best for YOUR timeline.
By having advisors work together and share notes
you may get more out of them. You also should dictate how
they work with you, rather than wait for them to take the initiative.



Financial Advisor



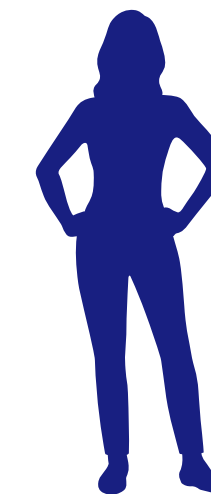
Farm Credit



Advisors



Accountant



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DETAILED SLIDE NOTES, ADDITIONAL RESOURCES (NEWSLETTER, PODCAST, STACKED & MORE)