



YourFamily
BANK

7 Step Presentation

What would life look like...feel like if you were debt free?

- Sleep better at night
- Argue less about money
- More time for Whoopie!
- Give more to charities, church, synagogue, temple or mosque
- Send you kids to a different school
- Change your address or the car you drive
- Enjoy more travel and take the type of vacations you want
- Enjoy a debt-free retirement
- Breathe and Enjoy LIFE!



17 Unexpected Benefits for Getting Out of Debt

Financial Benefits:

- More Free Income
- Retire Earlier
- Less Risk
- Better Credit Score
- Better Job Prospects

Physical Benefits:

- Fewer Illnesses
- Lower Blood Pressure
- Less Pain
- Better Health Overall
- Better Preventative Care

Mental Benefits:

- Less Stress
- Better Mental Health
- Higher Self-Esteem
- Better Cognitive Function

Relationship Benefits:

- Better Relationships
- A Stronger Marriage
- Being a Better Parent
- Being Able to Help Others

Our Purpose

Improving workplace productivity, health and well-being through personal financial education.





Your Family Bank® teaches a proven personal financial literacy program called “G.O.O.D.” that is based on 6 Steps that allow people to get in immediate control of spending, debt, savings, and taxation.

It is a comprehensive financial management system that helps individuals and families effectively manage multiple aspects of their financial lives.

Wellness in the Workplace

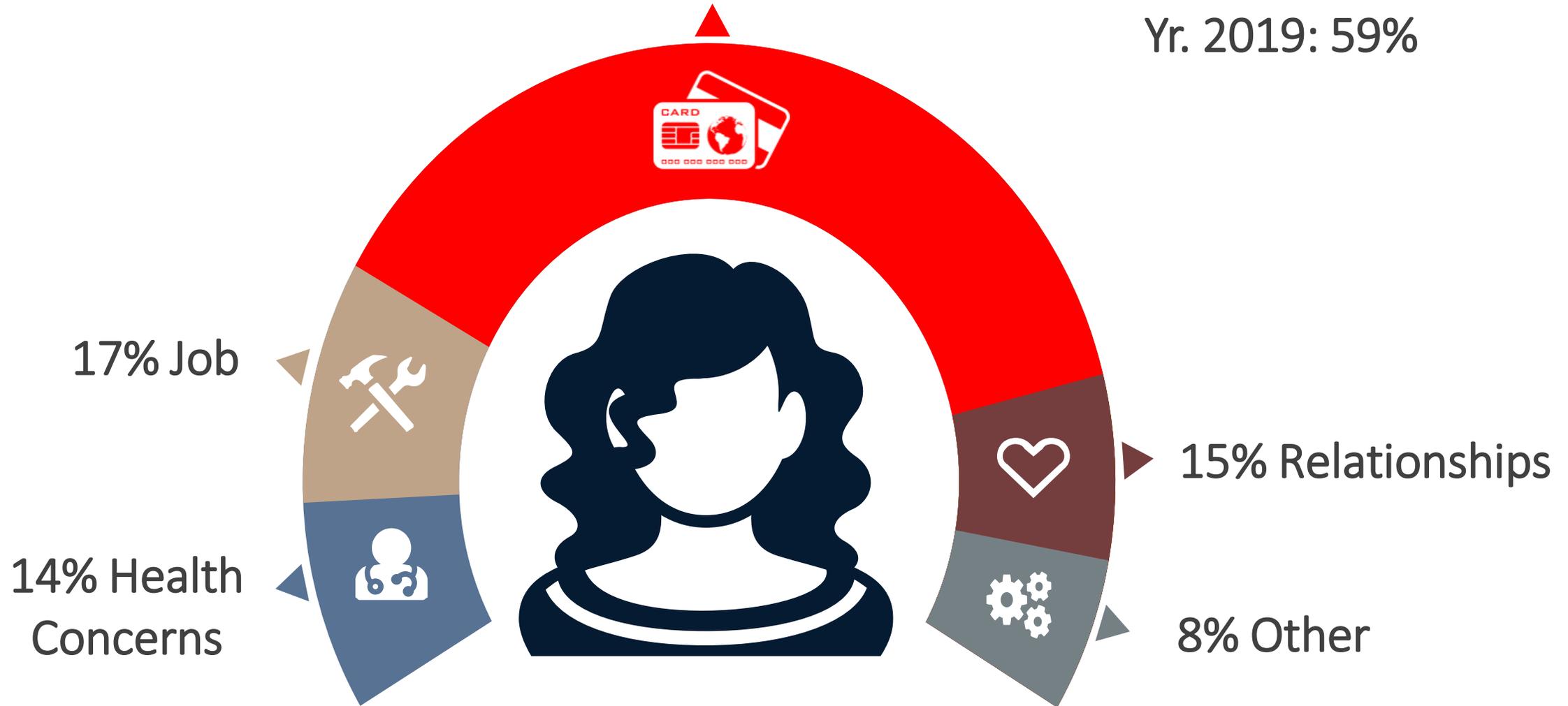
Employees say that financial wellness means freedom from financial stress and debt, and being prepared for emergencies. Very few respondents define financial wellness in terms of retirement.

The 2017 edition of PwC's Employee Financial Wellness Survey tracked the financial well-being of full-time employed U.S. adults nationwide. It incorporated the views of 1,600 full-time employed adults representative of the U.S. population by age & gender.

Life Stressors

46% Financial or money matters/challenges

Yr. 2019: 59%



***Financial matters was the top choice for causes of stress across all generations.**

Top 5 Financial Concerns 2017

- 50% Not having enough emergency savings for unexpected expenses.
- 29% Not being able to retire when I want to.
- 29% Not being able to meet my monthly expenses.
- 19% Being laid off from work.
- 17% Not being to keep up with my debt.

U.S. Household Debt



- Over 44 million Americans hold a total of \$1.4 trillion in student loan debt.
 - 1 Trillion in Credit Card debt.
 - 43 million Americans have medical debt.
 - Americans hold \$8.8 trillion in mortgage debt.
 - Auto loan balances grew by \$64B to \$1.22 Trillion
 - American households collectively hold \$13.15 trillion in debt
- 300,000 financial advisors
 - 400,000 life insurance agents
 - 1.3 million attorneys
 - 664,000 CPA's

More than 80% of today's employees believe they will be working during retirement



Source: PwC's 8th annual Employee Financial Wellness Survey, PwC US, 2019

What does Financial Wellness Mean to You?





Live

Interest

Free

Everyday

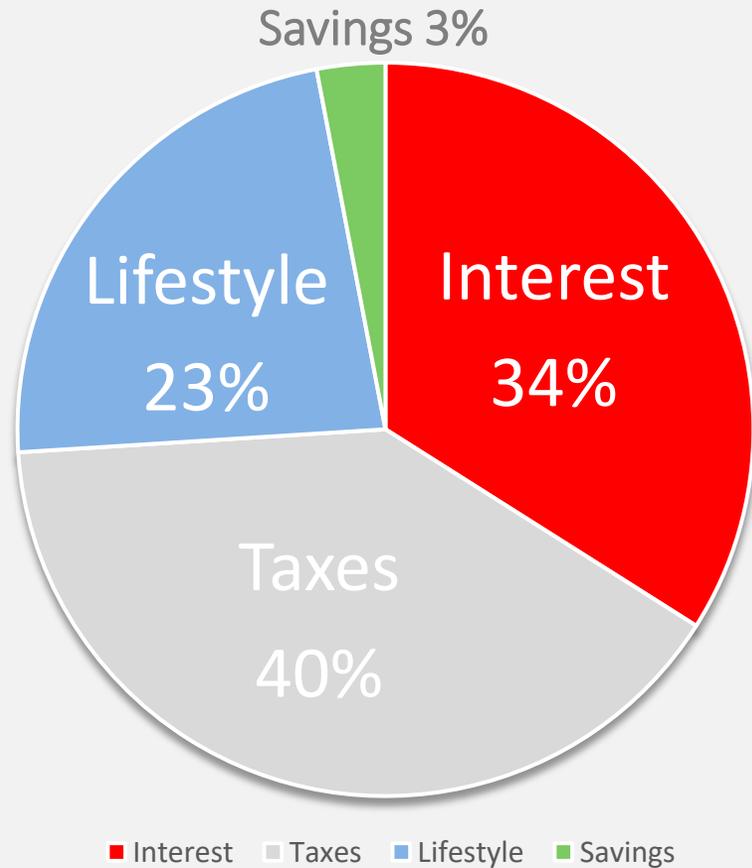
Where Did We Learn About Money Growing up?



1. School – NO
2. Financial Institutions and Professionals – NO, little time to educate
3. Family- If they were good or bad with finances, they have taught you the most



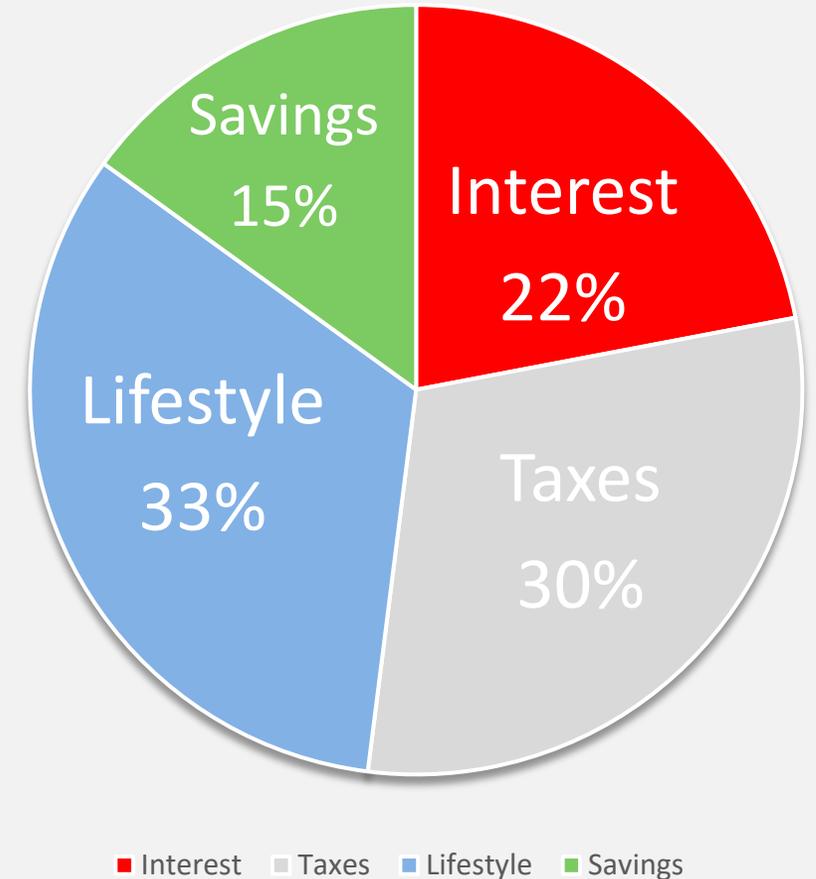
Average American Household



**Average Household Debt:
\$250,000**



Your Family Bank[®] Approach





Common Approaches to Pay Off Debts

The Debt Snowball Approach

- Pay off smallest *balance* first
- Pay *minimums* on the rest
- Pay *next* smallest until debt-free



The Debt Avalanche Approach

- Pay off highest interest rate first
- Pay minimums on the rest
- Pay next highest until debt-free





Common Approaches to Pay Off Debts

The Budget Envelope Approach

- A budgeting system to pay debt
- Stash money towards debts
- Pay cash instead of using credit



The Cancelling All Credit Accounts

- A “cold turkey” approach
- Eliminates credit resources
- Intended to eliminate temptation

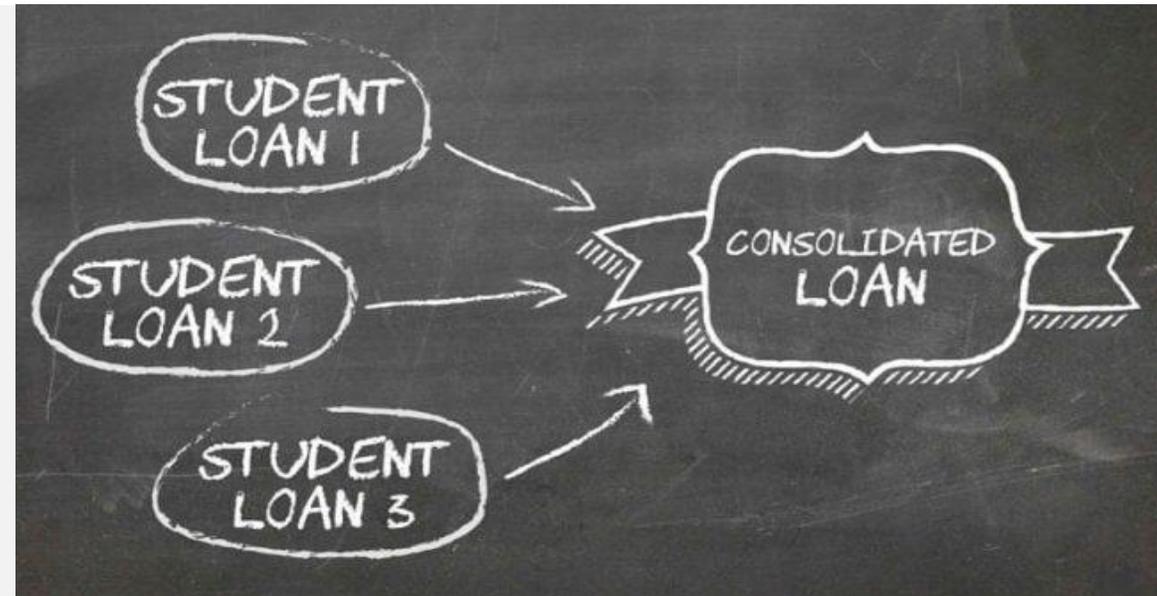




Common Approaches to Pay Off Debts

The Refinancing or Consolidating

- Rolls debt into a new loan
- Lower interest rate/payments
- Fees are rolled into balance
- May improve *monthly* cash flow
- Re-amortizes debts to longer term



Debt Relief Company

- Pays a company to “help” you default





Problems with Common Approaches

Debt Snowball/Avalanche:

- Ignores most costly debts, compound vs. simple interest, deferred interest, interest-only payments and P&I Ratios.

Budget Envelope:

- Idle cash doesn't accrue interest and isn't working for you.

Cancelling Accounts:

- Can impact credit score, which in turn can impact interest rates on debt, so it eliminates resources and can cost you more.

Problems with Common Approaches



Refinancing/Consolidating:

- Creates a new amortization schedule of mostly-interest payments. Extends the length of debt, plus you pay interest on fees rolled into it.

Debt Relief Company:

- Typically requires defaulting on payments to lenders, ruins your credit, and only reduces a portion of debt. Some of these companies are owned by the banks and there's associated fees.
- **ALL of the Above:** Leaves money on the table for your lenders. Inefficient. Can add time to payoff.

Are you **100%** sure you're going to have a **great retirement**, or do you have some doubt?

What if I could show you how to **get out of debt** in 9 years or less, including your mortgage & student loans without spending any additional money than you are spending right now, would that change your financial life?



Step 1: **KNOWLEDGE**

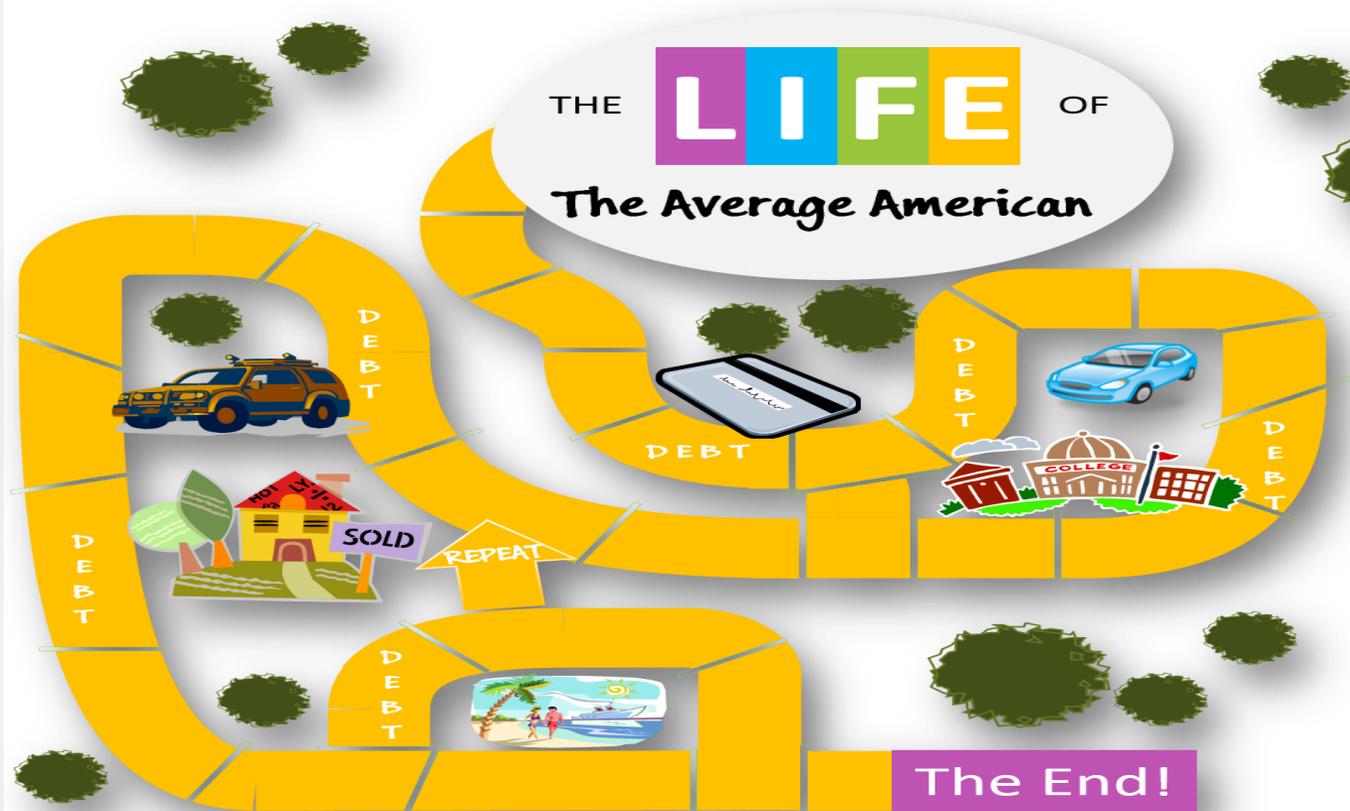
Knowledge becomes power
only when you put it to use.





The Game of LIFE

Why does it feel like every step forward, takes us take two steps backward?





What if we could teach you how to...

- Reduce the volume of interest you are paying to lenders.
- Get out of debt in 9 years or less.
- Improve your cash flow.
- Decrease taxes.
- Save for college or business capital.
- Retire with tax-favored income.





Total Assets @ age 65

Average
American
Household



\$2,000,000 *Lifetime income*

\$60,000
Funds at Retirement

This isn't the American Dream



Step 2: **CASH FLOW**

When you Track your money,
You Control it.

Spending Planner

Look for ways to save money and be more efficient.



B. SPENDING CATEGORY EXPENSES:

Write down all of your expenses and outgoing cash flow. Take your time and try to be as accurate as possible. This will help with give an accurate picture of your current situation.

Category	Last 12 Mo Totals	Last 12 Mo Avg Per Mo.	Next 12 Mo Avg Per Mo.	Fixed Expense	Variable Expense	You \$	Spouse \$
Auto— Gas/Repair							
Charitable Giving							
Cleaning/ Laundry							
Clothing							
Debt Payment							
Eating Out							
Family Activities							
Gifts							
Groceries							
Home Maintenance							
Insurance							

Instant Latte Factor

This calculates the Latte Factor for the expense entered above.

At an annual interest rate of: **6 %**

1. Choose a Category



Latte/Coffee

\$5 Daily

\$1,934.50 in 1 years.
\$3,985.07 in 2 years.
\$6,158.67 in 3 years.
\$8,462.69 in 4 years.
\$10,904.96 in 5 years.
\$25,498.25 in 10 years.
\$45,027.36 in 15 years.
\$71,161.73 in 20 years.
\$152,938.06 in 30 years.
\$299,387.02 in 40 years.

\$5 Weekly

\$275.60 in 1 years.
\$567.74 in 2 years.
\$877.40 in 3 years.
\$1,205.64 in 4 years.
\$1,553.58 in 5 years.
\$3,632.63 in 10 years.
\$6,414.86 in 15 years.
\$10,138.11 in 20 years.
\$21,788.44 in 30 years.
\$42,652.40 in 40 years.

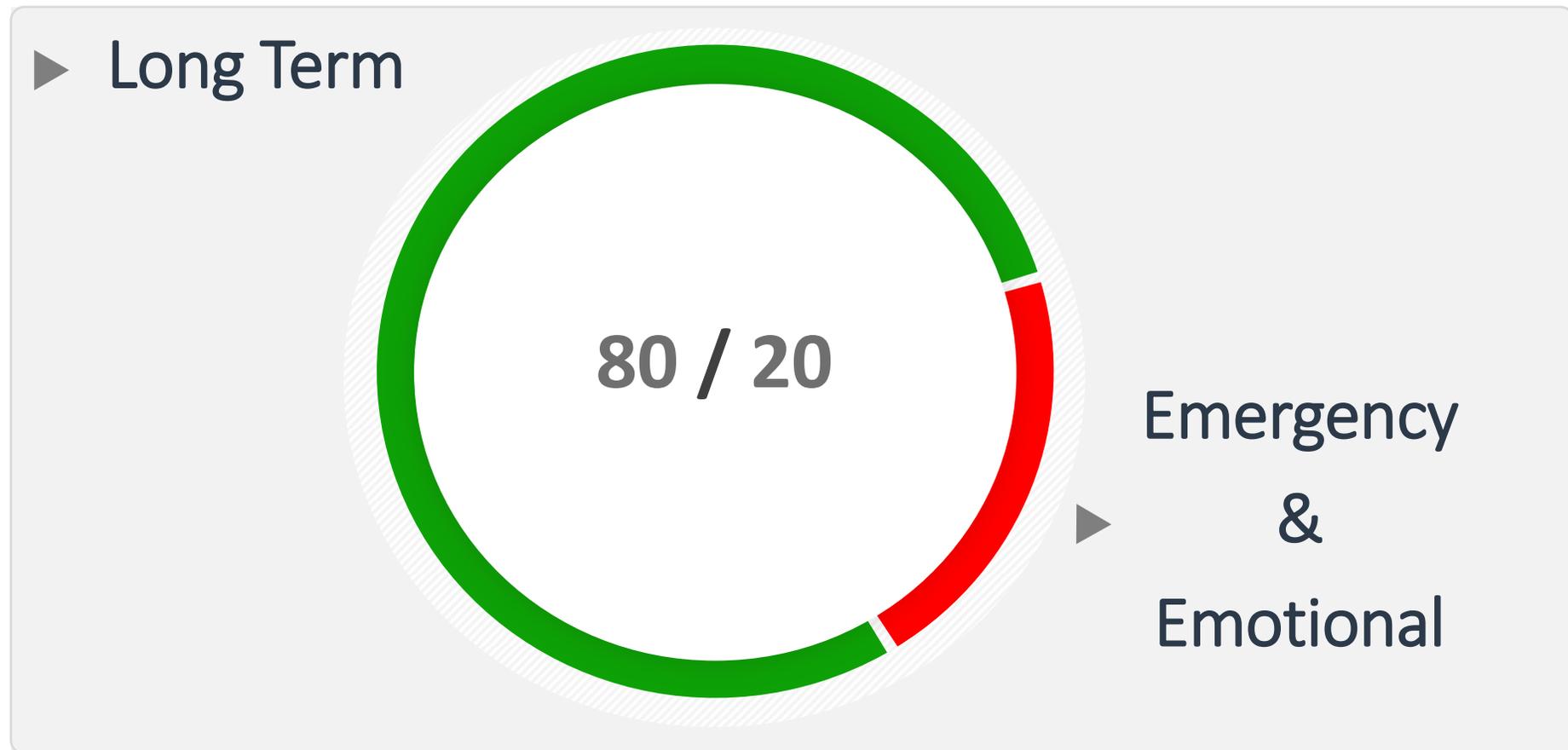
\$5 Monthly

\$63.60 in 1 years.
\$131.02 in 2 years.
\$202.48 in 3 years.
\$278.23 in 4 years.
\$358.52 in 5 years.
\$838.30 in 10 years.
\$1,480.35 in 15 years.
\$2,339.56 in 20 years.
\$5,028.10 in 30 years.
\$9,842.86 in 40 years.



Plan for the Unexpected & the Expected

— .. The 80 / 20 Rule



A Bank is a Business



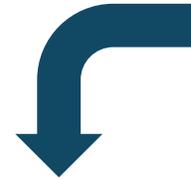
How would you like to be the bank?



Example:
You put \$10,000 in the Bank



Bank may give you
1% interest



Walk into a bank the next day
and borrow \$10k...
What is your interest rate?



- 24%
- 18%
- 5%
- 29%
- 29%
- 4%
- 17%
- 8%



Step 3: Debt



Minimize debt to create additional wealth.





Let's look at a typical American Family

Mark & Joyce



Mark Age 37

Joyce Age 35

Desired Retirement Age: **65**

Children

4 & 5

College Savings: **None**

Main Areas of Interest:

- Increase retirement income
- Reduce debt
- Get spending under control
- College Planning
- Increase Savings

Monthly Income: \$3,960

Spouse mo./income: \$3,125

Desired Monthly Retirement
Income: **\$5,000**



Savings & Investments



Financial Institution	Account Type	Account Value	Monthly Contributions	Int%	Available for YFB
BOA	Emergency	\$6,000	\$25	.25%	YES
Fidelity	401k	\$36,500	\$300	5%	YES



Current Debt

Debt	Interest Rate	Balance	Payment
Visa	12%	\$460	\$55
Medical/Dental	0%	\$2,420	\$200
Credit Card	16%	\$4,236	\$296
Furniture	18%	\$5,988	\$237
Auto	8%	\$13,313	\$417
Mortgage	6.5%	\$153,781	\$972
Total Debt	Average Int. 10%	\$180,198	\$2,177

Debt Summary



- Interest Paid: \$199,959
- Years of Debt Payments: 30

Total Debt
\$180,198

Real Debt + Interest =
\$380,157



Other Account Information

Redirected Funds: 625 / Mth (First Year Monthly)

Current Debt Summary Over 30 Years

Year	Last Pmt Date	Total Payments	Debt / Description	% Rate	Current Balance	Monthly Payment	Interest Expense	Payments	Ending Balance
0.7	04/2018	8.78	Visa	12.00%	460	55	23	483	0
1.0	08/2018	12.10	Medical	0.00%	2,420	200	0	2,420	0
1.3	11/2018	15.98	Discover	16.00%	4,236	296	494	4,730	0
2.7	04/2020	32.00	Furniture	18.00%	5,988	237	1,596	7,584	0
3.0	08/2020	36.02	Auto	8.00%	13,313	417	1,707	15,020	0
30.0	08/2047	360.00	Mortgage	6.50%	153,781	972	196,139	349,920	0
30.0	08/2047	360.00	Totals ==>		180,198	2,177	199,959	380,157	0

Get Out Of Debt Report - 4

Debt Analysis with YFB

Current Debt Plan Payoff Years: **30.0**

YFB Debt Plan Payoff Years: **7.8**

Interest Saved: **\$122,739**

Debt Analysis with YFB

Year	Last Payment Date	Total Payments	Debt / Description	% Rate	Balance	Monthly Payment	Payoff	Rollup Deposit
0.17	09/2017	2	Visa	12.00%	460	55	359	55
0.50	01/2018	6	Medical	0.00%	2,420	200	1,220	255
0.92	06/2018	11	Discover	16.00%	4,236	296	1,419	551
1.17	09/2018	14	Furniture	18.00%	5,988	237	3,715	788
1.66	03/2019	20	Auto	8.00%	13,313	417	6,316	1,205
7.83	05/2025	94	Mortgage	6.50%	153,781	972	136,801	2,177
7.8	05/2025	94	Totals ==>		180,198	2,177	149,830	2,177

Debt Free Year

7.8

30.0

Interest Paid

\$77,221

\$199,959

Liquidity

\$1,004,387

Savings & Death Benefit

\$1,262,851

 YFB Plan

 No Plan

Let's take a look at what Mark & Joyce were able to accomplish with **Your Family Bank**

- 
- ✓ Free from lenders in 7.8 years
 - ✓ Saved Interest \$122,739
 - ✓ Freed up \$2,177/mo. for retirement
 - ✓ Savings in 30 years \$1,004,387





Current Plan 30 Years



\$306,668

After taxes for Retirement

**\$820,458 of Financial Benefits Lost
30 Years of Paying Down Debt**

YFB Plan 7.8 Years



\$1,004,387

*Tax-Favored Retirement!
In 22 years*

**\$122,739 in Interest Saved
Enjoying 22.2 Years of Debt Freedom
(LIFE)**

What is the Cost **Not** to do YFB?

Meet Tyler



Tyler is a 25 year old college grad that has just started his career.

His current concerns were:

- **Debt**
- **Cash Flow**
- **Financial Flexibility**
- **Taxes**



Tyler's Current Debt

Current Debt Summary Over 30 Years

Year	Last Pmt Date	Total Payments	Debt / Description	% Rate	Current Balance	Monthly Payment	Interest Expense	Payments	Ending Balance
5.6	09/2023	67.65	Chase cc	17.00%	6,500	150	3,648	10,148	0
7.7	10/2025	92.40	stafford loan	4.29%	2,750	35	484	3,234	0
23.3	05/2041	279.36	stafford loan	4.29%	1,059	6	617	1,676	0
27.5	08/2045	330.17	stafford loan	4.29%	4,066	21	2,868	6,934	0
29.7	10/2047	356.59	stafford loan	3.76%	3,862	18	2,557	6,419	0
29.9	01/2048	359.23	stafford loan	4.29%	4,042	20	3,143	7,185	0
30.1	02/2048	360.87	stafford loan	3.76%	3,887	18	2,609	6,496	0
30.1	02/2048	360.87	Totals ==>		26,166	268	15,924	42,090	0

Debt Summary...

- Interest Paid: **\$15,924**
- Years of Debt Payments: **30**

Total Debt
\$26,166



Debt + Interest
\$42,090



What did we Accomplish for Tyler?



- ✓ Free from lenders in 4.3 years
- ✓ Saved Interest \$10,458
- ✓ Freed up \$268/mo.
- ✓ Savings in 30 years \$366,360



**Sophisticated Financial
Calculations and
products used by Banks
and Financial
Institutions, now in your
hands**



**Minimize debt to create
additional wealth.**



The truth behind Mortgage Debt

Why pay off a “low”
interest rate?



www.amortization-calc.com

- 30 Year Fixed
- \$300,000 Mortgage
- \$1,610 month payment
- 5% interest rate
 - Month 1
 - Year 10
 - Year 20
 - Year 29



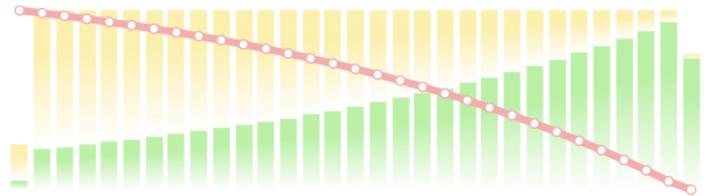
Year 1

Amortization Schedule Calculator

\$ 300000 Term 30 % 5 ZIP 32084 Oct 2017 Calculate

Loan Summary

\$1,610 Monthly Payment
\$579,767 Total of 360 Payments
\$279,767 Total Interest Paid
Sep, 2047 Pay-off Date



Mortgage Rates Amortization Schedule

Date	Interest	Principal	Balance
Oct, 2017	\$1,250	\$360	\$299,640
Nov, 2017	\$1,248	\$362	\$299,278
Dec, 2017	\$1,247	\$363	\$298,914
2017	\$3,745	\$1,086	\$298,914
Jan, 2018	\$1,245	\$365	\$298,549
Feb, 2018	\$1,244	\$367	\$298,183
Mar, 2018	\$1,242	\$368	\$297,815
Apr, 2018	\$1,241	\$370	\$297,445
May, 2018	\$1,239	\$371	\$297,074

78% Interest

Year 10. \$1,610/mo payment

Amortization Schedule Calculator

Month	Payment	Interest	Balance
Nov, 2027	\$1,014	\$596	\$242,836
Dec, 2027	\$1,012	\$599	\$242,238
2027	\$12,304	\$7,022	\$242,238
Jan, 2028	\$1,009	\$601	\$241,637
Feb, 2028	\$1,007	\$604	\$241,033
Mar, 2028	\$1,004	\$606	\$240,427
Apr, 2028	\$1,002	\$609	\$239,818
May, 2028	\$999	\$611	\$239,207
Jun, 2028	\$997	\$614	\$238,593
Jul, 2028	\$994	\$616	\$237,977
Aug, 2028	\$992	\$619	\$237,358
Sep, 2028	\$989	\$621	\$236,736
Oct, 2028	\$986	\$624	\$236,112
Nov, 2028	\$984	\$627	\$235,486
Dec, 2028	\$981	\$629	\$234,856
2028	\$11,944	\$7,381	\$234,856
Jan, 2029	\$979	\$632	\$234,224
Feb, 2029	\$976	\$635	\$233,590
Mar, 2029	\$973	\$637	\$232,953
Apr, 2029	\$971	\$640	\$232,313
May, 2029	\$968	\$642	\$231,670

63% Interest

Year 20. \$1,610/mo payment

Amortization Schedule Calculator							
	\$ 300000	Term 30	% 5	ZIP 32084	Oct ▾	2017 ▾	Calculate
Sep, 2037	\$637	\$974	\$151,837				
Oct, 2037	\$633	\$978	\$150,859				
Nov, 2037	\$629	\$982	\$149,877				
Dec, 2037	\$624	\$986	\$148,891				
2037	\$7,760	\$11,565	\$148,891				
Jan, 2038	\$620	\$990	\$147,901				
Feb, 2038	\$616	\$994	\$146,907				
Mar, 2038	\$612	\$998	\$145,908				
Apr, 2038	\$608	\$1,003	\$144,906				
May, 2038	\$604	\$1,007	\$143,899				
Jun, 2038	\$600	\$1,011	\$142,888				
Jul, 2038	\$595	\$1,015	\$141,873				
Aug, 2038	\$591	\$1,019	\$140,854				
Sep, 2038	\$587	\$1,024	\$139,830				
Oct, 2038	\$583	\$1,028	\$138,803				
Nov, 2038	\$578	\$1,032	\$137,770				
Dec, 2038	\$574	\$1,036	\$136,734				
2038	\$7,168	\$12,157	\$136,734				
Jan, 2039	\$570	\$1,041	\$135,693				
Feb, 2039	\$565	\$1,045	\$134,648				
Mar, 2039	\$561	\$1,049	\$133,599				
Apr, 2039	\$557	\$1,054	\$132,545				

39% Interest

Year 29. \$1,610/mo payment

Amortization Schedule Calculator

Month	Payment	Interest	Balance
NOV, 2045	\$147	\$1,404	\$33,100
Dec, 2045	\$141	\$1,470	\$32,318
2045	\$2,086	\$17,239	\$32,318
Jan, 2046	\$135	\$1,476	\$30,842
Feb, 2046	\$129	\$1,482	\$29,360
Mar, 2046	\$122	\$1,488	\$27,872
Apr, 2046	\$116	\$1,494	\$26,378
May, 2046	\$110	\$1,501	\$24,877
Jun, 2046	\$104	\$1,507	\$23,370
Jul, 2046	\$97	\$1,513	\$21,857
Aug, 2046	\$91	\$1,519	\$20,338
Sep, 2046	\$85	\$1,526	\$18,812
Oct, 2046	\$78	\$1,532	\$17,280
Nov, 2046	\$72	\$1,538	\$15,742
Dec, 2046	\$66	\$1,545	\$14,197
2046	\$1,204	\$18,121	\$14,197
Jan, 2047	\$59	\$1,551	\$12,645
Feb, 2047	\$53	\$1,558	\$11,088
Mar, 2047	\$46	\$1,564	\$9,523
Apr, 2047	\$40	\$1,571	\$7,953
May, 2047	\$33	\$1,577	\$6,375
Jun, 2047	\$27	\$1,584	\$4,791

5.3% Interest



Step 4: Taxes



“

*The Less you
pay, the More
you keep.*



Future Tax Rates

Higher



Lower



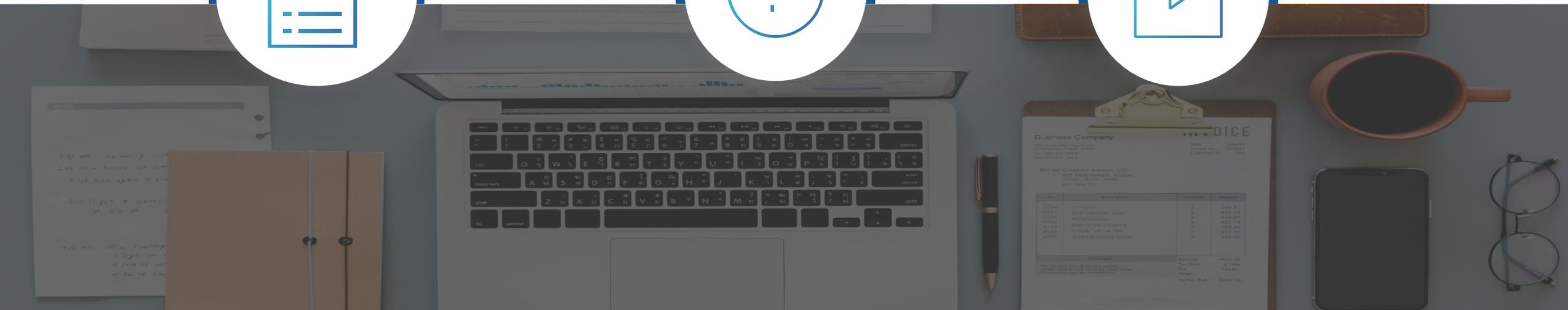
Stay the Same



If we think taxes are going to be **Higher...**

Is **postponing** taxes really a good idea?

When should we start tax planning?



Business Company

Bill to: CURATOR KAPCO, LTD
400 Peninsula Avenue
San Jose, CA 95128
957.554.521

No.	Description	Quantity	Amount
1234	Oil Fuel	2	240.00
2345	Ball Bearings	5	850.00
3456	Washers	8	504.00
4567	Machine	3	402.00
5678	Machining	4	388.40
6789	Integer	7	400.00
7890	Database	3	400.00

Expenses: 4500.00
Tax Rate: 0.75%
Tax: 33.75
Other: 0.00
TOTAL Due: 4533.75

I have a business proposal for you...

- You front all the money.
- You take all the risk.
- You manage the business on a day to day basis.
- 30 years from now, I'll tell you how much you owe me.

Would you want to go into business with me?

\$5,000 IRA Contribution 25% Tax Bracket

- Rule of 72
- \$40,000 X 25%
- Tax = \$10,000

Where is the Tax Savings?

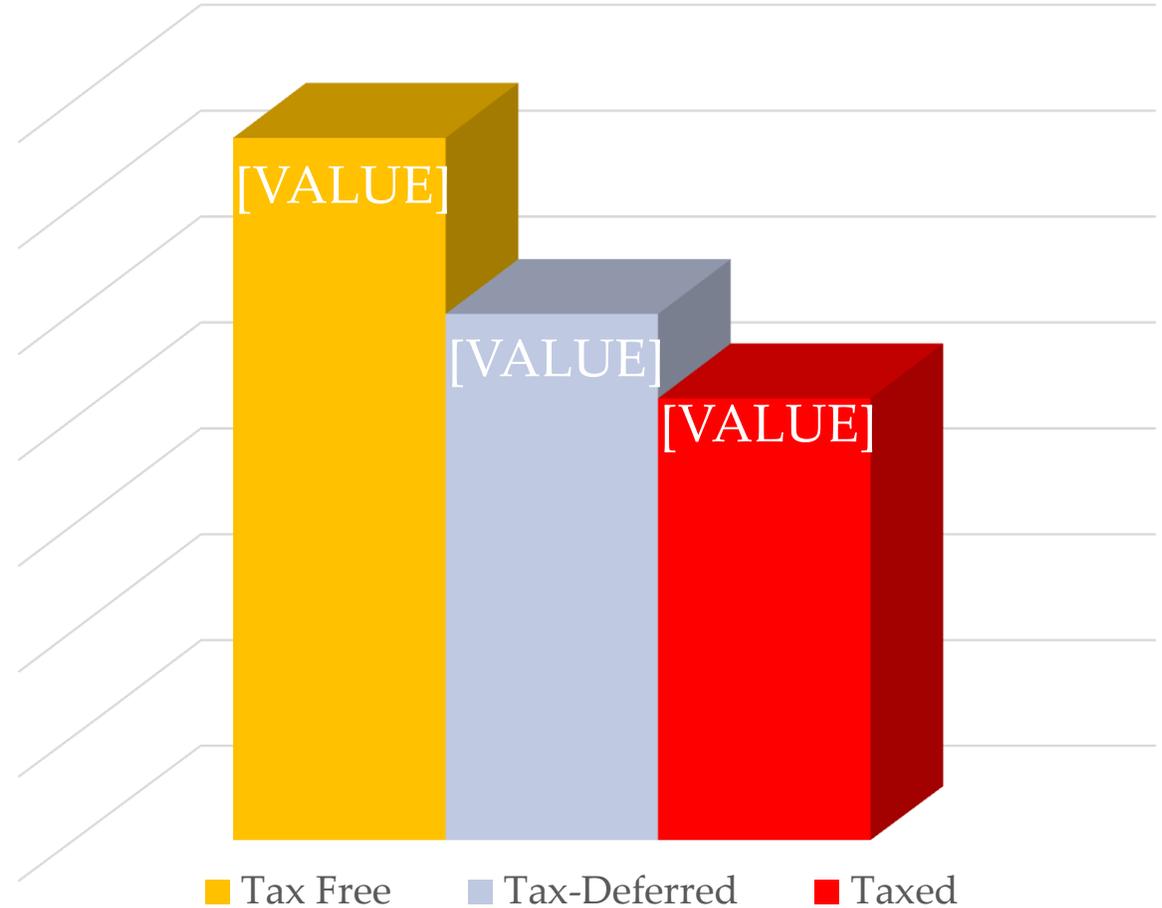
Age	IRA Growth at 10%	Tax Savings Growth at 10%
45	\$5,000	\$1,250
52	\$10,000	\$2,500
59	\$20,000	\$5,000
66	\$40,000	\$10,000

Take a Closer Look

Comparison of Taxed / Tax-deferred / Tax-Free



- \$10,000 Investment
- 7% Interest
- 28 Years
- 25% Tax Rate



*Value of investment after taxes

Step 5 : **Risk**



Don't lose a
LIFETIME of work.





What are YOUR Potential Risk?

— ..



- Taxes
- Market
- Inflation
- Emergencies
- Disability
- Lawsuit
- Fraud
- Outliving your Money
- Death
- Medical Bills



Step 6: The BIG Picture

Know where you are going
& how to get there.





Three Phases of Money



Preservation



Accumulation



Distribution

The **Big Picture** Plan Benefit

- Improve your credit score.
- Find wasted money and utilize “anyway” money.
- Improve Cash flow.
- Dramatically increase your savings.
- Get out of debt faster than you ever thought possible.
- Learn how to prioritize your accounts.
- Retire with tax-favored income.
- Teach you to stay debt free.
- Enjoy LIFE!



Let's take a look at what Mark & Joyce were able to accomplish with **Your Family Bank**

- 
- ✓ Free from lenders in **7.8 years**
 - ✓ Saved Interest **\$122,739**
 - ✓ Freed up **\$2,177/mo.** for retirement
 - ✓ Savings in 30 years **\$1,004,387**



Now most people see this &
immediately make a decision to
be like Mark and Joyce

Would that include you?





Let's Review

— . .



Step 1: Knowledge



Step 2: Improve Cash Flow



Step 3: Reduce Debt



Step 4: Reduce Taxes



Step 5: Minimize Risk



Step 6: The Big Picture

Step 7: Your Decision

A Goal without a Plan is
Just a Wish.

Will that New Plan
include you?



Next Steps

- **Fill out Response Form** and email to yvondra.c.hayes@gmail.com.
- **Gather** info for your personalized Big Picture Report.
- **Analyze** data & run reports with Your numbers and redirect “anyway funds” to start your G.O.O.D. program.
- **Schedule** Big Picture Report virtual meeting.



Get Out of Debt!!





Your Family

BANK

6 Steps