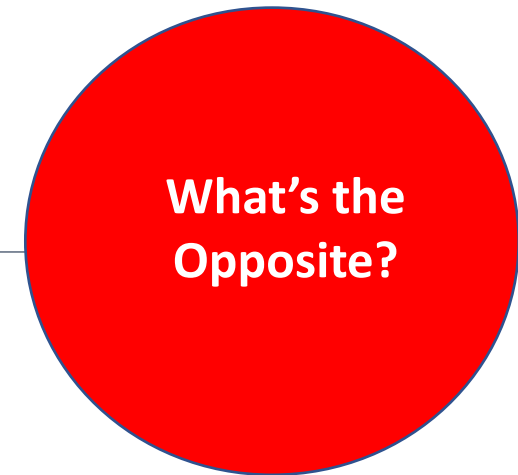


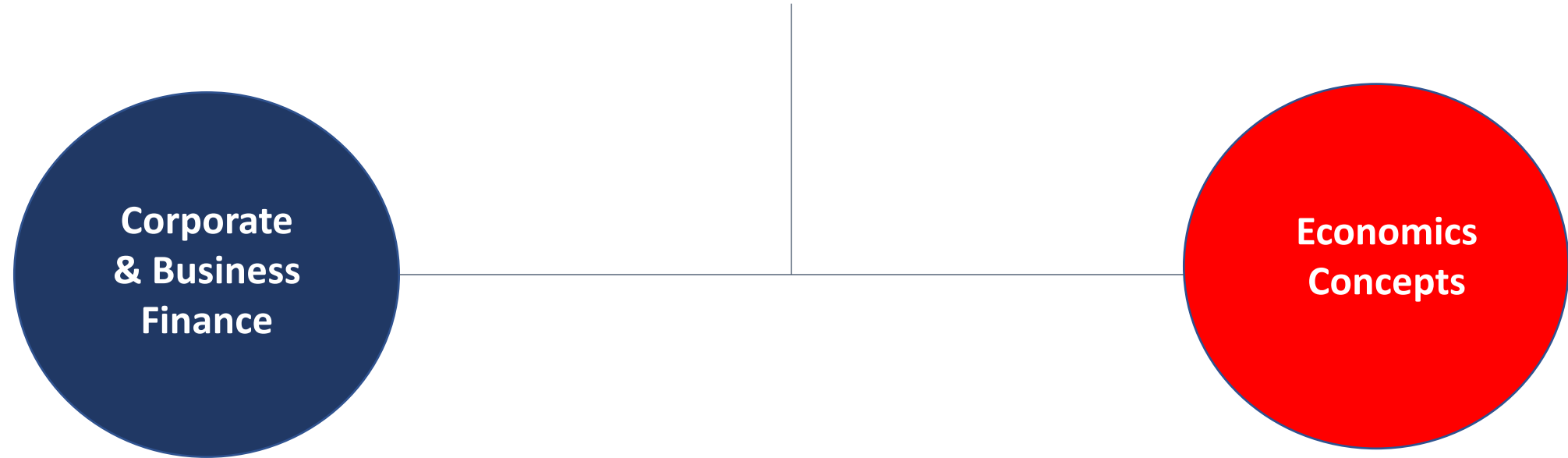
# Everything is Subservient to **Financial Wellness**



# Financial Health Check



# Where Does Financial Literacy Stem From?



# Financial Health Check





## Signs

- **Top Sign:** Simple Living
- Positive Net Worth
- Excess of Income over Expenditures
- Financial Defense Lines
- Secondary Source of Income
- Debt Freedom
- Borrowed but Revenue Generating Assets
- Certainty of Income Stream.



## Symptoms

- **Top Symptom:** Living Beyond Means
- Negative Net Worth
- Excess of Expenditures over Income
- In Debt Trap
- No Secondary Source of Income
- No Financial Defense Lines
- leased rather than Owned Assets
- Borrowed Non-Revenue Generating Assets
- Uncertainty of Income Stream.



## Five Pillars of Financial Wellness



Positive  
Net  
Worth

Financial  
Defense  
Lines

Certainty of  
Income  
Stream

Secondary  
Sources of  
Income

Debt Free  
World



# TWO CURSE

## 1.False Identity

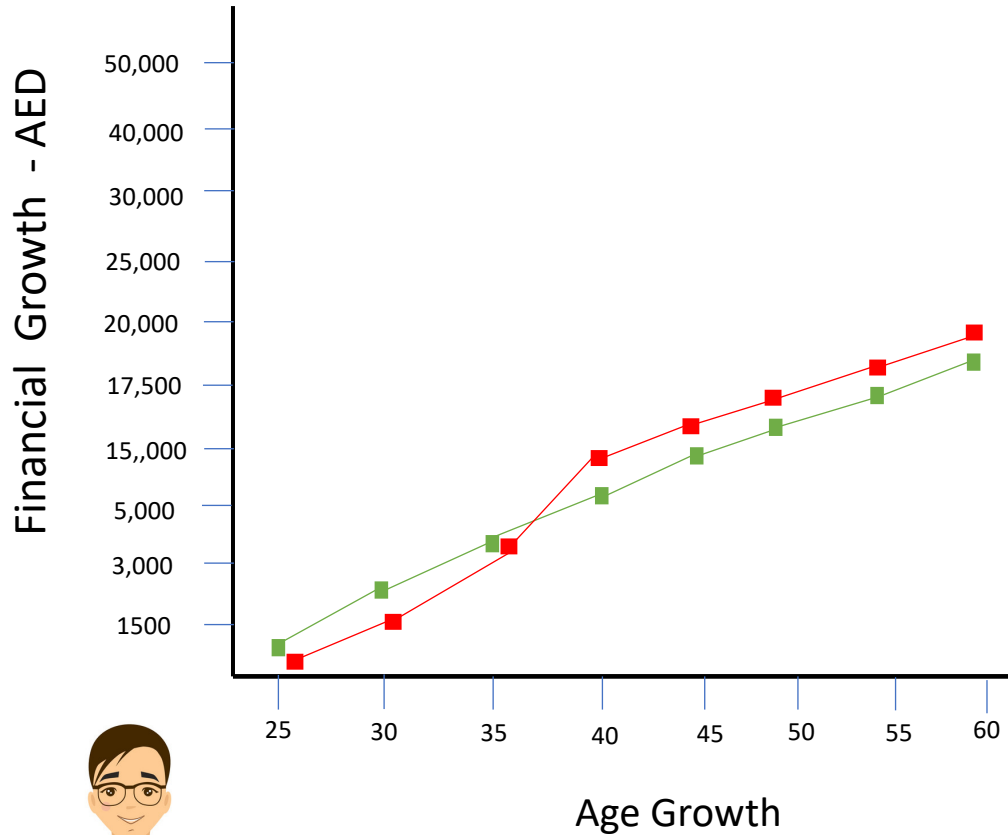
What is Curse of False Identity?

## Debt Trap

What is Debt Trap?

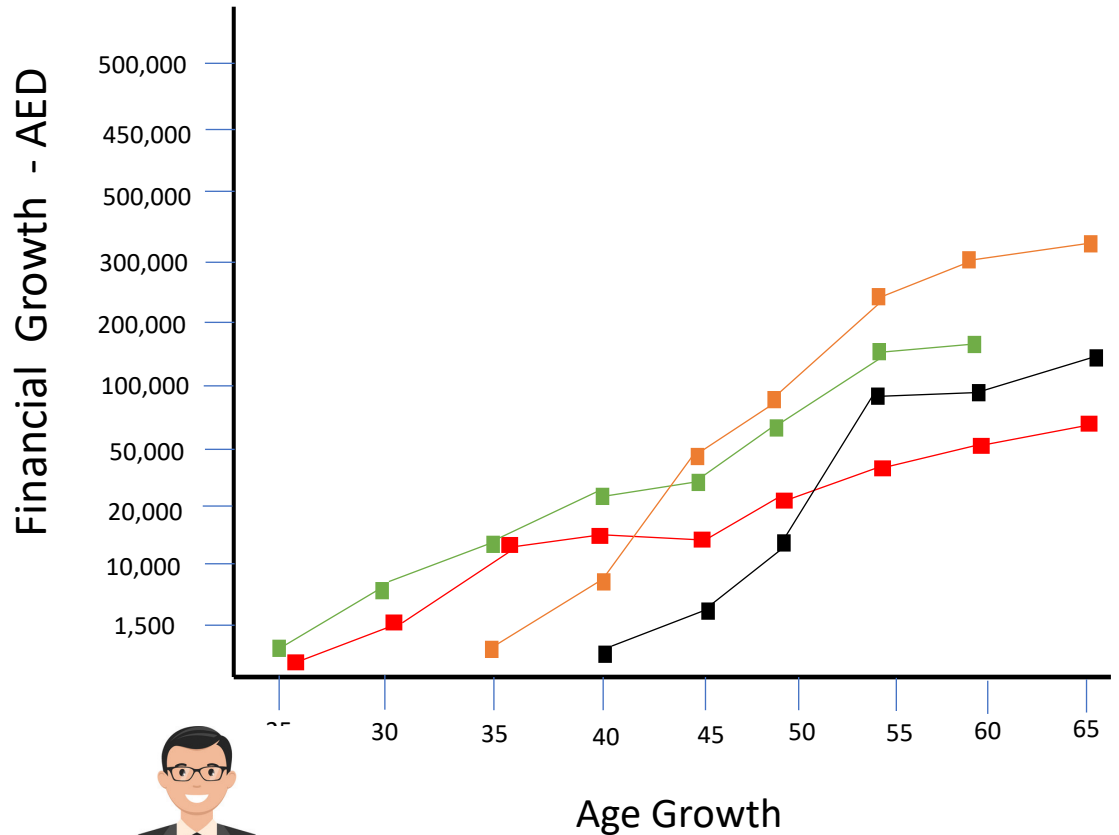


# Difference – Common Man & Economically Smart



Salary Income Expenses

Common Man  
(Rationally Economic Person)

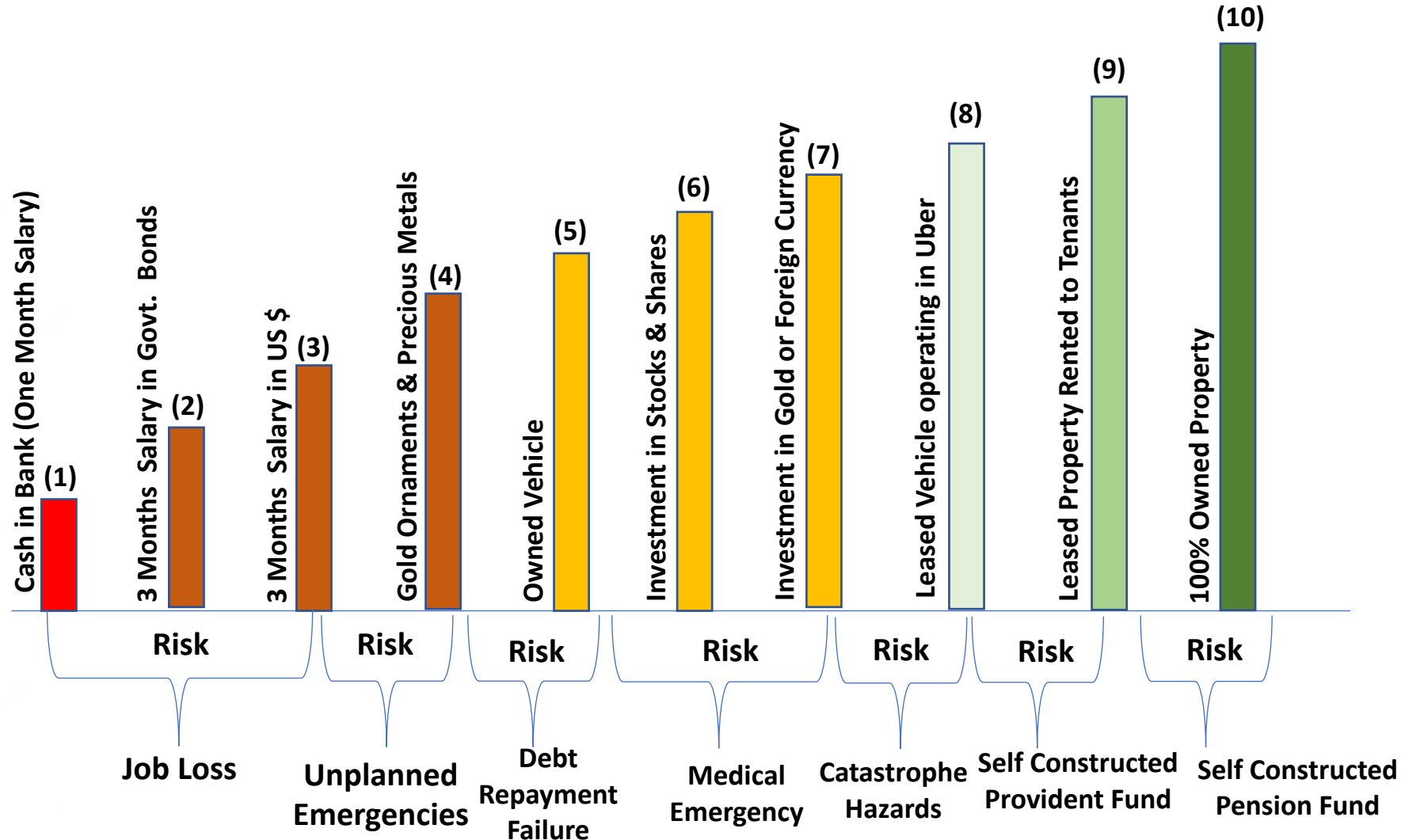


Salary Income Expenses  
Second Source of Income  
Third Source of Income

Economically Smart  
(Rationally Economic Person)



## Rational Economic Person



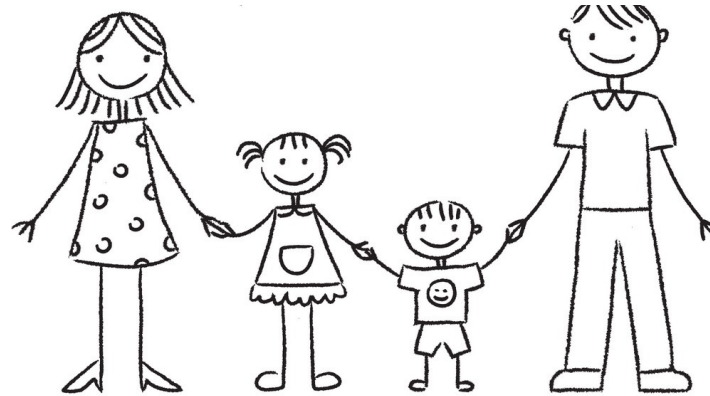
# Financial Vulnerability Review

**Liability Payoff Ability**

**Unforeseen Risk Coverage Level**

**Job Loss Risk Readiness Level**

**Physical Disability Risk Coverage**



**Medical Emergency Readiness**

**Breadwinner Loss Risk**

**Catastrophe Readiness Coverage**

**Family Disintegration Vulnerability Coverage**

**Profession Vulnerability Risk Coverage**

**Systematic Risk Vulnerability Coverage**



# The REP Worst Nightmares

## Fears

1. Financial fears due to lack of planning
2. Fear of Job Loss
3. Fear of Financial Emergencies
4. Fear of Future Financial Challenges

## Standards

1. Standard of Living Challenge
2. Social Standard Compliance
3. Peer/Office Standard Compliance
4. Minimum Standard Compliance

## Risks

1. Risk of Unseen & Unknown
2. Risk of Financial Decision Failure
3. Risk of Short Sightedness
4. Denial & Delusions

## Control

1. Control on Fixed/Committed Expenses
2. Control of Rising Cost of Living
3. Family Expectations
4. Lack of Increase of Earning

## Pressure

1. Social Pressure
2. Family Pressure
3. Peer Pressure
4. Inflationary Pressure

## Planning

1. Strategic Financial Planning – Family on board
2. Saving Planning – Will but no power
3. Expenses Planning – Need vs. Wants
4. Financial Emergency Planning – Poor Insight

