



Financial Literacy and Coaching Seminar

Bobet and Mary Ann Prudente

Financial Coach

International Marketing Group



Prudente A+ Truly Rich Makers





We are IMG

We are one of the biggest and fastest growing **financial services** marketing company in the Philippines, Hong Kong, Macau, Singapore, the Middle East, Europe and going Worldwide

Our MISSION:

To help every family **achieve financial freedom.**
NO FAMILY LEFT BEHIND

Our VISION:

To create the new industry where everyone is able to earn what the wealthy are earning **bringing the secrets of the wealthy to all**

Our CRUSADE:

We want to deliver the world's **financial wake up call** , “Changing people from ***Spenders*** to ***Savers***”.



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What We Do

We Help Build a Solid Financial Foundation



❖ Like building a **HOUSE**, you must build it from **GROUND UP**.

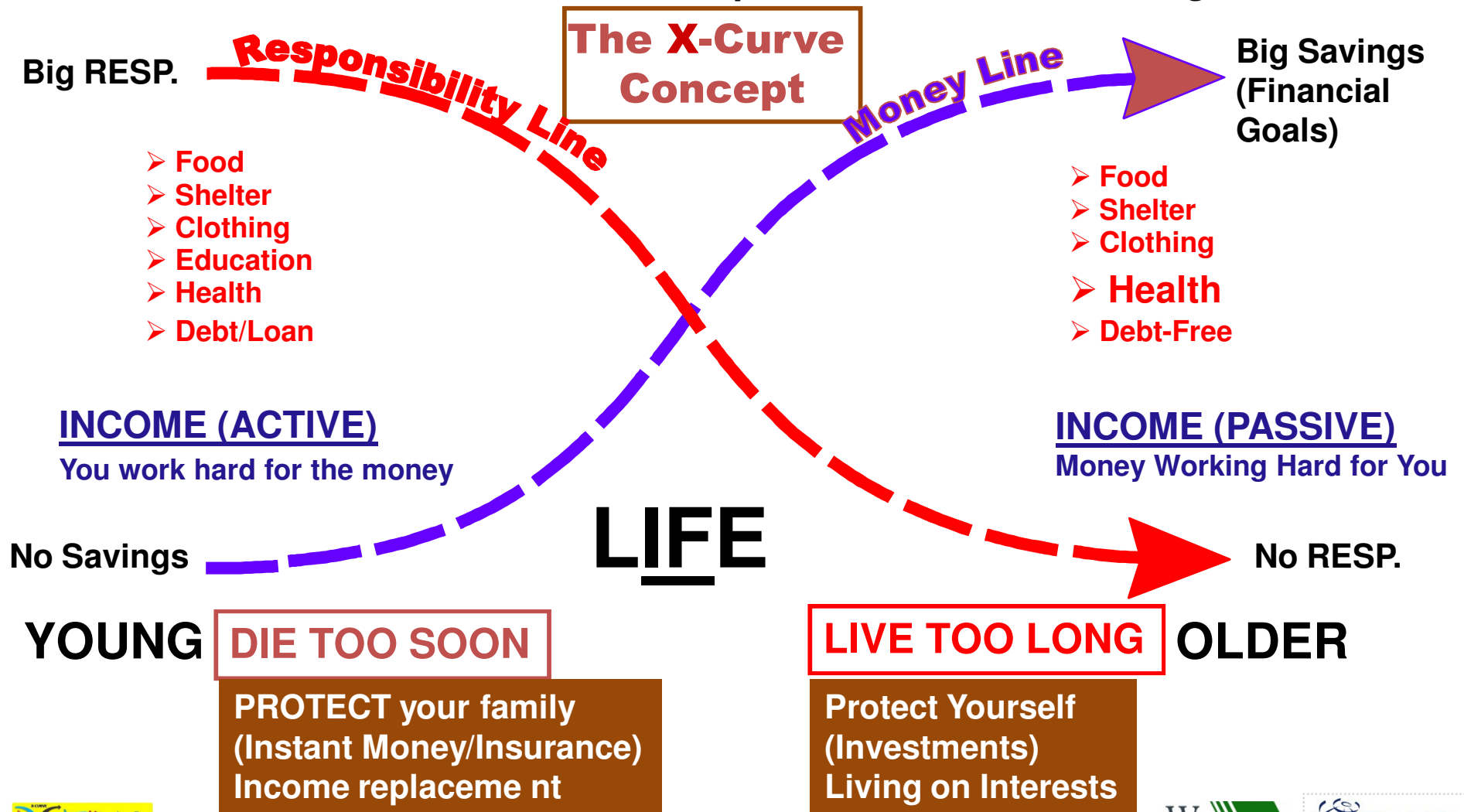


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How Do We Create Our Plan?

This is simple but very powerful planning tool to achieve Financial Security.. It Tells us that we must take care of our responsibilities while building our wealth



Where do we SQUEEZE OUT the Money to INVEST?

New Formula: **PAY YOURSELF FIRST**



- **Problem:**
Most people want to save but don't know how...most people know only how to spend...

Expenses	Life style	Debts
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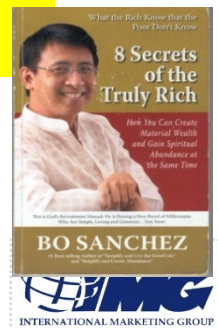
$$\text{Income} - \text{Expenses} = \text{Savings}$$

Poverty Formula

God (10%)	Savings (20%)	Expenses+ (70%)	Life style
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$$\text{Income} - \text{Tithes} - \text{Savings} = \text{Expenses}$$

Prosperity Formula



★ **Change the formula...**

■ **Pay God and yourself first!**

At the beginning of the month, before you pay anyone else give your **10% tithes**, then write a check to yourself for **20% of your income**.

- ❑ **Discipline yourself to live below your budget**

Create an Income Expense Monitoring....



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How do we make money double faster?

Dividing the number 72 by the interest rate of your savings or investments will give the estimated number of years it will take for your money to double

$72 \div 4 = 18$		$72 \div 8 = 9$		$72 \div 12 = 6$	
Money doubles every 18 years		Money doubles every 9 years		Money doubles every 6 years	
Age	4%	Age	8%	Age	12%
29	Php 100,000	29	Php 100,000	29	Php 100,000
47	Php 200,000	38	Php 200,000	35	Php 200,000
65	Php 400,000	47	Php 400,000	41	Php 400,000
		56	Php 800,000	47	Php 800,000
		65	Php 1,600,000	53	Php 1,600,000
				59	Php 3,200,000
				65	Php 6,400,000

Diagram illustrating the growth of money over time at different interest rates, showing how the number of years to double decreases as the interest rate increases.

Connections shown:

- From 4% to 8%: 4X growth (from Php 400,000 to Php 1,600,000)
- From 8% to 12%: 16X growth (from Php 1,600,000 to Php 25,600,000)

Feedback

- Are these Concepts (X-Curve, Rule of 72 & Pay Yourself First) needed by many others?
- Will we be able to help many others with these concepts?
- If there are many who need these, and these can help many people, isn't it a good business?
- You need a good business to increase your CASH FLOW.....

SIMPLE CLEAR FAST DOABLE

The IMG Business



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A Powerful Strategic Product Partner



Would you rather buy these needs as a CLIENT or get it as your **own BROKER?**

For us...We had acquired all our NEEDS as a BROKER and Earned From our Own **One Stop Shop Business...**

Where can you see yourself 5-10 or 20 years from now?

YOU HAVE TWO OPTIONS :

1. Shrink your dream to fit the size of your income

- Work beyond age 65
- Depend on children, charity or small pension

2. Increase your savings to fit the size of your dream!

- Execute your Financial Plans to Achieve your Goals!
- Start Level 1, 2 & 3 investments
- Reduce expenses with small changes
- Increase your cashflow with IMG business

VISION without **ACTION** is **DAYDREAMING**

ACTION without **VISION** is a **NIGHTMARE !**

Take Charge of your
Finances,
Be Truly Rich
and Be A Blessing to
Others.



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Thank You!

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