



Improving Finances, Improving Lives



Jean Chatzky
Making money make sense.



About 100
Years Ago...



How Is Your
Relationship
With
Money?



A Hot
Mess!

How Would You Describe Your Relationship With Money?

- Confusing
- Frightening
- Criminal
- Chaotic
- Necessary Evil
- Stressful
- Precarious
- Unstable
- Unnecessarily Complex

Effects of the Great Recession

- Household Net Worth Down 40%
- 14% of Mortgages Remain Underwater
- 80% of People Say Someone In Their “Circle” Recently Laid-Off

Changing Financial Responsibilities

Prior Generations

- Pensions
- Employer-Provided Healthcare
- Confidence in Medicare/Social Security

Today's Workers

- 401(k)s and Other DC Plans
- Higher Co-Pays and Deductibles
- Faltering Confidence

Financial Literacy in America

- Americans don't understand basic financial concepts
- Investors don't know how to avoid investment fraud
- Women, African-Americans, Hispanics, the elderly, the uneducated, trail further behind

Women, Men and Money

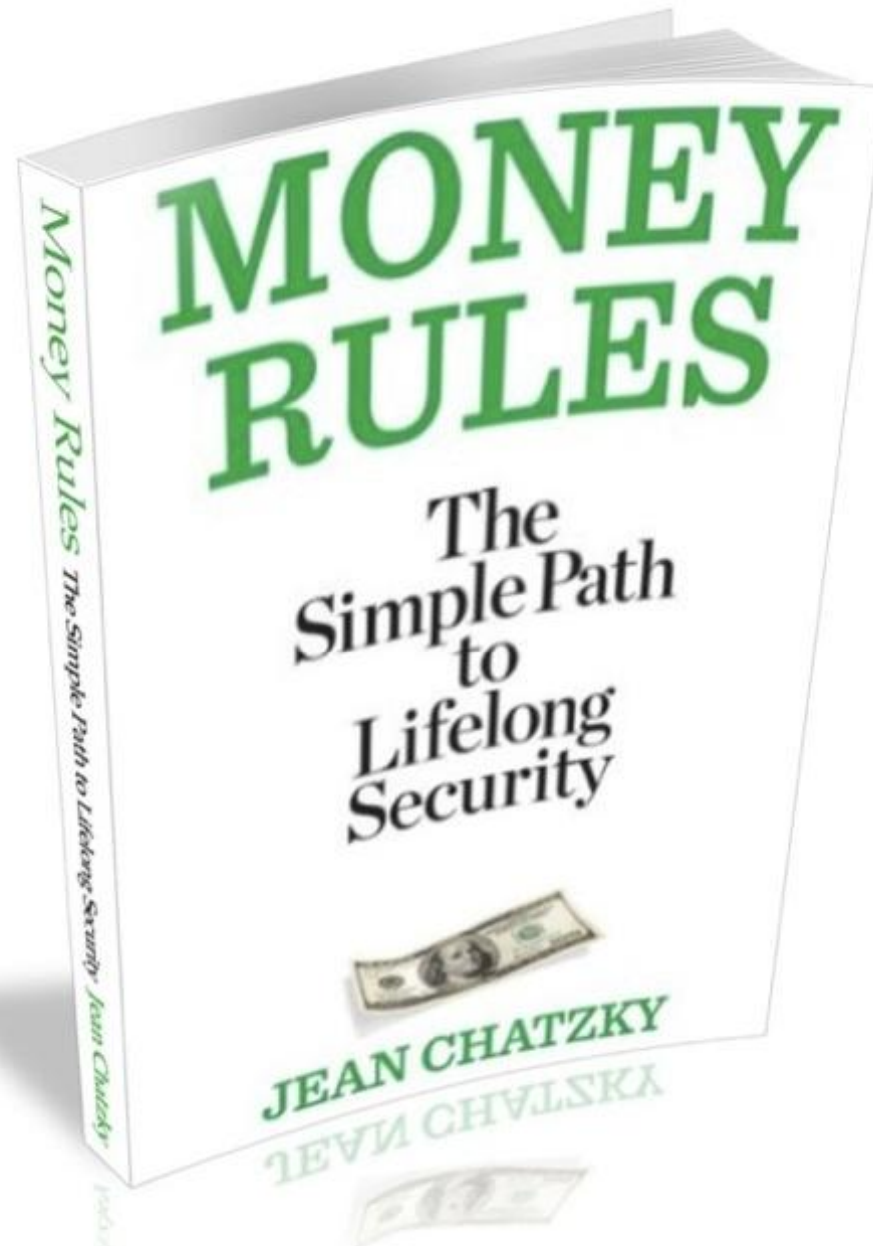
- Emergency Cushions
 - 43% of women, 63% of men
- Comfortable with Debt Levels
 - 52% of women, 71% of men
- Rebalance Investments
 - 25% of women, 49% of men

5 Habits For Financial Success

1. Earn a decent living
2. Spend less than you make
3. Save, then invest, what you don't spend
4. Protect your financial life with insurance, estate plan
5. Give back

Stuck At Step Two

1. Earn a decent living
2. **SPEND LESS THAN YOU MAKE**
3. Save, then invest, what you don't spend
4. Protect your financial life with insurance, estate plan
5. Give back



Money Rule #1

Personal
Finance Is
More Personal
Than Finance

Money Rule #26

Just Because
Someone Will
Lend It To You
Doesn't Mean
You Should
Borrow it

Money Rule #42



Don't Shop Angry



Money Rule #43



Don't Shop Sad

Money Rule #44



Don't Shop hungry

This Is A
True Story



Money Rule #2

Money Is
Simple,
People
Make It
Complicated



Does Money Make People Lose Their Minds?



Money = Irrationality



Divvy It Up?



Money Rule #65

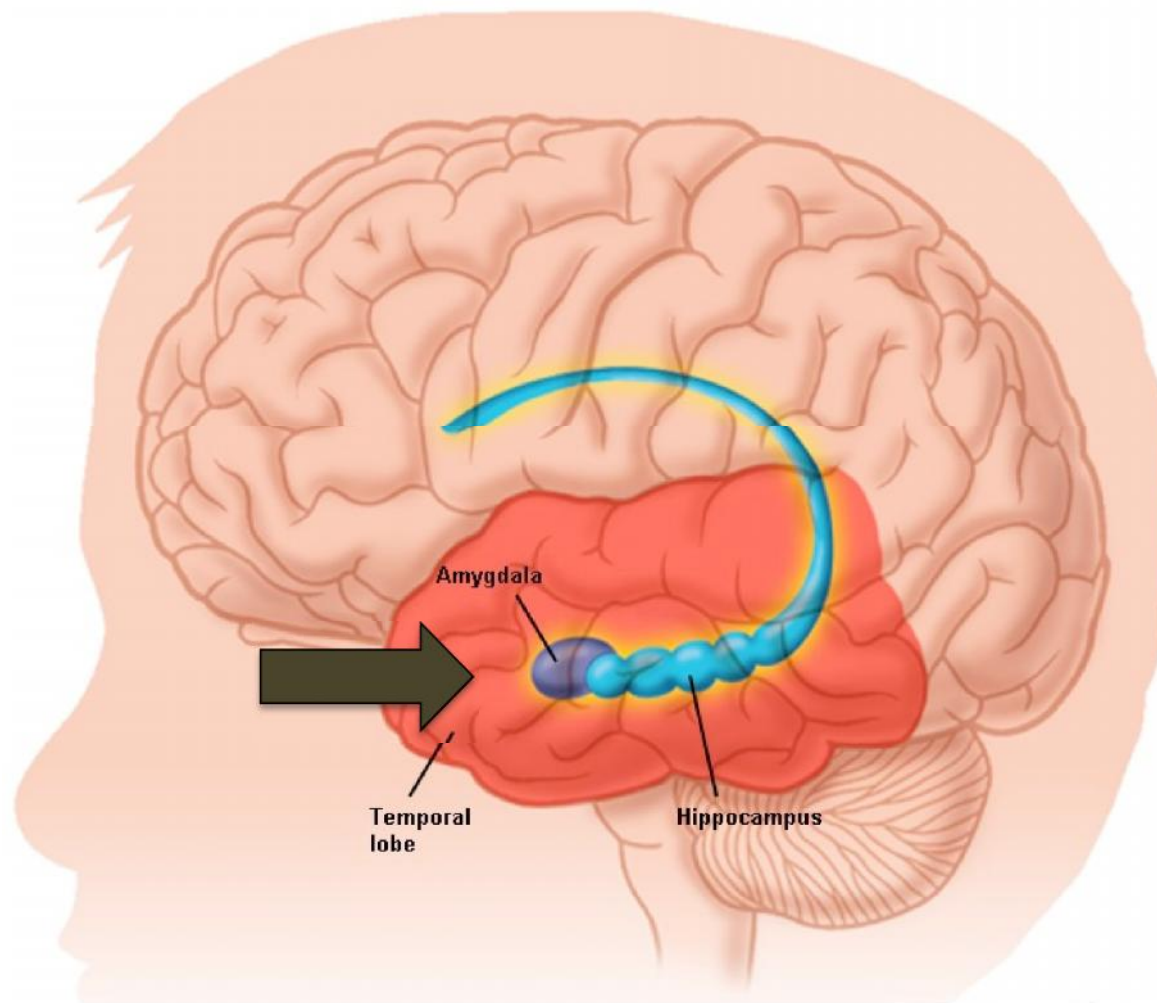


If There's
Already A
Bandwagon,
You're Too
Late To Get
On It



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The Amygdala



Money Rule #11

If You Can't
See It And
You Can't
Touch It, You
Won't Spend
It

Money Rule #62

Automate



Money Rule #21

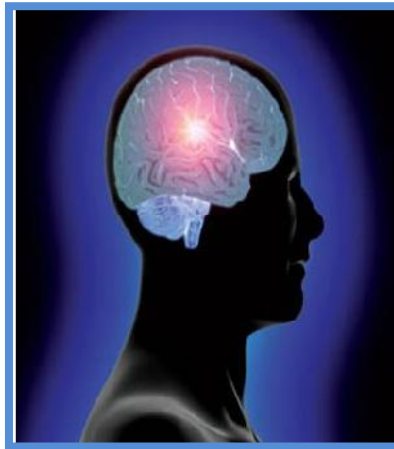
Save
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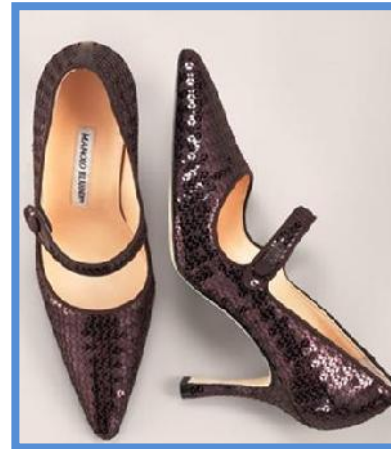
Your Brain and Money Choices



You see
something you
want



Pleasure center in
the brain fires up



You get the
item



Dopamine rush



Psyche Yourself into Saving: Visualize Your Goals

It's not...



Or

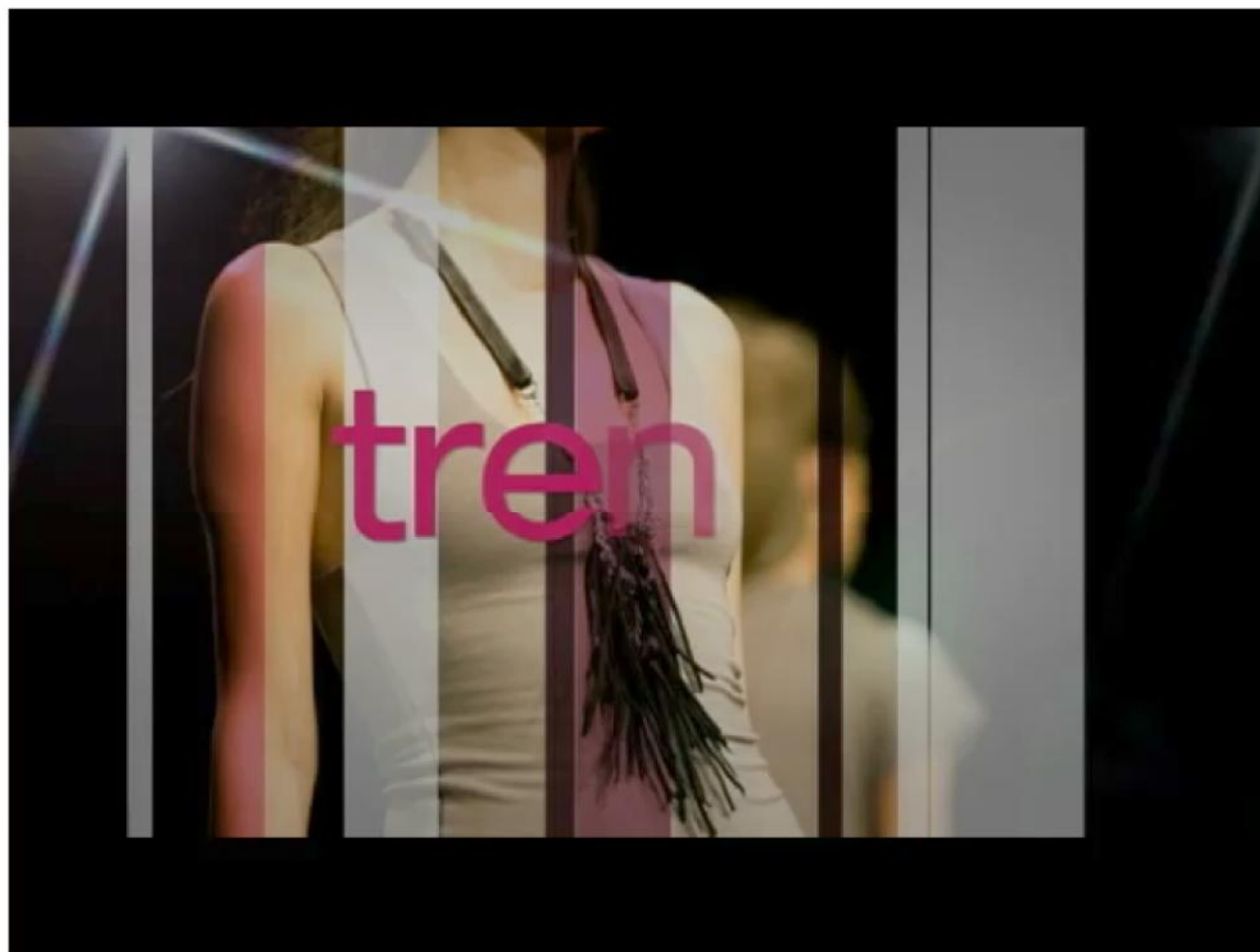
“Retirement”

It's...



Or





What's The Difference?

Why is it that some people seem to move relatively easy from paycheck-to-paycheck into comfort or wealth, while others get stuck – or worse – fall back?



The Upside Of Optimism

- Happiness leads to more money
- Happier people live longer, healthier
- Happier people have more job success
- Moderate happiness is key

Leave The Jargon At The Door

- Almost 60% of women say financial jargon is confusing.
- More than 50% say it makes it difficult to act.
- Only 12% of US adults have proficient health literacy.

My Mother Elaine





F·R·I·E·N·D·S

We Know What We Don't Know

- Men learn: From technology
- Women learn: From other people
- Men judge: Financial advisers on return
- Women judge: On whether the approach is holistic

And The Biggest Difference?

- Peace of Mind is 7x More Important Than Accumulating Wealth
- Half of women – one-third of those earning \$200K annually – have bag lady fears

Money School



- A series of live webinars taught by me
- Topics my readers want: Debt, Retirement, Budgeting, Saving
- Affiliate program with revenue share

How To Reach Me



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