



Roadmap to Financial Success for Entrepreneurs

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INVEST IN YOUR FAMILY





Your Family is an Asset

Invest Time and Money in Your Family:

- 1. Your Spouse and Your Marriage**
- 2. Your Children**
- 3. Your Parents**





1. Invest in Your Marriage

A marriage is a lifetime commitment.

To make it work and keep the spark going requires a Daily Investment of:

- Time
- Attention
- Love
- Communication
- Money



Ideas:

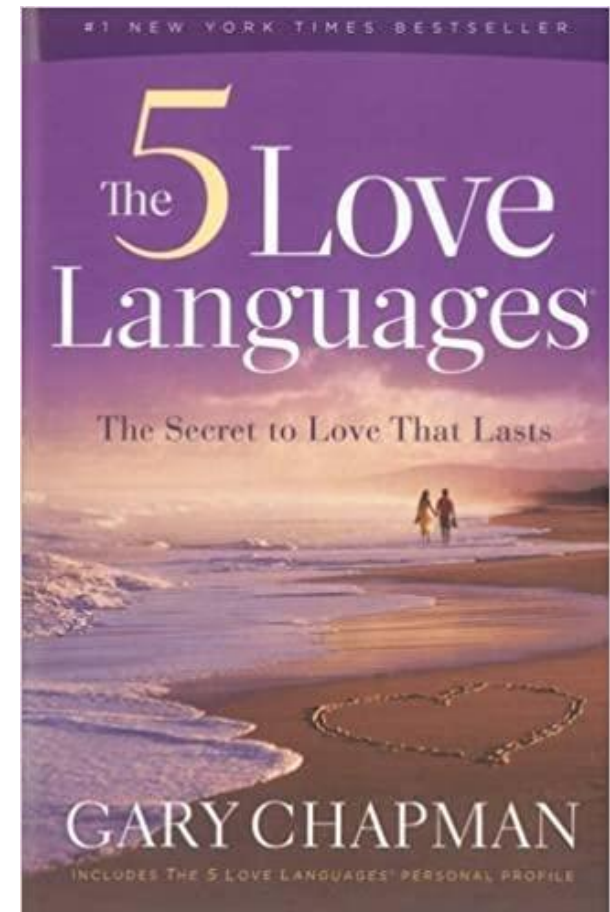
- Have a weekly Date Night
- Celebrate special occasions – anniversaries, birthdays
- Do activities together
- Write Love notes



5 Languages of Love

Everyone receives love differently. We often express love based on what we want to receive. Learn your spouse's love language.

WHICH LOVE LANGUAGE?	HOW TO COMMUNICATE	ACTIONS TO TAKE	THINGS TO AVOID
 WORDS OF AFFIRMATION	Encourage, affirm, appreciate, empathize. Listen actively.	Send an unexpected note, text, or card. Encourage genuinely and often.	Non-constructive criticism, not recognizing or appreciating effort.
 PHYSICAL TOUCH	Non-verbal - use body language and touch to emphasize love.	Hug, kiss, hold hands, show physical affection regularly. Make intimacy a thoughtful priority.	Physical neglect, long stints without intimacy, receiving affection coldly.
 RECEIVING GIFTS	Thoughtfulness, make your spouse a priority, speak purposefully.	Give thoughtful gifts and gestures. Small things matter in a big way. Express gratitude when receiving a gift.	Forgetting special occasions, unenthusiastic gift receiving.
 QUALITY TIME	Uninterrupted and focused conversations. One-on-one time is critical.	Create special moments together, take walks and do small things with your spouse. Weekend getaways are huge.	Distractions when spending time together. Long stints without one-on-one time.
 ACTS OF SERVICE	Use action phrases like "I'll help...". They want to know you're with them, partnered with them.	Do chores together or make them breakfast in bed. Go out of your way to help alleviate their daily workload.	Making the requests of others a higher priority, lacking follow-through on tasks big and small.





The Return on Investment is Huge

If you invest in your marriage and in your spouse you will experience great rewards:

- Love
- Confidence
- Happiness
- Fulfillment
- Intimacy
- Security
- Joy
- Wonderful memories
- Experiences

This will have tremendous benefits:

- Build great memories together
- Emotional connection
- Emotional support in all your decisions
- Financial savings

It's the biggest Return on Investment you will make and it will pay you dividends the rest of your life.



The Failure to Invest Will Cost You BIG

If you fail to invest or are too busy or too cheap to invest in your marriage and in your spouse you will experience great sorrow:

- Hurt
- Pain
- Sadness
- Emptiness
- Frustration
- Anger
- Fighting
- Resentment
- Hate
- Fighting

If you end up getting divorced, you will LOSE big time. It will cost you in unimaginable ways:

- Time away from your children
- Money – alimony & child support
- Emotional Pain
- Seeing your children suffer

It's the biggest mistake you can make and it will cost you the rest of your life.



Invest in Your Children

- Children are a gift from God.
- They are only here for a time.
- Your role is to guide and educate them as they grow up. Be their parent, not their friend. Instruct them in the way they should go.
- If you invest in them (Time, Money, Attention, Love) you will reap great rewards:
 - Joy, Happiness, Love, Memories, Obedience, Respect, Trust, Communication, Time together after they grow up.
- If you fail to invest in them, you will also reap:
 - Rebellion, anger, resentment, emotional problems, being distant, lack of communication.





Invest in Your Parents

- Our parents are also a gift from God.
- They gave you life.
- They are also here for a time.
- Their role was to take care of you, provide for you, love you, educate you, correct you, and instruct you in your way.
- If you received good things from your parents, thank them. Invest time in them. Don't neglect them. Bless them.
- If you did not receive good things from your parents, forgive them, pray for them, and let go of any resentment.





Our Role is to Provide

“But if anyone does not provide for his own, and especially for those of his household, he has denied the faith and is worse than an unbeliever.” – 1 Timothy 5:8

- Our role as head of household is to Provide for our family.

We express this financially in 2 ways:

- **Expenses** – Those things we spend money that don't have lasting value and are consumed (i.e. the money is gone forever)
- **Purchases** – Those things we buy that have lasting value and can be resold later on (i.e. they retain value)



Expenses

Our Expenses are of 3 primary types:

Basic Living Expenses

- Grocery Food
- Restaurants
- Clothing
- Gasoline
- Car maintenance
- Home maintenance
- Home expenses
- Cell phone
- Internet

Quality of Life

- Entertainment
- Recreation
- Fun
- Vacations
- Hobbies
- Gifts

Family Investments

- Date Nights
- Children's Education



Paying for Expenses

There are 3 basic ways to pay for expenses:

1.) Cash

2.) Debit Card

3.) Credit Card

- OK if you pay it off every month in full
- BAD if you keep a balance at the end of the month and pay interest!



Purchases

Our Purchases consist of the Assets and how we Finance them:

Purchases

- Home
- Cars
- Furniture
- Jewelry
- Art

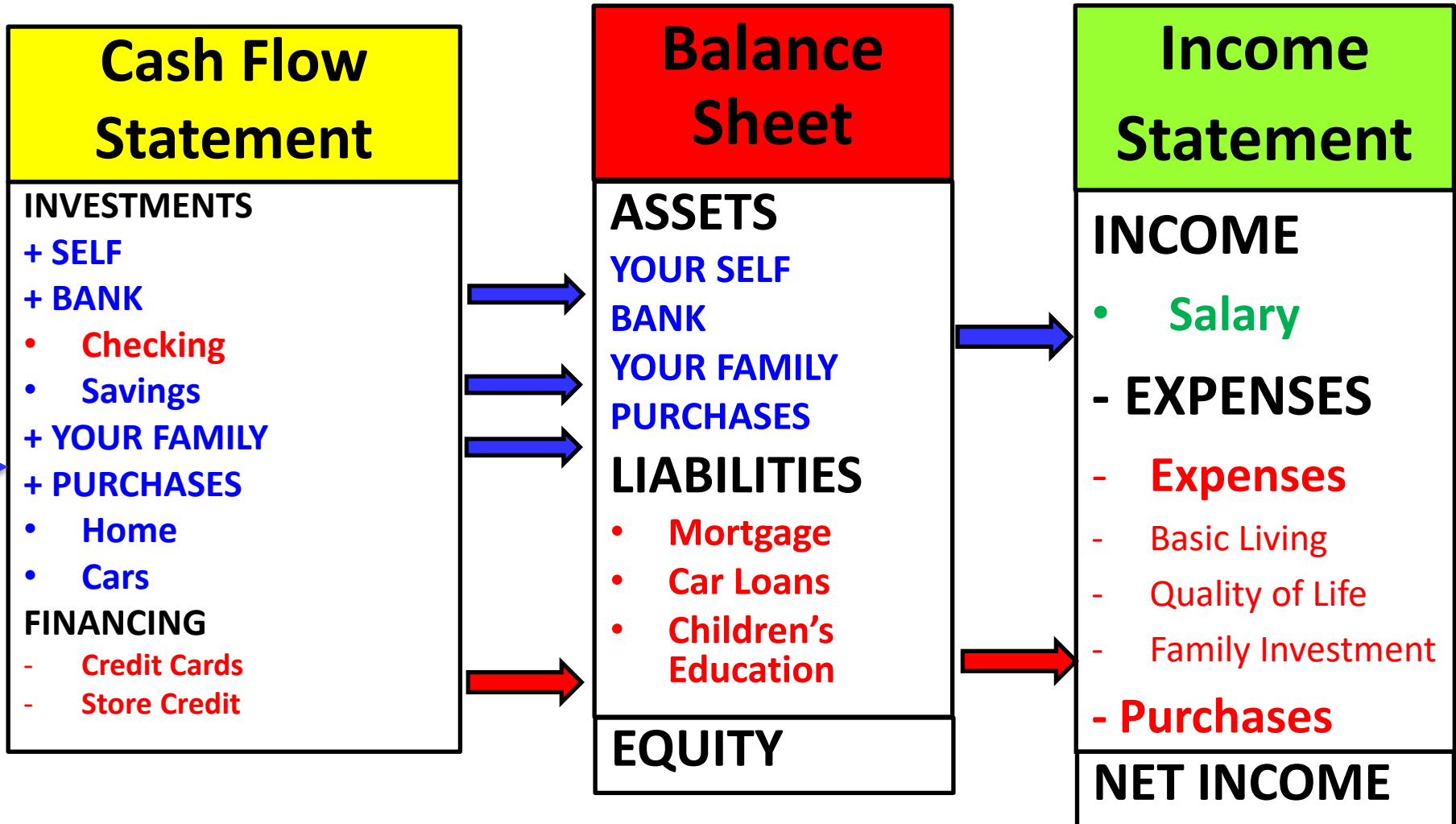
Liabilities

- Mortgage
- Car Loans
- Store Credit
- Credit Cards



The 3 Financial Statements

Your Role is to Provide for Your Family





Time to Change Your Script about Your Family

Old Script

- I can't wait to leave my parents home.
- Children cost too much.
- There is no money. We can't afford it.
- I can't wait until these children are grown up and gone.
- I come from a dysfunctional family.
- I can't change. This is how it has always been.
- This is the way life is.

New Script

- I am a Family Man/Woman
- I am a caring and committed Husband/Wife
- I am a loving Father/Mother
- I am a grateful Son/Daughter
- I am a Provider
- I am the Spiritual Leader of my home
- My family is worth the investment.
- I only live once and will thus live the Ideal Life of my Dreams