

ACC Module #4: RESOURCES | Financial Resource Generation & Giving

A Systematic Process for Developing Financial Intelligence and Exchanging Economic Value



	1-VALUE	2-EARN	3-MANAGE	4-DEVELOP	5-INVEST	6-PROTECT	GIVING
AGILE OUTCOMES	<p>Respect and Value Money as a Tool to Live Life and Help Others</p>	<p>Apply Talents, Skills and Abilities To Maximize Earned Income</p>	<p>Develop a Financial Plan, Set Goals and Manage Cash Flow</p>	<p>Accumulate Capital from Net Income and Asset Growth</p>	<p>Develop & Manage a Portfolio of Appropriate Investment Assets</p>	<p>Protect Financial & Real Assets and Income Earning Ability</p>	<p>Find Opportunities to Exchange Value and Do Good Things</p>
AGILE ECOSYSTEM PROCESSES	<p>PRACTITIONER</p> <ol style="list-style-type: none"> Valuing Money <ul style="list-style-type: none"> Fulfill Own Needs and Wants Help & Serve Others Earning <ul style="list-style-type: none"> Income from Employment Income from Businesses Managing <ul style="list-style-type: none"> Needs Wants Growing <ul style="list-style-type: none"> Maximizing Surplus Accumulating Capital Investing <ul style="list-style-type: none"> Liquidity Growth Protecting <ul style="list-style-type: none"> Legal & Financial Strategic & Physical Giving <ul style="list-style-type: none"> Philanthropy Charity 	<p>PRODUCERS</p> <ol style="list-style-type: none"> Education <ul style="list-style-type: none"> Diplomas/Degrees Disciplines Experience <ul style="list-style-type: none"> Past Jobs/Businesses Volunteerism Skills <ul style="list-style-type: none"> Task Related People Related Commitment <ul style="list-style-type: none"> Authority Responsibility Competence <ul style="list-style-type: none"> Reasoning Intuition Confidence <ul style="list-style-type: none"> Knowledge Attitude Compensation <ul style="list-style-type: none"> Cash Remuneration Fringe Benefits 	<p>BENEFICIARIES</p> <ol style="list-style-type: none"> Food <ul style="list-style-type: none"> Groceries Dining Out Shelter <ul style="list-style-type: none"> Housing & Utilities Clothing Lifestyle <ul style="list-style-type: none"> Consumer Goods & Services Recreation & Entertainment Retirement <ul style="list-style-type: none"> End-of-Work Life Income Funding Estate & Succession Planning Transportation <ul style="list-style-type: none"> Personal Vehicles Commercial Carriers/Services Obligations <ul style="list-style-type: none"> Taxes & Insurance Debts & Credit Management Wealth & Prosperity Creation <ul style="list-style-type: none"> Investments & Education Tithing/Giving/Philanthropy 	<p>PRODUCERS</p> <ol style="list-style-type: none"> Active Income Sources <ul style="list-style-type: none"> Work/Career Business Ownership Passive Income Sources <ul style="list-style-type: none"> Investment Yields Interest Income Income Distribution <ul style="list-style-type: none"> Obligations Opportunities Expenses and Costs <ul style="list-style-type: none"> Discretionary Involuntary Current Funding Plan <ul style="list-style-type: none"> Lifestyle Expenses Commercial Carriers/Services Savings Short Term Funding Plan <ul style="list-style-type: none"> Debt/Tax Management Tithing Long Term Funding Plan <ul style="list-style-type: none"> Investments & Retirement Giving (Philanthropy & Charity) 	<p>BENEFICIARIES</p> <ol style="list-style-type: none"> Observe <ul style="list-style-type: none"> No Risk, No Return Research Options, Buy Nothing Collect <ul style="list-style-type: none"> Low Risk, Low Return Want Ownership, Buy Something Speculate <ul style="list-style-type: none"> High Risk, High Return Crave Action, Buy Anything Invest <ul style="list-style-type: none"> Minimum Risk, Maximum Return Love Opportunity, Buy Right Cash Accumulation <ul style="list-style-type: none"> Cash Savings Cash Assets (Gold, Silver, etc.) Debt-Based Investments <ul style="list-style-type: none"> T-Bills Bonds and Notes Equity Based Investments <ul style="list-style-type: none"> Stocks & Mutual Funds Equity/Preferred Shares 	<p>BENEFICIARIES</p> <ol style="list-style-type: none"> Direct Protection Strategies <ul style="list-style-type: none"> Risk Transference Asset Shielding Direct Protection Mechanisms <ul style="list-style-type: none"> Insurance Vault & Depository Services Indirect Protection Strategies <ul style="list-style-type: none"> Invisibility Misdirection Indirect Protection Mechanisms <ul style="list-style-type: none"> Corporate Entities (Active) Trusts (Passive) Disaster Protection <ul style="list-style-type: none"> Property & Casualty Insurance Savings & Investments Income Protection <ul style="list-style-type: none"> Life Insurance Disability Insurance Earning Ability Protection <ul style="list-style-type: none"> Training & Skills Development Professional Networking 	<p>PRACTITIONER</p> <ol style="list-style-type: none"> Strategic Focus <ul style="list-style-type: none"> Helping People & Institutions Advancing Research Principle Reasons for Giving <ul style="list-style-type: none"> Altruism & Caring Self-Satisfaction Timing <ul style="list-style-type: none"> Current Bequest Recipient <ul style="list-style-type: none"> Organization Individual Fund Management <ul style="list-style-type: none"> Self Foundation/Professional Source of Funding <ul style="list-style-type: none"> Personal Business or Foundation Desired Outcome <ul style="list-style-type: none"> Social Progress Support Personal Interests
AGILE SOCIAL CAPITAL	<p>FINANCIAL PLANNER</p>	<p>TRAINER</p>	<p>FINANCIAL MANAGER</p>	<p>ASSET OWNER</p>	<p>INVESTOR</p>	<p>RISK MANAGER</p>	<p>GIVER</p>
AGILE DYSFUNCTION	<p>1</p> <p>Conflicting Views of \$\$ Destroys Wealth Creation Potential</p>	<p>2</p> <p>Income Generating Ability is Operating Far Below Potential</p>	<p>3</p> <p>Poor Money Management Leads To Need for Unproductive Debt</p>	<p>4</p> <p>Inability to Accumulate Capital Prevents Financial Freedom</p>	<p>5</p> <p>Non-Performing Portfolio Limits Growth of Income & Net Worth</p>	<p>6</p> <p>Assets Vulnerable to Unforeseen Circumstances and Attacks</p>	<p>7</p> <p>Material Wealth Does Not Bring Joy, Satisfaction or Fulfillment</p>