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

A Systematic Process for Developing Financial Intelligence and Exchanging Economic Value



1-VALUE

Respect and Value Money as a

Tool to Live Life and Help Others

2-EARN

**3-MANAGE** 

4-DEVELOP

5-INVEST

6-PROTECT

Take Care Create Value to of Self and Help Others CASH! elp & Serve Wealth Creation Mindset

Apply Talents, Skills and Abilities To Maximize Earned Income

**Exchanging Time** Systems for Leveraging CREDIT! Self to Serve Others Income from ome from Multiple

**PRODUCERS** 

**Develop a Financial Plan, Set Goals and Manage Cash Flow** 

**Priorities** Discretionary Necessary Survival, and Lifestyle Saving, Giving Investing **CREDIBILITY!** Expenses Cash-Flow Management

**BENEFICIARIES** 

**Accumulate Capital from Net Income and Asset Growth** 



**PRODUCERS** 

Develop & Manage a Portfolio of **Appropriate Investment Assets** 



**Protect Financial & Real Assets** and Income Earning Ability



**GIVING** 





# **®**

## 1. Valuing Money

 Fulfill Own Needs and Wants Help & Serve Others

**PRACTITIONER** 

2. Earning

- Income from Employment
- Income from Businesses

### 3. Managing

- Needs
- Wants

#### 4. Growing

- Maximizing Surplus
- Accumulating Capital

#### 5. Investing

- Liquidity Growth

# 6. Protecting

- Legal & Financial
- Strategic & Physical

# 7. Giving

### Philanthropy

# Charity

# 1. Education

- Diplomas/Degrees
- Disciplines

# 2. Experience

- Past Jobs/Businesses Volunteerism
- Skills

- Task Related
- People Related

#### 4. Commitment Authority

- Responsibility 5. Competence

#### Reasoning

Intuition

# 6. Confidence

Knowledge

#### Attitude

7. Compensation

# Cash Remuneration

Fringe Benefits

### 1. Food

- Groceries
- Dining Out
- 2. Shelter

## Housing & Utilities Clothing

- 3. Lifestyle
- Consumer Goods & Services Recreation & Entertainment

#### 4. Retirement

- · End-of-Work Life Income Funding
- Estate & Succession Planning

#### 5. Transportation

- Personal Vehicles
- Commercial Carriers/Services

### 6. Obligations

• Taxes & Insurance Debts & Credit Management

#### 7. Wealth & Prosperity Creation

• Investments & Education Tithing/Giving/Philanthropy

# **Active Income Sources**

- Work/Career
- Business Ownership

### 2. Passive Income Sources

- Investment Yields Interest Income
- 3. Income Distribution
- Obligations

### Opportunities 4. Expenses and Costs

- Discretionary
- Involuntary

## 5. Current Funding Plan

- Lifestyle Expenses
- Savings

# 6. Short Term Funding Plan

- Debt/Tax Management
- Tithing

#### 7. Long Term Funding Plan

• Investments & Retirement

# Giving (Philanthropy & Charity)

- No Risk, No Return
- · Research Options, Buy Nothing

**BENEFICIARIES** 

- · Low Risk, Low Return
- · Want Ownership, Buy Something

#### 3. Speculate

- · High Risk, High Return
- Crave Action, Buy Anything

- · Minimum Risk, Maximum Return
- Love Opportunity, Buy Right

### 5. Cash Accumulation

 Cash Savings · Cash Assets (Gold, Silver, etc.)

T-Bills

6. Debt-Based Investments

### Bonds and Notes

- 7. Equity Based Investments
- Stocks & Mutual Funds Equity/Preferred Shares

### 1. Direct Protection Strategies

- Risk Transference
- Asset Shielding

#### 2. Direct Protection Mechanisms

**BENEFICIARIES** 

- Insurance
- · Vault & Depository Services

## 3. Indirect Protection Strategies

- Invisibility
- Misdirection

# 4. Indirect Protection Mechanisms

Property & Casualty Insurance

- Corporate Entities (Active) Trusts (Passive)
- 5. Disaster Protection

### Savings & Investments

- 6. Income Protection
- Life Insurance Disability Insurance

### 7. Earning Ability Protection

 Training & Skills Development Professional Networking

**PRACTITIONER** 

#### 1. Strategic Focus

- Helping People & Institutions
- Advancing Research 2. Principle Reasons for Giving
- · Altruism & Caring
- Self-Satisfaction

#### 3. Timing

- Current Bequest
- 4. Recipient Organization
- Individual

5. Fund Management

 Self • Foundation/Professional

# 6. Source of Funding

Social Progress

- Personal · Business or Foundation
- 7. Desired Outcome • Support Personal Interests



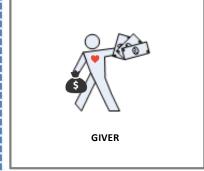
**TRAINER** 











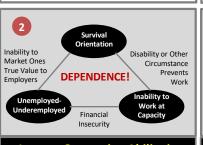




IGNORANCE!

Belief That

Wealth Causes



perating Far Below Potentia











