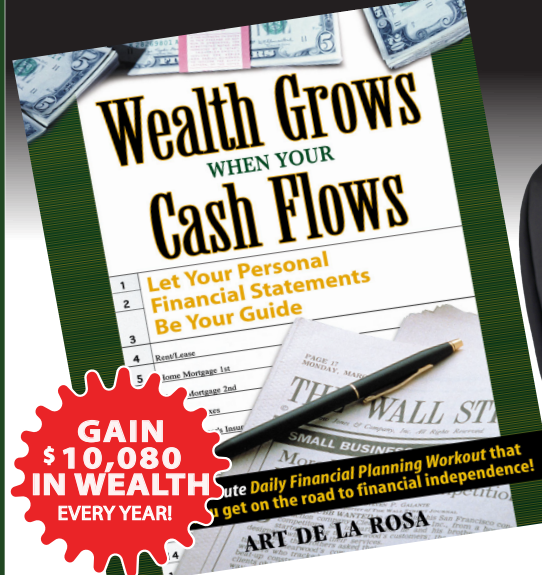


THE AVERAGE AMERICAN FINANCIAL STRATEGY

W Build your **WEALTH** one day at a time!



Art De La Rosa
Financial Planner / Realtor
CEO/USC Graduate/Author
DRE#01791246
CA Lic#:0D32909

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There are several significant issues that many Americans are dealing with right now. Here's a rundown of some key concerns:

Economic Concerns: Inflation, rising housing costs, and student loan debt are major financial issues. Many people are struggling to keep up with the cost of living, and economic uncertainty has led to concerns about job security and retirement savings.

Healthcare Access: While the Affordable Care Act expanded coverage, there are still many Americans facing high medical costs, inadequate insurance coverage, or difficulties accessing care. The healthcare system's complexity and affordability continue to be significant challenges.

Climate Change and Environmental Issues: Extreme weather events, natural disasters, and environmental degradation are becoming more frequent and severe, affecting communities and livelihoods. Addressing climate change and adapting to its impacts is a growing concern.

Mental Health: Mental health issues have been rising, exacerbated by the stresses of modern life, the pandemic, and social media pressures. Access to mental health services and support remains a challenge for many.

Social Inequality: Issues of racial, gender, and economic inequality persist, affecting opportunities and quality of life. Efforts to address systemic discrimination and promote equity are ongoing but remain complex and challenging.

Education: The quality and accessibility of education, including the burden of student debt and disparities in educational resources, are ongoing concerns. There are debates about curriculum, school safety, and the role of technology in education.

Gun Violence: Gun violence, including mass shootings and everyday incidents, remains a significant issue. Debates over gun control and Second Amendment rights continue to be contentious and divisive.

These issues are interconnected and can vary in intensity depending on personal circumstances and geographic location. Keep in mind that there will be more costs associated with insurance protection, utilities, home/car repairs, and other emergencies. Seek for financial advice if needed.

A FAMILY OF 4

Two Parents & Two Children
One Income Financial Strategy



Minimum Wage Income:

\$16 P/H - 40 Hours per Week

\$30,720

Income Taxes:

Married Filing Jointly

\$3,222

Apartment Rent:

2 Bedrooms, 1 Bath apartment \$1,500 P/M

\$18,000

Transportation:

Plan your driving trips to places you frequently visit every day.

Pumping gasoline once a week in one year, or 52 weeks per year, means 52 times you purchase gasoline.

Therefore, if gasoline costs you \$65.25 weekly and we multiply that by 52 times, it adds up very quickly to \$3,393 per year. Be proactive & resourceful.

\$3,393

Groceries:

Plan for your weekly grocery purchases at your favorite supermarket.

Buying vegetables, meats, dairy, and condiments can significantly increase your weekly expenses. Shopping once a week in one year, or 52 weeks per year, means 52 times you purchase groceries.

Therefore, if food costs you \$180 weekly and we multiply that by 52 times, it adds up very quickly to \$9,360 per year. Be proactive & resourceful.

\$9,360

Lunch at Work:

Don't forget to bring your lunch to work from home daily.

Buying lunch daily, five days per week, for one year, or 52 weeks per year, means you purchase lunch 260 times.

Therefore, if lunch costs \$9.25 daily and we multiply that by 260 times, it quickly adds up to \$2,470 per year. Be proactive & resourceful.

\$2,470

Strengthening Your Values:

Improve your relationships and make the most of your family outings.

Spending money on your family and relationships once a week in one year, or 52 weeks per year, means 52 times you spend on family outings.

Therefore, if your family outings cost you \$150 weekly and we multiply that by 52 times, it adds up very quickly to \$7,800 per year. Be proactive & resourceful.

\$7,800

Stay-at-Home Parent:

Consider one of the parent to stay home to care for children, manage household, prepare meals and strengthen family values.

The average cost of family childcare, in California, can cost about \$220 per week, or 52 weeks per year, means 52 times you pay for child care.

Therefore, if child care costs you \$220 weekly and we multiply that by 52 times, it adds up very quickly to 11,440 per year. If there are 2 children, then the annual cost will be \$22,880. Be proactive & resourceful.

\$22,880

Learn New Skills:

Enhance your skill set to have other ways to generate additional income.

Spend money on your education or training by taking classes at a trade school. The cost per unit at a community college can be as low as \$46.

Therefore, if you invest in 9 units per year, your annual cost will be about \$414 per year. You will be investing in yourself to improve your life.

\$414

Build a Relationship with God:

Rely on your spiritual life by increasing your faith in God daily. Pray. Read the Bible. Attend church. Worship. Meditate. Obey. And, acknowledge Him in all your ways.

NO RISKY

STOCKS, REAL ESTATE, LOAN OR
ANY OTHER INVESTMENT NEEDED!



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