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How the Average American Can Win Financially

My name is Art De La Rosa. I am a financial advisor and the founder of Wealthy Dollar. For the last 18 years, I have dedicated my time and I have worked very hard to try to help the average American. Right now, if you wanted to hire an advisor to buy life insurance, stocks, homes, loans, or other financial products, you will find a lot of help and you will have different advisors that will help you. Most of these advisors, however, will focus only on what you are searching to do at that time, as supposed to seeing your full financial situation. Because I have worked in those roles, I can tell you that a lot of times the advice was bias. In the past, I have sold most of these products and I have learned that, even though I was able to help, people were not making sound decisions to match their financial goals.

Let me give an example, assuming you want to buy a home, you have \$10,000 in your savings account, you have a credit card with a balance of \$5,500 where the interest rate is 18%, as a real estate agent my goal will be to sell you a home regardless of what other things you should be doing to have a stronger financial situation. If this is overlooked or ignored, assuming you can buy the house, your finances would not be as solid because you are increasing risks to your overall situation. What would happen if all the sudden you lose your job? The decision you made, now, would put you at risk in losing your home and still have a credit card balance with a very high interest rate, 18%. In addition, the financial stress for you and your family will be substantially higher.



In 2008, if you remember, the value of homes plummeted, and the American economy collapsed. Millions of people purchased their homes with very risky mortgage loans. Because homeowners lost their jobs and their mortgage payments more than doubled, people could not pay back their loans. All of the sudden, we had a very bad situation. People had no jobs to work at, no savings to count on, no home to live in, and a very financially unstable family.

Managing your money effectively is the key to your financial success. Depending on how you handle your money, you may have experienced a financial setback. The number one reason why people divorce in America is because of money since



they do not know how to communicate about money. Every day you must be ready to tackle any financial challenge as it can happen anytime. Think about the COVID 19 Pandemic. Not counting the thousands of deaths this health crisis has brought, over 40 million people have lost their jobs within a period of 5 weeks. If they did not lose their jobs, they will get significant pay cuts or reduced number of hours of work making them re-valuate their money decisions. In addition, if

they have retirement accounts linked to the stock market, they probably have experienced significant losses. Many people are going to have to postpone their retirement plans or downgrade their lifestyle very quickly to achieve their goals.

Wealthy Dollar is a financial planning company who does not seek to work with the wealthy individuals only. We focus in helping people become financially savvy regardless of the current situation. From showing how to save money every day to how to plan for their future goals such as eliminating debt, purchasing a house, or retiring sooner. The financial goals that are set should be clearly stated and these goals should be the driver of all other daily financial decisions. These goals can be accomplished by setting up and following a financial plan. This plan should include...

- Your spending behavior
- Your values and priorities
- Your present cash flow situation
- Your assets and liabilities
- Your current work outlook or income prospects

Once we have that established, the financial plan will tell us the decisions you need to make. Only by looking at your situation holistically, you can make sure you are making better decisions and you are on the road to success. For the daily decisions you will need to make, I have developed a money formula for you to follow and I have written a book to help you personalize a financial plan.

Wealth Grows When Your Cash Flows book will help you make your decisions daily. You will get immediate feedback on every financial decision. Additionally, you will be able to personalize a financial plan to follow. Every day you will make decisions which the majority will match or lead to achieving your personal or financial goals. The better your decisions are, the more savvy you will become. Remember it is not about how much money you make, but rather how much you keep!



Alternatively, we can help you on a one-to-one basis. We will go over your information and we will tell you if we can help. Anything you do to improve your financial planning skills will guarantee you the ability to achieve financial success. We also provide a weekly financial webinar which will give you the information needed to make better financial decisions.

When you hire us, you should expect a high level of assistance. We will spend about 45 minutes understanding your existing financial situation and your spending behavior. This information will be crucial when making recommendations. There is no minimum of investable assets to get help nor a minimum amount of dollars to spend. We truly want to help you succeed and we will make sure you learn every day so that if there is any other financial or health crisis in the future, you will be able to quickly make sound financial decisions. Don't wait until it's too late. Many people lose tens of thousands of dollars, their jobs, their homes, and their financial peace. Persistence and focusing on how to maximize your money daily will be the training and knowledge you will need to react effectively.



Many times, the government has helped large institutions by lending (bailing out) them money to continue with their business operations. It is we, the consumer, who really suffer when there is a crisis. Think about it: home prices continue to go up, cost of food increases all the time and gas prices goes up as well. Be smart with your money and learn how to maximize your limited resources. Take charge of your present and future financial situation. It does not pay off when you are silent or letting things be. You must take care of you finances and provide a prosperous future for you and your family, which they count on you. There are no more guessing games. You will have the information you need to win consistently.

I spent over 15 years in developing this system to help you make wise decisions. I also spent years to figure out the right way to present and convey my message. Forget about the past. Let us use the past experiences to teach us what not to do. As the matter of fact, leverage your past experiences and knowledge to make more decisively decisions all the time today. You can make a difference every day by choosing how to spend your money wisely. It does not matter what the amount of dollars is; small numbers now mean a lot of money over time. Consider this: if you spend \$27.50 on anything every day, in one year, you will be spending \$10,037. In a period of ten years, if you continue with the same spending pattern, you will be spending \$100,370. Would this money provide you with financial security if it were in your bank account? Absolutely!



Learn every day! Life is great when you are in control of your daily financial decisions. It will require honesty and a strong desire to be financially independent. Your family, as a said, counts on you to provide the financial security they need to experience a happy life. Why do you need to experience financial stress when you can make sound decisions all the time?

To sum it all up for you, it will take five minutes of your 24 hours per day that you are given to start the process. Yes, 5 minutes! Even if you do not want to follow this concept completely, by doing the 5-minute financial exercise, you will find the door that will give you what you have been longing for. This daily financial exercise will open the door to unlimited options and wealth.

God did not make things too complicated to understand him. He just requires to love him back so that he can give you what you want. Obeying God will confidently guarantee you a more prosperous, healthier and happier life today. Take charge and change the course of your present and future life, both, financially and spiritually.

I know that financially, if you work very hard, you can succeed. However, opening the possibility of believing and trusting God completely will be a significant game changer! With a strong spiritual foundation, no one can stop you. Your foundation will be rock solid that you will be able to overcome adversities you never thought possible. If you know, or you have heard, that God provides for everything you need, it is true! God is involved in our daily lives more than you think. As the matter of fact, he knows exactly what you want because his holy spirit dwells in you. He knows every thought you have ever had in your life, and he even knows exactly the amount of hair there is on your head.

So, if you are feeling anxious or you cannot find a way out to your situation, daily prayer should be part of your life. Inviting God into your daily life will provide you with better perspective, will give you the hope you are looking for, and will bring more confidence into your daily life.

Pray every day, set your financial and personal goals, and maximize your limited resources. Let God take care of the rest. You will grow spiritually every day, and you will find the peace and happiness you are looking for.

To sign up for a webinar or to learn more, go to wealthydollar.com.

Take care of your health and achieve all your personal and financial goals. To sign up for a webinar or to learn more, go to wealthydollar.com or call us for a FREE 30-Minute consultation at (626)820-9013. Thank you for your time.

 ***Just Wealth It.***